

2019

# Federal Budget Priorities Statement



St Vincent de Paul Society  
NATIONAL COUNCIL *good works*

March 2019



**St Vincent de Paul Society**  
*good works*

## **About the St Vincent de Paul Society**

The St Vincent de Paul Society (the Society) is a respected lay Catholic charitable organisation operating in 153 countries around the world. Our work in Australia covers every state and territory, and is carried out by more than 58,000 members, volunteers, and employees. Our people are deeply committed to social assistance and social justice, and our mission is to provide help for those who are marginalised by structures of exclusion and injustice. Our programs assist millions of people each year, including people living with mental illness, people who are homeless and insecurely housed, migrants and refugees, women and children fleeing violence, and people experiencing poverty.

# Contents

- Overview ..... 2**
  
- Budget priorities ..... 4**
  - Adequate income and a strong social safety net..... 4*
  - A fair and equitable tax system ..... 11*
  - Decent employment and a living wage..... 13*
  - Secure housing ..... 15*
  - Universal education..... 17*
  - Good health for all ..... 21*
  - Community services and support to those in need ..... 23*
  - Empowering Aboriginal and Torres Strait Islander peoples..... 25*
  
- Budget transparency ..... 27**
  
- Conclusion ..... 28**
  
- References ..... 29**

# Overview

Far from being a mere exercise in balancing the books, the Federal Budget is the key means for the Government of the day to present its policy priorities and vision for the nation. It reveals what our leaders stand for, what issues they want to address, and what sort of Australia they want for the future.

With a Federal Election imminent, it is tempting for the Government to deliver a Budget designed for short-term political survival. Yet budgets are about choices and values, and the choices we make today will shape the sustainability and equity of our society and economy for generations to come. Persistent levels of inequality threaten to erode Australia's social and economic fabric. At the same time, decades of tax cuts have depleted the revenue needed to fund essential services and our social infrastructure. Now is not the time for locking in more tax cuts or pre-election handouts benefitting those on higher incomes, while at the same time slashing more holes in the social safety net and undermining the ability of future governments to meet the needs of the community as a whole.

In the lead up to this year's Budget, we call on the Federal Government to reset its policy approach and embrace a more equitable and just vision for the nation. Despite more than two decades of uninterrupted economic growth, inequality in Australia is growing and core government services are not meeting the community's needs. Far from trickling down, income and wealth are being sucked upwards, with the growth in productivity and profits rapidly outpacing wages growth. Sustained funding cuts have placed our health, education, and community services under strain, and gaps in our social security system are pushing many vulnerable people deeper into poverty. At the same time, substantial tax cuts and the persistence of unfair and inefficient tax breaks risk widening the gap between rich and poor, and eroding the revenue base that is needed to fund essential services and supports.

Against this backdrop, the St Vincent de Paul Society is calling for a Federal Budget that prioritises justice, fairness and solidarity. A Budget based on these principles must rebuild and repair the social safety net, invest in education and our health system, and restore funding to essential social programs and services. It must reorient our social security system back toward supporting, rather than punishing, those locked out of the labour market. It must also ensure a more equitable and sustainable tax system that removes unfair tax breaks and loopholes that benefit the wealthy, and secures the revenue needed to fund our health, education and social services.

Even if a surplus is achieved, the Federal Budget position is unbalanced and unsustainable. There is a large and growing gap between what the Australian Government raises in taxes, and what it needs to fund essential services and community infrastructure. While over \$20 billion a year in tax cuts for high-income earners is already locked in from 2023 onwards, recent budgets have slashed funding to health, education and essential social services, and reduced support to the most vulnerable and disadvantaged in our communities. There are long-standing deficits in the funding of our social security system and essential services such as social housing, aged care, dental care and community services that support those struggling with poverty.

The largest increase in the cost-of-living over the past seven years has come, not from taxes, but from out-of-pocket expenses for services such as healthcare, childcare and education. Delivering

further tax cuts will not only widen inequalities, but also deplete the revenue needed to fund our hospitals, schools, community services and public infrastructure. Tax cuts will inevitably lead to more cuts to essential service and supports – an approach that is economically, socially and morally indefensible.

The 2019 Budget is an opportunity to correct the country's course and embrace a fairer, more equitable and sustainable Budget strategy. We can and must do better for each other, and especially for the most vulnerable. This paper identifies the key elements that we believe should be prioritised as part of a just and realistic Budget strategy, namely:

- An adequate income and a strong social safety net;
- A fair and equitable tax system;
- Decent employment and a living wage;
- Secure housing;
- Universal education;
- Good health for all;
- Community services and support to those in need; and
- Empowering Aboriginal and Torres Strait Islander peoples

In the 2019 Budget, the Federal Government faces an imperative – moral, economic and social – to develop public policy measures to tackle growing inequality and persistent poverty. Instead of unwinding social security provisions and the progressive nature of our tax system, we urge the Government to deliver a Budget that strengthens the social safety net, supports health, education and community services, and closes the tax loopholes and breaks that deepen inequality and squander government revenue.

# Budget priorities

## Adequate income and a strong social safety net

Access to an adequate income is vital to enable people to live in dignity and meet daily living costs. Social security payments provide an important shield against poverty, and maintaining our social safety net is essential to ensure households on low incomes can meet their needs and participate in society.

The position of the Society has consistently been that income support payments should be accessible to those who need it and paid at a level that ensures human dignity and an adequate standard of living. Recent budgets have torn away at this notion, delivering a raft of savage cuts to the social safety net, opening up gaps in access and reducing payments to the most vulnerable individuals and families. In a social security system that is already one of the most tightly targeted and meagre among comparable countries, the impact of such drastic cuts has been devastating.

The Government has tried to justify massive cuts to social security by claiming there is an unsustainable 'welfare blowout' that needs to be reined in for the purposes of 'budget repair'. It has also claimed more onerous compliance activities, draconian sanctions, and extended waiting periods are needed to encourage people into work and reduce alleged 'welfare dependency'.

We believe this approach is indefensible and unsustainable. Working age payments for people on income support fall well below the poverty line on any measure and Australia ranks second worst in the OECD for poverty rates among the unemployed.<sup>1</sup> Despite having the lowest payment level for unemployment benefits, Australia has one of the most onerous and compliance-heavy social security systems in the OECD.<sup>2,3</sup> Contrary to government rhetoric, Australia's social security system is already lean and highly targeted, with support to the bottom 20 per cent of households more concentrated than any other OECD nation.<sup>4</sup> Our social security expenditure is low by international standards (at 8 per cent of GDP, compared to the 11 per cent average across the OECD), and has declined proportionately since 2000.<sup>4,5</sup>

We cannot risk any further erosion of Australia's social protection system without increasing poverty, social exclusion, community division and poorer population health outcomes. The social security system should not be a fund from which governments draw to meet budget shortfalls. Its fundamental purpose is to protect people from falling into poverty. Forcing people to live below the poverty line does not help people into jobs, and it is crucial our social security system is strengthened rather than eroded through further cuts and punitive compliance measures. In a context of growing inequality, we believe that payments and support for people at risk of poverty should be the last place the Government looks for savings in the 2019 Budget.

## ***Increased and appropriately indexed support payments***

Newstart, Youth Allowance and other income support payments must be raised as a matter of urgency. These payments are unacceptably low, pushing many recipients into poverty and contributing to housing insecurity, financial stress, and diminished health and wellbeing.

In real terms, there has not been an increase to the Newstart Allowance in 25 years, and the current payment of just \$39.69 per day is simply not enough to meet basic living costs. The single rate of Newstart is \$109 per week below the poverty line, and \$158 per week below the poverty line for Youth Allowance.\* Inadequate indexation has meant that payments and allowances have fallen behind wages growth and behind the costs of essential services.<sup>6</sup> Unless payments are indexed in a way that better reflects actual increases in wages and essential living costs, people on Newstart and other allowances will continue to fall further behind.

The poverty and hardship experienced by those reliant on support payments not only robs people of their dignity, but also acts as a barrier to employment and participation, making it difficult for people to engage in education or training and maintain a sense of connection and belonging. People living on income support experience severe deprivation and are frequently unable to afford a proper diet, essential healthcare or secure housing.<sup>7</sup> All of these factors impact on the long-term health and wellbeing of individuals and families and the communities in which they live.

In addition to inadequate payment levels, recent Federal Budgets have tightened access to payments and introduced more punitive and complex compliance measures. One in four people who rely on Newstart Allowance have a disability<sup>8</sup>, and tighter eligibility for the Disability Support Pension (DSP) has forced a significant number of people with a disability onto the lesser payment of Newstart<sup>†</sup> – a meagre payment that in no way accounts for the additional costs associated with disability. Such measures are particularly disturbing given the disproportionately high rates of poverty experienced by people with a disability in Australia.<sup>9,13</sup> Australia currently ranks *last* out of 27 OECD countries for the percentage of people with disability living in poverty, with around 45 per cent of people with disability in Australia living near or below the poverty line.<sup>10,11</sup>

A succession of harsh changes to payments for single parents have had a particularly devastating impact. Single parents with children over the age of eight have been forced off Parenting Payment Single and onto the lower Newstart payment. A freeze in income thresholds has also meant that payments to single parents are reduced more quickly if they re-enter work. Coinciding with these policy changes, the rate of child poverty in single parent households has increased, with one in three children in single parent households now living below the poverty line.<sup>13</sup>

A range of other measures have narrowed access or reduced payment rates, including the abolition of the Income Support Bonus, freezing allowance free areas, and the removal of backdated carers allowance payments. Additional restrictions for parenting and disability support payments have resulted in greater surveillance, intrusive and demeaning ‘verification’ processes, higher administrative costs to government, and often lower payments. Since the draconian ‘Targeted Compliance Framework’ was introduced in July last year, payment suspensions have increased by 40 per cent, leaving some of the most vulnerable individuals and families in a desperate situation.

---

\* The gap between support payments and the poverty line is based on the standard definition of the poverty line as 50 per cent of median income (adjusted for household size).

† The rate of successful applications for the Disability Support Pension have dropped from 63 per cent in 2010 to just 25 per cent in 2017/18.

Further cuts to payments and harsher compliance requirements have resulted from further extensions to payment waiting periods; more onerous activity requirements; the removal of activity test exemptions for people with drug and alcohol dependence; and the removal of protections for people who face difficulties completing a claim due to difficult circumstances or social vulnerabilities, such as homelessness, domestic violence, the breakdown of a relationship or hospitalisation.<sup>12</sup> The cumulative effect of these harsh measures has seen billions cut from the social security system and increased financial hardship for people already living below the poverty line.

The Society calls on the Government to abandon these punitive proposals and halt the relentless attacks on income support recipients. At a time of growing concern about rising inequality and the erosion of social cohesion, it is imperative the 2019 Budget prioritises poverty reduction and focuses on improving the adequacy of payments and the accessibility of support to those who need it. At a minimum, this must include:

- *increasing the rate of Newstart Allowance and independent Youth Allowance by \$75 a week, and indexing payments to wages and price increases;*
- *reinstating the Parenting Payment Single until the youngest child turns 16;*
- *revising income thresholds and taper rates to remove financial disincentives to moving from income support into employment; and,*
- *unfreezing indexation on eligibility thresholds for income support payments.*

In addition, the Society supports the establishment of a *Social Security Commission or independent payments review tribunal* to regularly assess the adequacy of all social security payments (including pensions, allowances, family payments and supplements) and indexation arrangements. Currently, there is no regular independent assessment of the adequacy of income support payments. An arms-length commission or tribunal – much like the Fair Pay or Remuneration Commission – would be able to review the best available evidence and data, and recommend benchmarks for income required to achieve an adequate standard of living.

## **Family payments**

The core purpose of our family payment system is to protect against child poverty. Policies of recent governments, however, have slashed payments to vulnerable families, and this has coincided with an increase in the rates of children living in poverty in Australia.<sup>13</sup> Despite being one of the wealthiest countries in the world, around 739,000 children (17.3 per cent) of all children in Australia are living in poverty, an increase of 2 percentage points over the past decade.<sup>13</sup> The rates of poverty are highest among single parent households, with more than one in three (39 per cent) children in lone-parent families living below the poverty line. Since 2012, the poverty rate for children in lone parent families has gone up from 36.8 to 39.4 per cent.<sup>13</sup>

Despite these high levels of child poverty, recent budgets have targeted family payments for some of the largest savings in the social security portfolio. Over the past decades, more than \$12 billion has been slashed from the family payments system. During the same period, the costs associated with raising children have risen sharply.<sup>14</sup> The upshot is that families are forced to cover higher living costs with less.

In a nation that is one of the wealthiest in the world, the persistence and growth of child poverty is reprehensible. It is essential that this trend is reversed, and that the family payment system is strengthened to ensure that low-income families are adequately supported to raise children and

maintain an acceptable standard of living. Budget proposals to cut payments must be abandoned and the level, targeting and indexing of payments should be strengthened to ensure that payments are adequate and reaching those who need it.

### ***Conditional welfare and compliance measures***

Australia not only has one of the lowest unemployment payment levels in the OECD, but also has one of the most onerous and compliance-heavy social security systems.<sup>15</sup> Access to income support is conditional on an ever-expanding regime of compliance activities and sanctions. This includes the Targeted Compliance Framework; extensive job search requirements; mandatory participation plans; Work for the Dole; and, in some regions, proposed drug-testing trials and the expansion of the cashless debit card.

The Government's relentless focus on penalising rather than supporting people locked out of the labour market is driven by ideology rather than evidence. This approach feeds into stigmatising rhetoric that denigrates people who receive income support and deflects attention from the structural and policy drivers of unemployment. Research shows that the primary barrier to workforce participation in Australia is not a disinclination to work, but rather a lack of real employment opportunities.<sup>16,17,18</sup> There is just one job available for every seven people who are unemployed or need more paid work.\* This lack of employment opportunities is a structural rather than behavioural problem and will not be addressed by punishing people or forcing them to live in poverty. Onerous obligations and punishing sanctions do not create jobs or help people to find work.

We therefore urge the Government to wind back, rather than expand, draconian participation requirements and sanctions for people who are unemployed. This includes a range of programs which target specific regions or population groups, such as compulsory income management, the cashless debit card, and the Community Development Program. These programs have failed to improve employment outcomes and have contributed to a range of social harms. The proposed drug-testing trial is another measure that is expensive, lacks supporting evidence, and is likely to increase harms including stigma, marginalisation and poverty.<sup>19</sup> Despite the trial being rejected by the Senate, the Government are still seeking to trial random drug tests for 5,000 new recipients of Newstart and Youth Allowance in several locations.

We also urge the Government to dismantle the ParentsNext Program, which is compulsory for unemployed parents who live in designated areas and meet certain criteria of age and/or social disadvantage. Failure to comply with mandatory participation plans can lead to penalties and payment suspensions for program participants.<sup>20</sup> This constrains parents' ability to exercise control over their lives and risks compounding financial hardship and distress. It also devalues the role of parenting and may reinforce inequitable employment outcomes by encouraging women with young children to accept precarious, insecure and inadequately remunerated work.<sup>21</sup> While we support programs that assist women who want paid work into meaningful employment, participation in such programs should not be compulsory and a condition for receiving income support. There is, in our view, no circumstance in which suspending or cancelling a parenting payment is an appropriate penalty.

---

\* This ratio incorporates trend data on the number of people who are either unemployed or underemployed and is derived from the Australian Bureau of Statistics (ABS) Labour Force Data (February 2019) and the ABS Job Vacancy Data (February 2019).

## ***Compulsory income management***

The Society urges the Government to scrap the cashless debit card and other forms of compulsory income management. Such policies are costly, demeaning, discriminatory and have ultimately failed to deliver any measurable benefits.

Income management is designed to restrict the purchases income support recipients make by quarantining a portion of their income, which in turn can only be spent on government approved items. The majority of those subject to income management are Indigenous and participating on a compulsory, rather than voluntary, basis.<sup>22</sup> According to the Government, the scheme is necessary to improve financial management skills, foster self-reliance, promote socially responsible behaviour, and prevent spending on illicit drugs, alcohol, gambling or pornography.

Beyond some limited success where people have entered into the scheme voluntarily, there is no evidence of meaningful or sustained benefits.<sup>22,23,24,25,26</sup> The most detailed evaluation of income management in the Northern Territory was devastating in its conclusions: no improvement in community wellbeing, no evidence of greater financial autonomy for individuals, an increased sense of disempowerment and dependence on welfare, and a general failure to meet the policy's stated goals.<sup>27</sup> There is no evidence that the majority of those subject to the scheme had been mismanaging their meagre income support payments, and yet the "tools envisaged as providing welfare recipients with the skills to manage have become instruments which relieve them of the burden of management".<sup>27</sup>

There is also no compelling evidence that the cashless debit card has been effective.<sup>28</sup> Despite this, the Government has cherry-picked and misrepresented contested findings from a flawed evaluation to justify the card's continuation and expansion.<sup>28</sup> They have also overlooked evidence of the harms arising from the card, including social exclusion and stigmatisation, increased financial hardship, and the erosion of individual autonomy and dignity.

Ultimately, income management is an expensive and ineffective policy that is demeaning and disempowering, and driven by ideology rather than evidence. It is discriminatory due to its disproportionate impact on Aboriginal peoples and contributes to stigma and humiliation among people who are made to feel responsible for their poverty by a paternalistic government policy.

Compulsory income management cannot conceal the reality that achieving 'self-reliance' is extremely difficult when you're living on inadequate income or living in communities where education and essential services are under-resourced. Instead of maintaining this costly and ineffective program, we encourage the Government to redirect funding into productive programs and services that are developed in partnership with communities. Where individuals genuinely volunteer to participate in some form of income management, they should have access to an opt-in scheme designed in consultation with communities, and augmented by financial counselling, employment support and other wrap-around services.

## ***Automated debt recovery program***

The Society strongly opposes the continuation and expansion of Centrelink's automated debt recovery program. Despite widespread evidence of hardship and harm and an ongoing lack of procedural fairness, the Government continues to issue false debts and demand repayments from highly vulnerable individuals.<sup>29,30,31</sup> This program is premised on a system that punishes people who

receive social security and results in people repaying debts they do not owe. The current error-prone process removes human oversight, reverses the onus of proof onto recipients, and deploys external debt collectors before alleged overpayments have been properly established.

We believe this program is being used as a blunt instrument to demonise income support recipients and achieve deficit reduction, with the Government banking on a return of billions from debt repayments. The social security system should not be a fund from which governments draw to meet budget shortfalls. While reducing the incidence of underpayment and overpayment is a legitimate aim, any process designed to achieve this should be based on accurate information and must not compromise the dignity or wellbeing of social security recipients. Greater effort should be put into preventive measures to reduce the number of overpayments *and* underpayments, many of which occur due to administrative error on the part of Centrelink, or due to the sheer complexity of the reporting and compliance system. Where overpayments have occurred, there should be an appropriate level of discretion to ensure that individual circumstances are taken into account and that those living in poverty are not pushed into further disadvantage and hardship.

### ***Under-resourcing and outsourcing government services***

The Department of Human Services provides vital services and support to millions of people each year, yet inadequate resourcing is placing the quality and accessibility of its services under threat. The Department has been decimated by funding cuts and outsourcing to the private sector, eroding its capacity to deliver services to people reliant on social security. Delays in processing claims remain excessive, as does the number of complaints and unanswered phone-calls.<sup>32,33</sup> The use of consultants and the outsourcing of Centrelink services has compromised the quality and accountability of services and has also proven extremely costly.<sup>32,34</sup> To address these issues and rebuild public trust, it is essential the Government restores funding and staffing levels to the Department of Human Services and abandons the ideologically-driven outsourcing of services.

### ***Equitable access to the social safety net***

We strongly oppose measures to limit access to income support and social protections for new arrivals and other migrant groups in Australia. Access to social security should be determined on the basis of need, not on the basis of false distinctions between the 'deserving' and 'undeserving', or arbitrary social categories such as race, geographic location or migration history.

Yet recent changes have undermined the non-discriminatory and needs-based focus of our social safety net. New migrants now face a four-year waiting period for a range of vital support payments and concessions for families, carers and people who are unemployed. Further extensions have also been applied to the residency waiting period for the Age Pension and Disability Support Pension. At the same time, many asylum seekers living in the community are being cut off completely from support payments, rendering them destitute and reliant on support from charities.<sup>35</sup> These measures have coincided with a renewed push from the Federal Government to restrict access to citizenship and redefine visa and residency arrangements in ways that deprive some groups access to the social safety net, thereby compounding the marginalisation of the most vulnerable and disadvantaged migrant cohorts.<sup>36,37</sup>

Excluding new arrivals and certain categories of migrants from basic social support contravenes values of fairness, justice and solidarity. Such a move is discriminatory and divisive, and risks creating

an underclass of migrants cut off from the basic rights and supports afforded to other residents. It will result in some people being denied basic support payments if they have a new baby, have the misfortune to lose their job, fall ill, care for a terminally ill family member, or experience another circumstance that prevents them supporting themselves through work. Of particular concern are the devastating effects on the most marginalised migrant cohorts, including women experiencing domestic violence, precarious workers vulnerable to exploitation, older migrants experiencing elder abuse, and asylum seekers with histories of trauma. Without access to a safety net, such groups risk being trapped in a cycle of poverty, precarity and vulnerability. In the context of an increasingly toxic political debate around migration, we believe such proposals represent a disturbing shift in our system of social protection and support, and one that must be actively resisted.

## A fair and equitable tax system

Taxation is a profoundly moral matter. It is the primary means for ensuring the equitable distribution of wealth, as well as raising the public money that supports the community's needs. A good taxation system should contribute to the equitable distribution of wealth and ensure sufficient revenue to build and maintain public infrastructure, deliver essential services and support people who are struggling and in need of care.

In a context of rising inequality and growing demand for public services, getting Australia's tax settings right is critical. Political debate has fostered the misconception that government is big taxing, big spending and inefficient, and that the solution to our structural deficit is to be found in cutting expenditure rather than raising revenue or taxes. Yet in comparative terms, Australia is a low-taxing nation, and the seventh lowest in the OECD.<sup>\*38</sup> The main pressures on the budget have not come from a so-called 'welfare blowout', but from the proliferation of inequitable tax concessions and loopholes, in addition to eight successive income tax cuts between 2003 and 2011.<sup>39</sup>

The design of tax policy settings is not only fundamental to securing the revenue for public services and infrastructure, but also directly shapes levels of inequality by redistributing income and wealth. Increasingly, the growth of tax concessions that disproportionately benefit the most wealthy has undermined the redistributive nature of Australia's tax and transfer system. Recent analysis shows that tax concessions to the wealthiest fifth of households cost the Federal Budget about half as much as the total cost of welfare payments.<sup>40</sup> Each year, more than \$68 billion in tax concessions goes toward the wealthiest 20 per cent of households – a figure that is greater than the cost of Newstart, disability support, the age pension, or any other single income support group.

The Society supports an Australia where everyone has access to quality services, education and healthcare, and this in turn requires growing our revenue base by getting rid of unfair tax breaks and ensuring the wealthy pay their fair share. Yet there is a large and growing gap between what the Australian Government raises in taxes, and what it needs to fund essential services and community infrastructure.

Despite the funding deficits and unmet demand for essential services, the Government are pursuing substantial income tax cuts and a radical flattening of Australia's income tax scales. Last year, more than \$140 billion of tax cuts were passed, putting in jeopardy the future funding of essential health, education and community services. These tax cuts will result in over \$24 billion a year being in cut from government revenue from 2023 onwards, with the bulk of the tax cuts benefiting the top 20 per cent of income earners.<sup>41</sup>

We oppose these measures and any further further tax cuts which increase inequality and undermine the capacity of future governments to fund services and infrastructure. Modelling shows the tax cuts overwhelmingly benefit high-income earners, with most people on low incomes receiving little or no benefit. The full package of tax cuts will widen the gap between rich and poor, undermine the progressive structure of our income tax system, and deprive governments of the revenue needed to guarantee essential services and a decent social safety net. Tax cuts will inevitably lead to more cuts to essential service and supports – an approach that is economically, socially and morally indefensible.

---

\* Australia ranks 30<sup>th</sup> out of 36 OECD countries in terms of the tax-to-GDP ratio

Further company tax cuts would also be costly and inequitable and deliver little or no gain. The coincidence of record company profit growth and wage stagnation belie the simplistic trickle-down economics touted by proponents of company tax cuts. It is highly contestable that such tax cuts would increase business investment, and there is no compelling evidence that tax cuts to companies will see money passed onto workers in the form of more jobs and higher wages.<sup>42,43,44,45</sup> What is not contestable is that any further cuts would increase the gap between rich and poor, while leaving a massive hole in the Government's revenues.

Instead of delivering tax cuts to the most wealthy, we support progressive tax reform that starts at the top by removing unfair tax breaks and wasteful tax concessions. Not only will this help address the structural deficit, but it will redirect money away from tax sheltered locations, like superannuation and housing, and into productive areas that will support a stronger economy and more equitable wealth distribution.

A key element in this reform is reducing the capital gains tax discount for individuals and trusts, which costs the Government over \$10 billion each year.<sup>40</sup> This tax concession overwhelmingly benefits the top 10 per cent of taxpayers, encourages speculative investment in property, and is a key factor driving inflated housing prices.<sup>46</sup> These inequities and distortions in the housing market are further compounded by negative gearing, which also affords the highest benefits to people on the highest incomes.<sup>40</sup>

Further action is needed to remove generous superannuation tax concessions. Despite reforms to superannuation cap tax breaks in 2016, the super system remains heavily weighted toward the wealthy, siphoning off billions of dollars of government revenue each year into the pockets of those on the highest incomes. While the limits on tax breaks to high-income earners were a small step in the right direction, the Government has introduced a number of other regressive changes to superannuation tax concessions in recent budgets, and the overall system of concessions continues to erode public revenue, compounding wealth inequalities and providing tax avoidance opportunities for those who already have substantial wealth.

In addition to reforming taxes for investment income and superannuation, comprehensive action is needed to curb tax avoidance by removing the tax shelters and loopholes that stem from the inconsistent tax treatment of private trusts and companies. Too many corporations operating profitably in Australia pay little or no tax, and tax law reform and proactive regulation is required to ensure all businesses pay their fair share. This includes enhancing tax transparency by mandating the public disclosure of all financial activities by multinationals. In addition, 'thin capitalisation' rules should be strengthened to prevent companies from shifting debts to Australia, and additional measures should be put in place to stop profit-shifting to foreign subsidiaries located in jurisdictions with low or no tax. Instead of cutting vital services, closing these tax loopholes and removing generous tax concessions that benefit wealthy corporations and individuals will provide a fairer, more equitable and sustainable budget strategy.

Ultimately, we can only create a just society if, as a community and as a nation, we make adequate provision for people who are forced to carry the burden of inequality. And as a nation we can only provide for those most in need if we structure our tax system to raise revenue fairly and sustainably: not by delivering company tax cuts, but by removing unfair tax concessions and loopholes that contribute to inequality and reduce the funds we have to invest in what the community needs.

## Decent employment and a living wage

The Society recognises the importance of secure and adequately paid employment in moving people out of poverty. Yet many people seeking such employment are unable to find it. In addition to the persistence of long-term unemployment, the rapid growth in low-paid, part-time and precarious work is having a devastating impact on families and individuals.

People locked out of the labour market are at greatest risk of poverty.<sup>13</sup> However, for people caught in a cycle of precarious and insecure work, having a job does not necessarily mean escaping poverty. Every day, our workers and volunteers provide assistance to people unable to find secure and appropriately paid work, and we witness the financial pressure and emotional toll this puts on them and their families.

Unemployment exists not because people are not prepared to work: the reality is that the jobs are simply not available. Of particular concern is the persistently high rate of long-term unemployment, with over half a million people (74 per cent of those on Newstart or Youth Allowances) unable to find work for over twelve months.<sup>47</sup> At the same time, the underemployment rate in Australia is unacceptably high and contributing to a growing class of 'working poor'.<sup>48</sup> The effects of unemployment and underemployment are particularly pronounced among young people, with almost one third of Australia's youth labour force either unemployed or underemployed.<sup>49</sup>

We believe there is an urgent need for a comprehensive jobs plan to tackle unemployment and reverse the growing rates of underemployment and precarious work. Such a plan would adopt a long-term perspective, take into account the complex structural factors driving unemployment, and avoid a one-size-fits-all approach. It would ensure adequate income for the unemployed. It would also provide an integrated strategy that links education, training, and government investment in genuine job opportunities.

Importantly, a plan that creates decent jobs requires moving beyond ineffectual, stand-alone and haphazard policy measures that neglect the structural drivers of unemployment and underemployment. For too long, governments have taken a harsh approach to the long-term unemployed, wielding a punitive stick on the backs of those already doing it tough. Work for the Dole is a demonstrable failure, with studies showing that the program provides neither a pathway to a job nor any substantial training or skill development.<sup>50,51,52</sup>

The punitive and compliance-driven focus of the social security system interacts with, and reinforces, the rise of precarious and insecure work. The 'work-first' approach pressures job seekers to take any job, emphasising short-term employment and applying strict participation requirements and sanctions.<sup>53</sup> This approach underpins the outsourced employment services system, yet it does little to overcome the employment barriers faced by the most disadvantaged jobseekers.<sup>54</sup> Forcing jobseekers to accept almost any job on minimally acceptable terms and conditions, including casual and insecure forms of work, does not help jobseekers secure decent and sustainable employment. We have not made progress if the 'welfare poor' become the 'working poor'.

In addition to abolishing Work for the Dole and punitive compliance requirements, it is imperative the Government scrap the Community Development Program (CDP). The CDP is a remote-area Work for the Dole scheme that principally affects Aboriginal and Torres Strait Islander people. While the Government maintain that the program helps people find work and gain skills<sup>55</sup>, there is clear evidence that it is merely exacerbating the already deep levels of vulnerability and poverty of people

living in remote areas.<sup>56,57,58,59</sup> The program applies oppressive obligations and requirements, forcing those on income support to undertake Work for the Dole for 25 hours over 5 days, 48 weeks a year, and imposing crippling financial penalties for non-compliance.

It is vital the forthcoming Budget abandons punitive and paternalistic measures that simply compound disadvantage and do little to create job opportunities. Such measures, coupled with the toxic rhetoric that blames the unemployed for their own circumstances, reinforce the notion that it is issues of behaviour rather than opportunity that need to be addressed. Yet the reality is that the number of unemployed far outstrips the number of jobs available. Ultimately, behavioural responses fail to address the shortfall in job opportunities and the real causes of structural unemployment and underemployment.

A Budget that tackles structural unemployment and underemployment must focus on creating job opportunities and removing the barriers that prevent people accessing well-paid and secure jobs. This will not be achieved by bypassing or undermining minimum wage and penalty rate settings, as evidenced in the Youth Job PaTH program.<sup>60</sup> This internship program for unemployed young people ultimately benefits participating businesses much more than young people. It does little to improve employment prospects and leaves young people vulnerable to exploitation, compelling them to work long hours for insufficient payments.<sup>61,62</sup> Under the program, interns earn the equivalent of \$4-\$6 per hour. They do not receive superannuation benefits, penalty rates or casual loading. To date, most internship agreements have been for the maximum 50 hours per week, and there have been reports of businesses exploiting the model and forcing young people to work beyond the 50-hour cap.<sup>63,64,65</sup>

A Budget that supports jobs also means going beyond the discredited model of trickle-down economics: there is no compelling evidence that cutting corporate taxes will deliver employment growth.<sup>42,66,67,68</sup> Instead, we need a comprehensive approach that includes investment in education and training; targeted investment in industries and infrastructure that will deliver sustainable jobs growth; localised job creation packages in regional areas with concentrated disadvantage and unemployment; and social procurement requirements on government contracts to create more entry-level job opportunities and positions for people experiencing disadvantage. We also need to ensure infrastructure and supports are in place to remove barriers to employment, such as access to childcare, transport, safe housing, income adequacy and affordable health and social services.

## Secure housing

Housing and homelessness policy in Australia is at a critical juncture. Successive governments have neglected their responsibilities and the consequences are stark. Increasingly, affordable and secure housing is beyond the reach of a growing number of people in Australia. Housing stress has reached historical highs.<sup>69</sup> There is a severe shortage of social housing and a growing number of low-income households are priced out of the private rental market.<sup>70</sup>

There is no question that the housing market is severely lopsided. On the one hand, it creates money for those people who already have more than they need, with tax incentives that encourage speculative investment and increase the incomes of the wealthy without any flow-on benefits.<sup>71,78</sup> For those on very low incomes, housing costs are consistently the biggest source of financial stress, with the majority of those in housing stress in the private rental market.<sup>72</sup> Australia is facing a crisis in the supply of social and affordable housing, with almost 190,000 families on social housing waiting lists.<sup>73</sup> Four out of five private tenants on the lowest incomes are in rental stress, paying more than 30 per cent of their income in rent. The current lack of affordable housing and inequities in the housing market are key drivers of poverty and inequality in Australia.

One of the most severe consequences of this broken housing system is the growing rates of people at risk of, or experiencing, homelessness. Ever increasing rents are pushing more individuals and families to the brink of homelessness and, for those that do become homeless, the lack of affordable housing helps to keep them that way. At the same time, frontline homelessness services are overstretched and struggling to meet demand. Every day, homelessness services are forced to turn away hundreds of people requesting help and basic shelter.<sup>74</sup>

Tackling Australia's homelessness and housing affordability crisis must be a priority in this year's Budget. Few would deny that Australia's housing system is broken. Yet calls for action and reform have been met by political paralysis. There is still no national strategy to tackle housing affordability and homelessness, and the National Housing and Homelessness Agreement does not provide the foundation for a comprehensive and coordinated approach.<sup>75</sup> The Commonwealth cannot continue to evade responsibility for housing and homelessness outcomes by placing the onus solely on state and territory governments. If shelter is one of the most basic of all human needs, essential to all other capacities and potentials being fulfilled, then we clearly need national leadership and a new national strategy and plan for housing affordability.

To support this national strategy and plan, it is imperative the forthcoming Budget delivers reforms across the taxation, social security, social housing and homelessness systems. Key to this is additional and ongoing funding to maintain and grow the social housing system. A strong social housing system is fundamental in combatting poverty and inequality, yet chronic underinvestment and neglect has left Australia's social housing system in a parlous state. Social housing has declined as a share of all households from 6.2 per cent in 1991 to 4.9 per cent in 2016. Over the past three decades, Commonwealth investment in social housing has declined substantially, and this has contributed to a backlog of maintenance needs, lengthy waiting lists, shrinking public housing stock, and rolling financial losses among state housing authorities.<sup>76</sup>

Additional Commonwealth investment is vital to reverse the decline in the social housing system. The Society has urged the Federal Government to establish a \$10 billion social housing growth fund to finance new and affordable housing.<sup>70</sup> However, while the 2018 Budget maintained existing funding levels for housing and homelessness services, it did not commit to any growth funding. Although the new National Housing Finance Investment Corporation may facilitate private

investment in affordable housing, it will not overcome the funding deficit that is crippling the social housing system. While private sector financing can complement public investment, it requires a durable government subsidy that covers the difference between operational costs and the revenue from rent that low-income tenants can afford. Without additional government investment, any increase in housing stock is unlikely to be sustained and will be directed at the affordable rather than the social end of the subsidised housing spectrum.<sup>77</sup>

In addition, any credible strategy to increase affordable housing must include reform of housing tax concessions, including phasing out negative gearing and reducing the capital gains tax discount. The current tax settings see billions of government revenue forgone each year in concessions that overwhelmingly benefit the most wealthy, as well as encouraging speculative investment that drives up the costs of housing and compounds the current housing affordability crisis.<sup>46,78</sup>

Alongside additional funding and taxation reform, there is a pressing need to strengthen research and policy capability. Governments are essentially flying blind in relation to housing policy, with no dedicated department or agency at the Commonwealth level to provide policy analysis and regular and authoritative information on housing demand and supply. We believe it is essential that an independent agency is reinstated to provide specialised policy advice and information, and to monitor, analyse and evaluate housing and homelessness indicators across jurisdictions.

To ensure those on the lowest incomes can meet their basic housing needs, Commonwealth Rent Assistance must also be increased by at least 30 per cent and indexed properly. The real value of rent assistance has declined over time as spiralling rents have risen faster than inflation, leaving 42 per cent of recipients in rental stress and severe financial hardship.<sup>73</sup> In addition to an immediate increase, Commonwealth Rent Assistance should be reviewed to remove inequities in the current payment structure and to ensure it meets the needs of people on low incomes.

The forthcoming Budget must also guarantee ongoing and adequate funding to homelessness services, which are currently overstretched and underfunded. While we welcomed the inclusion of a homelessness component within the National Housing and Homelessness Agreement, specific funding for homelessness services was not discretely identified and the requirements around matched funding from state and territory governments remains unclear, leaving homelessness services vulnerable to a change in the mix or makeup of state allocations. Secure and sufficient funding for such services must be part of a renewed plan to halve homelessness by 2025 – a plan that addresses the drivers of homelessness, rapidly rehouses people who are homeless, and provides adequate and flexible support for those needing help to sustain housing.

Finally, we call on the Government to guarantee ongoing funding for Aboriginal and Torres Strait Islander Housing. Aboriginal and Torres Strait Islander peoples continue to experience the highest levels of housing stress and overcrowding in Australia.<sup>69</sup> Given the stark disparities in housing outcomes, we are deeply concerned about the Federal Government's failure to develop a new intergovernmental agreement on remote housing, with the previous agreement expiring in June 2018. Since 2009, there also has not been dedicated Commonwealth funding or policy for Aboriginal and Torres Strait Islander housing outside of remote areas. We firmly believe that any credible national effort to improve housing affordability and reduce homelessness must include specific policy commitments, dedicated resources and appropriate governance arrangements to improve housing outcomes for Aboriginal and Torres Strait Islander peoples. This includes renegotiating and funding an intergovernmental agreement on remote housing, in addition to earmarking funding for Indigenous Community Housing Organisations under the National Housing and Homelessness Agreement.

## Universal education

Universal access to quality education is vital to Australia's future and a pre-condition for a socially just and prosperous society. Education is also the major route through which people living in poverty escape the cycle of poorly paid jobs, periodic unemployment and reliance on social security payments. Yet increasingly, access to quality education is being determined by income and location.<sup>79,80</sup> An inequitable education system means that more students from low-income families miss out on educational opportunities or receive their education from institutions that are underfunded. The result is a growing inequality of educational opportunities and outcomes.

It is essential the Federal Government re-commits to universal education: from early childhood education, through to schooling, universities and our vocational education and training system. It is imperative that the 2019 Budget works toward restoring Australia's education system to one where every child and young person, regardless of background, is given the best possible start to life. In a time of rapid technological and social change, it is also important to ensure equitable access to education does not stop at young adulthood but continues throughout the life course.

### *Early childhood education*

Key to overcoming educational disadvantage is adequate and more equitably distributed funding for early childhood education and care. While most political discourse focuses on 'childcare' as a means of supporting parents to get back to work, early childhood education has much broader societal impacts. It has a decisive effect on developmental outcomes and is critical in overcoming the impact of early disadvantage on educational outcomes and life chances.<sup>81,82,83</sup>

However, there remains an unacceptable divide in both opportunities and outcomes between the poorest and wealthiest communities. A third of Australian children do not attend preschool for the number of hours needed to make a difference, and this proportion is much higher for children from disadvantaged backgrounds.<sup>84,85</sup> The growing divide between advantaged and disadvantaged young children is adding to the challenges for our overall education system which is already struggling to reduce gaps in achievement.<sup>86</sup>

High-quality early education in the two years prior to school must be part of the national investment to secure the health, wellbeing and education of our children.<sup>87</sup> The current market-based system is complex, fragmented and entrenches inequities in access.<sup>84</sup> Recent measures have provided fee relief for some families but have exacerbated inequities for some of the most disadvantaged groups and have failed to overcome the structural problems that beset the current system.<sup>88,89</sup> Increasing childcare subsidies in our market-based system has not addressed problems in accessibility or affordability. And it is deeply inequitable and counterproductive to make access to subsidies contingent on a parent's participation in the workforce or 'approved activities'.

Ultimately, children should have access to quality early education regardless of whether their parents work or have an adequate income. Achieving a more equitable system requires structural reform of the current user-pays system. And moving beyond the current piecemeal approach requires durable and ongoing funding, rather than short-term funding extensions of the current National Agreement. It is imperative the Budget both increases investment in early childhood education and ensures a system that distributes funding more equitably and efficiently.

## ***Primary and secondary schooling***

A revitalised commitment to needs-based funding is also crucial for Australia's primary and secondary school system. Universal education means that all children should have an equal chance to do as well at school as they can, with full funding based on need, rather than any other criteria.<sup>90</sup> Yet compared to other OECD countries, we have one of the most socially segregated school systems, with Australian students from low socioeconomic status families more likely to attend under-resourced schools.<sup>91</sup> We also have extremely high out-of-pocket expenses for schooling, particularly in relation to secondary schools. Our school system is deteriorating in terms of equity and excellence, and these trends will worsen without a genuine commitment to needs-based funding.

It is critical the Government increases funding to the school system and ensures it is directed to where it is needed most. The current funding package for schools, dubbed 'Gonski 2.0', fails to deliver this, and will not provide enough funding to support the most disadvantaged schools and bridge the educational gap. The significant shortfall of Federal funding for public schools will also magnify the stark disadvantages and under-resourcing that already disproportionately threaten regional, rural and remote public schools around Australia. We urge the Government to commit to funding levels and models of distribution that ensure all children, regardless of parental income or geographic location, have access to high-quality school education.

## ***Vocational education and training***

Our vocational education and training (VET) system is in a state of crisis. Funding has been drastically cut since 2012, and we are spending less in real terms on VET than we did a decade ago.<sup>92</sup> The policy of opening up public funding to for-profit providers has been a monumental failure, resulting in the demise of our internationally respected TAFE system and widespread rorting of government subsidies by private providers.<sup>93</sup> The ideologically driven project of marketisation has left many students with mountains of debt for poorly taught courses for which few jobs exist. At the same time, TAFE courses have been cut, campuses have closed, and student fees have skyrocketed.<sup>94</sup>

Fixing our broken VET sector and restoring funding to TAFE must be priorities in the 2019 Budget. While the Government has acknowledged the problems inherent in recent VET policies, it has done little to resolve the crucial problem of funding. The 'Skilling Australians Fund', announced in the 2017 Budget<sup>95</sup>, relies on insecure funding generated by a levy on visa fees for foreign workers and is manifestly inadequate to reverse the decline in TAFE funding.

Moreover, while the Government's reforms to the VET loan scheme provide some safeguards against the most egregious rorting, these measures have not addressed deeper problems in the sector. The revised VET Student Loans scheme, introduced in 2017, capped loans and restricted the courses for which loans could be accessed. This may have helped to reduce profiteering by unscrupulous providers, however it leaves intact the user-pays market model, with the cap on loans increasing the out-of-pocket costs for some courses. Students studying courses that are not on the Government-approved list, such as journalism, must now pay the full costs of courses and do not have access to income support, such as Youth Allowance (student), Austudy and ABSTUDY.

More needs to be done to guarantee the quality and affordability of the vocational education system, and this must include reviewing the deregulated market model and revitalising the public TAFE system. Instead of tinkering around the edges of a flawed funding model, the Government needs to ensure secure, sustainable funding for TAFE and a quality VET system.

In addition, we believe consideration should be given to forgiving VET FEE-HELP debts that students incurred as a result of unscrupulous conduct by private VET providers. The depth of the exploitation of vulnerable Australians under the deregulated model demonstrates the need for the Commonwealth Government to remediate cases of unjust or unlawful enrolment, even when costs cannot be recovered from the offending VET provider.

## **Universities**

A high-quality university education should not be out of reach for students from low-income or disadvantaged backgrounds. Nor should it impose a crippling long-term debt on graduates. Yet in 2019, young people contemplating university studies face the prospect of high fees, limited income support whilst studying, a massive debt, and no job guarantee.<sup>96</sup> Within higher education, there remain substantial differences in admission levels, success and completion rates, as well as graduate outcomes across diverse student groups.

Students from low-income backgrounds experience stark disparities in university access, academic success, retention rates, and graduate outcomes<sup>97,98</sup> – disparities exacerbated by a raft of cost-cutting measures that have reduced access to needs-based scholarships and pushed up student fees.<sup>99,100</sup> Despite a modest increase in the percentage of university students who come from lower socioeconomic groups in recent years, their success rate when at University has been lower than other groups and has declined slightly.<sup>101</sup>

Students from lower socioeconomic groups who gain entry to University face systemic barriers to success that are not being addressed adequately by current support systems. In addition to increased fees and more stringent HELP repayment arrangements, the 2017 Federal Budget cut funding to programs such as preparatory university courses (widely utilised by low-income students), which can now be offered on a fee-paying basis.<sup>102</sup> Such changes have been delivered in a context where low-income students face escalating financial pressures, including exorbitant rental costs, record-low wages growth, protracted unemployment and underemployment post-graduation, and cuts to penalty rates.

Compared to other OECD countries, Australian students face some of the highest university fees and pay the third highest share of out-of-pocket expenses for participation in tertiary education.<sup>99,100,103</sup> Increasingly, the financial support provided by the Commonwealth Government is being converted to loans – locking in staggering debts for our poorest students.\* At the same time, the levels of government payments – such as Austudy, Youth Allowance, ABSTUDY and Commonwealth Rent Assistance – are grossly inadequate, and the rate of Youth Allowance has fallen ever further behind the poverty line.<sup>13</sup> Such low levels of student financial support condemn many to poverty, with a growing body of evidence showing the adverse effect that this lack of financial support is having on student lives and their studies.<sup>96,104,105,106</sup> This constellation of factors is placing young people under severe financial strain, compromising their wellbeing and academic outcomes and, for some, pushing tertiary studies beyond reach.

Students from higher socioeconomic groups tend to do better at University – not because they are brighter than other groups, but simply because they have more money and can afford not to spend long hours in paid work rather than attending lectures or studying. They do not run out of food, or

---

\* Since 1989, the real contribution that students have made to the cost of a Commonwealth Supported Place at university has more than doubled.

have problems with accommodation because they cannot afford high rents. They have enough money to pay for all their educational texts and resources. When an unexpected crisis occurs, they have savings to deal with it. When they are sick, they can pay for the medication.

If we are serious about giving students the best opportunity to succeed at University we must ensure that these basics are guaranteed to every student. For this to occur, it is critical that student income support is increased, with the payment rates of Youth Allowance, Austudy and ABSTUDY lifted to above the poverty line. Commonwealth Rent Assistance must also be increased to a level that helps reduce the poverty of students and reflects actual housing costs. Payments for students with special needs should also be increased, and grants (rather than loans) should be available to assist low-income students to pay for the costs of education, such as textbooks and other resources.

Further, the Government cannot continue to shift the cost burden of higher education onto the shoulders of students and their families. Saddling students with exorbitant debts compounds growing inequalities in wealth, with student loan debt disproportionately affecting those from social groups with the least wealth, including women.<sup>107,108,109</sup> Rising housing costs; a growth in underemployment and zero-hours contracts; inflation outstripping wages; the rapid rise in student loans – all these issues are creating a cage of debt around young people. It is imperative the 2019 Budget alleviates this debt and the cost burden that higher education is imposing on students.

## Good health for all

Ensuring all people have access to the resources and opportunities essential for good health and wellbeing should be a priority of all Australian governments. Yet Australia's health system is unbalanced, and health outcomes are uneven. While many get world-class care, there is a significant portion of us who lack access to the services and the social and economic conditions that support good health.<sup>110</sup> There is clear evidence that health is closely intertwined with socioeconomic status, with socioeconomically disadvantaged people more likely to suffer illness, disability, and a lower life expectancy.<sup>111,112,113</sup> Those who are the most socioeconomically disadvantaged are twice as likely to have a long-term health condition as the most affluent Australians, and will die on average three years earlier than the wealthiest.<sup>111,114</sup> In addition, Aboriginal and Torres Strait Islander Australians continue to experience an acceptable and pronounced gap in health outcomes.<sup>115</sup>

These disparities in health do not simply arise from the health system and access to healthcare. Access to universal healthcare is crucial, but so too is a sustained focus on supporting the social determinants of good health and *preventing* disease and ill-health. When considering Budget expenditure, we need to more systematically factor in the health-related costs of cuts to education, housing and income support and, conversely, the downstream health benefits and savings that can be realised when we invest in the social infrastructure and services that support good health.<sup>116</sup>

Further, there is inadequate investment in preventive health initiatives.<sup>117,118</sup> A mere 1.3 per cent of health expenditure is directed toward preventative measures, and this percentage has been declining in recent years, despite evidence of growing rates of preventable chronic disease.<sup>113</sup> The failure to invest in measures to prevent chronic diseases and other health conditions has a detrimental and disproportionate impact on the health of people on low incomes, while at the same time placing an unsustainable burden on our health system.<sup>111,114,119</sup>

In addition to supporting the social determinants of good health and investing in prevention, it is imperative the Federal Budget supports a universal health system, which is the most effective, efficient and equitable way to ensure the delivery of health services. Yet the foundations of our universal healthcare system are being eroded by the ongoing inequities in our fee-for-service model of primary care, along with the shift toward a 'user pays' model, creeping privatisation and an increasing reliance on co-payments. The increasing proportion of healthcare costs falling directly on individuals and families has contributed to growing health inequities and barriers to access. Compared to comparable countries, Australians already pay excessive out-of-pocket costs on healthcare, and among wealthy countries we have the third highest reliance on out-of-pocket payments.<sup>120,121,122</sup> These costs have escalated in recent years, with the average costs that households spend on healthcare growing by more than a quarter since 2010.<sup>123</sup>

Compounding these issues are the billions that the Government provides each year to prop up the private health insurance industry. Private health insurance subsidies are diverting enormous amounts of public money – money that could have supported publicly-funded universal healthcare – into propping up a private health insurance industry that doesn't contribute to population health and undermines equity. The Private Health Insurance Rebate costs taxpayers over \$6 billion each year.<sup>124</sup> There is clear evidence that the Rebate has failed to take the pressure off public hospitals and is contributing to a two-tier health system that provides access to care based on the ability to

pay.<sup>125,126</sup> The Society believes that the expenditure on the Rebate should be redirected to support better population health outcomes, including support for community-based services and addressing existing gaps in the health system.

One particular gap in the health system that requires urgent attention in the 2019 Budget is oral health. Oral health is fundamental to overall health and wellbeing and, without good oral healthcare, people are at a much higher risk of many systemic health problems.<sup>127</sup> Yet the disparities in access to oral care are stark in Australia, with the costs placing dental treatment beyond the reach of many disadvantaged individuals and families.<sup>128</sup> The groups of people who are least likely to access care and treatment are those on low incomes<sup>129</sup>, Aboriginal and Torres Strait Islander peoples<sup>130</sup>, people living in remote areas<sup>131,132</sup>, people with disabilities, young adults on income support, and sole parents.<sup>133</sup> In this context, the Commonwealth needs to increase funding for the National Partnership Agreement on Dental Health to ensure those who need dental care can access it, irrespective of their income or social and locational circumstances.

We also need to see a genuine commitment to improving Australia's mental health system. This includes addressing the chronic underfunding of community-based mental health, the variability of care across the country, and growing rates of suicide. Despite some welcome small-scale measures announced over the past year, the Federal Government has failed to deliver the systemic change and additional resources that are urgently needed.

While there is a marked lack of capacity at all levels of mental health care, underfunding is particularly pronounced in relation to adolescent mental health, refugee and migrant mental health, Aboriginal and Torres Strait Islander mental health, and mental health services in regional and remote areas. Problems with the rollout of the NDIS remain an ongoing concern for many people with poor mental health, and it is imperative the forthcoming Budget ensures people living with a mental illness or psychosocial disability are able to access and receive appropriate, coordinated support – irrespective of whether they are eligible for the NDIS. People who live with a mental illness also continue to experience stark disparities in physical health outcomes and life expectancy, and more needs to be done to strengthen the coordination of mental healthcare with the wider health system, including Primary Health Networks.<sup>134</sup>

## Community services and support to those in need

Nationally, our community services sectors are struggling to provide support for the most vulnerable. The issue is multi-tiered, with essential services underfunded, struggling with short-term funding arrangements to accommodate growing needs, and continuing to adapt to cuts and changes to funding programs. Since the 2014 Federal Budget, more than \$1.5 billion has been cut from the community sector and the funding climate for community services has been one of chronic uncertainty.

Funding cuts have had a profound impact on a range of services that support the most vulnerable and disadvantaged in our communities, including homelessness and housing services, emergency relief, financial counselling, community health, drug and alcohol services, asylum seeker and refugee services, services for disadvantaged and at-risk youth, and Aboriginal and Torres Strait Islander programs. The combination of funding cuts, freezes in indexation and the repackaging of funding allocations has wrought havoc in critical areas of social infrastructure, undermining the capacity of the sector to meet the needs of people experiencing poverty and inequality.

Further tax cuts in the forthcoming Budget will inevitably mean more cuts to essential community services now and into the future, along with increased user costs and poorer social outcomes. Starving publicly-funded services of resources, and outsourcing such services to the for-profit sector, is contributing to unmet demand, increasing costs, and often declining quality for a range of community services that support those most in need.

Accordingly, it is essential the 2019 Budget changes direction and restores funding to community services. Across service sectors, funding has failed to keep pace with the growth in demand, with more people being turned away each year from essential services and support. For example, while Federal funding for homelessness services has been static, the number of people seeking help from homelessness organisations has risen by around 20 per cent over the past four years.<sup>74</sup> Despite funding cuts to emergency relief services, there was almost a ten per cent increase in the number of people seeking food relief from charities in 2018 alone, while at the same time the waiting lists for financial counselling services, drug and alcohol rehabilitation and various other support services have increased.<sup>135,136,137,138,139</sup>

Funding to the legal assistance sector remains grossly inadequate. While some of the most cuts to legal assistance services have been reversed, the failure to commit any additional funds has left a huge gap in service access. Amid significant and rising demand for legal assistance, funding for the sector has been in decline for the past two decades.<sup>140</sup> Many people living below the poverty line are not eligible for legal aid, and community legal centres are turning away 170,000 people a year due to a lack of capacity.<sup>141</sup> The burden of this unmet need falls heavily on disadvantaged people and communities, with unresolved legal problems often escalating into more complex problems and leading to a range of serious social and economic consequences.<sup>142,143</sup> Overcoming this systemic lack of access to justice is critical and requires an immediate injection of funding to legal assistance services, as recommended by the Productivity Commission.<sup>142</sup> Restrictions on the use of Commonwealth funding for law reform and policy advocacy work should also be removed.

In addition, it is crucial funding levers are not used to silence advocacy and the independent voice of charities and the community sector. Since 2014, a number of peak organisations have had their funding reduced or withdrawn, undermining their ability to advocate on behalf of the people they serve, and diminishing their capacity to contribute to effective policy and program design. Further new curbs on public advocacy should be abandoned to ensure open and informed democratic debate on matters affecting people facing disadvantage.

## Empowering Aboriginal and Torres Strait Islander peoples

For the past five years, Federal Budgets have failed to deliver the funding and community-led approaches needed to secure better outcomes for Aboriginal and Torres Strait Islander peoples. The 2014 Federal Budget cut \$534 million from Indigenous programs. More than \$145 million was subsequently slashed from Indigenous services and programs in the 2015 Budget, while new spending of just \$60.7 million over four years was announced in 2016 for programs targeting Aboriginal and Torres Strait Islander peoples.

Alongside these funding cuts, the continual churn and restructuring of Indigenous policy and programs has created constant upheaval and uncertainty, undermining the stability and sustainability of Aboriginal-controlled community organisations, and eroding the effectiveness of programs and policies.

Despite constantly shifting priorities and policy directions, what has remained constant is the failure to meaningfully engage with Aboriginal and Torres Strait Islander peoples in legislative and policy development. Funding for National Congress was withdrawn in 2014 and, despite adopting the rhetoric of ‘partnership’ and ‘consultation’, the Government has continued to rely on top-down and paternalistic measures and policy-making processes. Emblematic of the gap between the rhetoric of partnership and the reality, the Federal Government failed to grasp the opportunity presented by Aboriginal and Torres Strait Islander people with the proposal of the Uluru Statement from the Heart.<sup>144</sup>

The Government’s rejection of the Uluru Statement has been compounded by issues with the Close the Gap ‘refresh’ process; the ongoing uncertainty and rumoured funding cuts to Indigenous remote housing programs; and the devastating findings of the Royal Commission into the Protection and Detention of Children in the Northern Territory. A succession of top-down and punitive interventions has disproportionately targeted unemployed Aboriginal people in remote areas and these interventions have involved little, if any, opportunity for engagement and input from affected community members. As the deeply flawed Community Development Program has illustrated, the failure to listen to community concerns has led to programs that have had detrimental effects on communities. The expansion of existing programs, including income management and ParentsNext, risk perpetuating this approach and are inconsistent with the Government’s stated commitment to working in partnership with communities. Unacceptable gaps in social and economic disadvantage persist, racism and discrimination remain pervasive, and Aboriginal and Torres Strait Islander peoples still do not have a seat at the table as equal partners.

It is vital the 2019 Budget move beyond the prevailing top-down and paternalistic approach and commits to measures that genuinely empower communities and affirm their right to self-determination. We reject the Federal Government’s blanket refusal to engage with Aboriginal and Torres Strait Islander people in their united plea to have a voice to Parliament. In addition to adequate and secure funding for an independent national representative body, we urge the Federal Government to heed the 2016 Redfern Statement and work with Aboriginal and Torres Strait Islander national organisations and leadership to develop policy and budget measures across key areas, including health, justice, employment, housing, disability, and children and families.<sup>145</sup>

There is a pressing need to reverse cuts made since the 2014 Budget and to restore community service funding levels, with funding commensurate to the level of need and recognising the disproportionate rates of socioeconomic disadvantage within Aboriginal and Torres Strait Islander communities. Critically, the Government needs to abandon the bias toward awarding contracts for Indigenous programs to non-Indigenous organisations, and more funding needs to be invested directly in Aboriginal and Torres Strait Islander organisations to support them to provide the services and develop the solutions for their communities. Governments must look to community-driven solutions and capacity-building if they are serious about improving outcomes.

Finally, it is imperative the 2019 Budget commits to ongoing funding for a new Aboriginal and Torres Strait Islander housing strategy, and that the punitive and paternalistic programs imposed on unemployed Aboriginal and Torres Strait Islander peoples are abandoned, including income management, the Community Development Program and ParentsNext. Programs to expand employment opportunities and improve social outcomes must be developed in a genuine partnership with Aboriginal and Torres Strait Islander peoples.

# Budget transparency

Understanding how budget measures affect different groups in society is key if we are to understand whether the budget will alleviate or exacerbate inequality and poverty. Such an understanding is also important to ensuring democratic accountability and fostering informed public debate.

Recent budgets have seen important information and analysis omitted from public view. Previously, a distributional analysis of budget measures had been released, showing how people across the income spectrum were differentially affected by policy decisions in the budget. This analysis, however, was omitted from the 2014 Budget Papers and has been absent since.

The presentation of certain measures has also become more opaque, with the Budget Papers obscuring important information that helps to understand exactly how funding is allocated and the effect of budget decisions on different groups. In Indigenous programs and services, for example, various program streams have been absorbed into broad categories which make it impossible to discern and identify how funds are actually expended, enabling the government to disguise the ongoing impact of past Budget decisions and to hide the cessation of programs.<sup>146,147</sup> Metrics on Indigenous program and sub-program funding levels and distributions are not available, and unspent funds are reshuffled and rebadged in ways that make it difficult to determine whether 'new' funding announcements actually represent additional funding, or whether they are simply being provided at the expense of other previously announced programs.<sup>148</sup> Similar such problems have been evident in program grants for social services and community health initiatives provided by the Department of Social Services and the Department of Health.

This lack of transparency is undermining the accountability of the budget process. In addition, savage cuts to the Australian Bureau of Statistics and the Australian Institute of Health and Welfare have reduced the availability of data that assists in monitoring and modelling the impacts of given budget measures on different population cohorts.<sup>149</sup>

In the interests of accountability, we urge the Government to improve the transparency of expenditure decisions and to publish more detailed analysis of budget measures. This includes modelling the overall impact of budget measures on different population groups – including by income, household type, parental status, and gender. Restoring this type of analysis in the Budget Papers would be an important step in improving transparency and government accountability for measures that effect poverty and inequality across the community.

# Conclusion

In this Budget, the Federal Government faces a clear choice. It can make decisions that entrench inequalities, that deliver tax cuts to the most wealthy and deplete the revenue needed to fund our hospitals, schools, community services and public infrastructure. Or, it can choose to remove inequitable tax concessions and loopholes and invest in our communities, our public services, and our social safety net.

The Government has an opportunity to make the investments and deliver the policy measures to tackle inequality and poverty – ensuring no one is left out or pushed out, that no one is excluded from having a place to call home, a place to work for those who can work (and appropriate income support for those who cannot), a place to learn, and a place to heal.

If the Government continues down the pathway of more tax cuts and spending cuts – and those spending cuts are directed to public services, shrinking the social safety net, and shifting to ‘user-pays’ systems in essential services such as healthcare and education – it is inevitable that the wealth gap in Australia will increase and become further entrenched.

This Priorities Statement has highlighted significant opportunities in the 2019 Budget for the Government to reset its course and help build the kind of country we all want: one that values fairness, equality, and respect for all our human rights. Based on what we see every day, what our members tell us, and the stories from the people we assist, we have outlined the priorities that we believe are essential elements in a Budget that supports justice, fairness and solidarity.

A Budget based on these principles must rebuild and repair the social safety net, invest in education and our health system, restore funding to essential social programs and services, and ensure a more equitable and sustainable tax system. Against a backdrop of persistent and rising inequality, the stakes are high – but the choices are clear.

## References

- <sup>1</sup> Organisation for Economic Cooperation and Development (OECD), (2015). *In It Together: Why Less Inequality Benefits All*. OECD Publishing: Paris. [http://www.oecd-ilibrary.org/employment/in-it-together-why-less-inequality-benefits-all\\_9789264235120-en](http://www.oecd-ilibrary.org/employment/in-it-together-why-less-inequality-benefits-all_9789264235120-en)
- <sup>2</sup> Organisation for Economic Cooperation and Development (OECD), (2019). *Benefits and wages: statistics*. OECD Publishing: Paris. <http://www.oecd.org/social/benefits-and-wages/data/>
- <sup>3</sup> Whiteford, P., (2016). Ideas for Australia: Welfare reform needs to be about improving well-being, not punishing the poor. *The Conversation*, 21 April 2016. <https://theconversation.com/ideas-for-australia-welfare-reform-needs-to-be-about-improving-well-being-not-punishing-the-poor-56355>
- <sup>4</sup> OECD Social expenditure data base, (2019). <http://www.oecd.org/social/expenditure.htm>
- <sup>5</sup> Whiteford, P., (2014). 'Is welfare sustainable?' *Inside Story*, 26 November 2015. <http://insidestory.org.au/is-welfare-sustainable>
- <sup>6</sup> The St Vincent de Paul Society National Council, (2019). *Briefing: Raising the Rate of Newstart*. St Vincent de Paul National Council: Canberra. [https://www.vinnies.org.au/icms\\_docs/302524\\_Raise\\_the\\_Rate\\_-\\_briefing\\_2\\_pages.pdf](https://www.vinnies.org.au/icms_docs/302524_Raise_the_Rate_-_briefing_2_pages.pdf)
- <sup>7</sup> The Salvation Army, (2018). *National and Economic Social Impact Survey: feeling the pinch*. The Salvation Army: Blackburn (Victoria). [https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/about-us/ESIS\\_2018\\_Key\\_Findings\\_.pdf](https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/about-us/ESIS_2018_Key_Findings_.pdf)
- <sup>8</sup> Knaus, Christopher, (2018). Access to disability pension slashed by more than half, data shows. *The Guardian Australia*, 8 June 2018. <https://www.theguardian.com/australia-news/2018/jun/08/access-to-disability-pension-slashed-by-more-than-half-data-shows>  
<http://www.nssrn.org.au/social-security-rights-review/1-in-4-on-newstart-has-a-significant-disability/>
- <sup>9</sup> National People with Disabilities and Carers Council, (2009). *Shut out: the experience of people with disabilities and their families in Australia*. National Disability Strategy consultation report. Department of Families, Housing, Community Services and Indigenous Affairs: Canberra.
- <sup>10</sup> OECD, (2009). *Sickness, disability and work: Keeping on track in the economic downturn – Background paper*. OECD Directorate for Employment, Labour and Social Affairs: Paris. <https://www.oecd.org/els/emp/42699911.pdf>
- <sup>11</sup> PricewaterhouseCoopers (PwC), (2011). *Disability expectations: investing in a better life, a stronger Australia*. PwC [Australia]. <https://www.pwc.com.au/industry/government/assets/disability-in-australia.pdf>
- <sup>12</sup> (2017). *Social Services Legislation Amendment (Welfare Reform) Bill 2017 (Cth)*. [https://www.aph.gov.au/Parliamentary\\_Business/Bills\\_Legislation/Bills\\_Search\\_Results/Result?bld=r5927](https://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/Bills_Search_Results/Result?bld=r5927)
- <sup>13</sup> Australian Council of Social Service (ACOSS), (2018). *Poverty in Australia 2018*. ACOSS: Sydney. [https://www.acoss.org.au/wp-content/uploads/2018/10/ACOSS\\_Poverty-in-Australia-Report\\_Web-Final.pdf](https://www.acoss.org.au/wp-content/uploads/2018/10/ACOSS_Poverty-in-Australia-Report_Web-Final.pdf)
- <sup>14</sup> Saunders P., & Bedford, M., (2018). New estimates of the costs of children. *Family Matters* 100:19-27. [https://aifs.gov.au/sites/default/files/2\\_new\\_estimates\\_of\\_the\\_costs\\_of\\_children\\_0.pdf](https://aifs.gov.au/sites/default/files/2_new_estimates_of_the_costs_of_children_0.pdf)
- <sup>15</sup> Geiger, B. B. (2017). Benefits conditionality for disabled people: stylised facts from a review of international evidence and practice. *Journal of Poverty and Social Justice* 25(2):107-128.
- <sup>16</sup> Zигурас, S., (2004). Australian Social Security Policy and Job-Seekers' Motivation. *Journal of Economic and Social Policy* 9(1): Article 1.
- <sup>17</sup> Humpage, L., & Baillie, S. (2016). Workfare: conditioning the attitudes of benefit recipients towards social security? *Journal of International and Comparative Social Policy* 32(1):17-35.
- <sup>18</sup> Borland, J. (2014). Dealing with unemployment: What should be the role of labour market programs? *Evidence Base* 4(1):1-21.
- <sup>19</sup> The St Vincent de Paul Society National Council, (2018). *Briefing: Drug-testing income support recipients (updated November 2018)*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/page/Publications/National/Factsheets\\_and\\_policy\\_briefings/Drug-testing\\_income\\_support\\_recipients/](https://www.vinnies.org.au/page/Publications/National/Factsheets_and_policy_briefings/Drug-testing_income_support_recipients/)
- <sup>20</sup> (2019). *Social Security Guide, Version 1.252*. Released 4 February 2019. 3.5.1.167 ParentsNext Summary & Participation Requirements (PP). <http://guides.dss.gov.au/guide-social-security-law/3/5/1/167>
- <sup>21</sup> McLaren, J., (2017). Parents Vexed? ParentsNext is poorly designed to support mothers into work. *Power to Persuade* (online), 18 October 2017. <http://www.powertopersuade.org.au/blog/parents-vexed-parentsnext-is-poorly-designed-to-support-mothers-into-work/18/10/2017>
- <sup>22</sup> Parsons, K., Katz, I., Macvean, M., Spada-Rinaldis S., & Shackleton, F., (2016). *Alternatives to Income Management* (SPRC Report 08/16). Social Policy Research Centre, University of New South Wales: Sydney, and the Parenting Research Centre [http://www.aboriginalaffairs.nsw.gov.au/pdfs/research-and-evaluation/TAB-A-Alternatives-to-IM-Report\\_FINAL.pdf](http://www.aboriginalaffairs.nsw.gov.au/pdfs/research-and-evaluation/TAB-A-Alternatives-to-IM-Report_FINAL.pdf)
- <sup>23</sup> Bray, R., (2016). *Income management evaluations – what do we now know? Placing the findings of the evaluation of New Income Management in the Northern Territory in context*. Centre for Aboriginal Economic Policy Research (CAEPR) Working Paper No. 111/2016. CAEPR, Australian National University: Canberra. [http://caepr.anu.edu.au/sites/default/files/Publications/WP/Income%20Management%20Evaluations\\_WP111\\_2016.pdf](http://caepr.anu.edu.au/sites/default/files/Publications/WP/Income%20Management%20Evaluations_WP111_2016.pdf)
- <sup>24</sup> Bray, J.R., Gray, M., Hand, K., Bradbury, B., Eastman, C., & Katz, I., (2012). *Evaluating New Income Management in the Northern Territory: first evaluation report*. Commonwealth Department of Families, Housing, Community Services and Indigenous Affairs: Canberra. [https://www.dss.gov.au/sites/default/files/documents/11\\_2012/nim\\_first\\_evaluation\\_report.pdf](https://www.dss.gov.au/sites/default/files/documents/11_2012/nim_first_evaluation_report.pdf)
- <sup>25</sup> Brimblecombe, J., McDonnell, J., Barnes, A., Garnggulkpuy Dhurrkay, J., Thomas, D., & Baillie, R., (2010). Impact of income management on store sales in the Northern Territory. *Medical Journal of Australia* 192(10):549–554.

- <sup>26</sup> Doyle, M.A., Schurer, S., & Silburn, S., (2017). *Do Welfare Restrictions Improve Child Health? Estimating the Causal Impact of Income Management in the Northern Territory*. Report No 2017-23. ARC Centre of Excellence for Children and Families over the Life Course: Brisbane. <http://www.lifecoursecentre.org.au/wp-content/uploads/2017/12/2017-23-LCC-Working-Paper-Doyle-et-al.1.pdf>
- <sup>27</sup> Bray, J., Gray, M., Hand, K., Katz, I., (2014). *Evaluating Income Management in the Northern Territory: final evaluation report*. Social Policy Research Centre, University of New South Wales: Sydney. [https://www.sprc.unsw.edu.au/media/SPRCFile/Evaluation of New Income Management in the Northern Territory full report.pdf](https://www.sprc.unsw.edu.au/media/SPRCFile/Evaluation%20of%20New%20Income%20Management%20in%20the%20Northern%20Territory%20full%20report.pdf)
- <sup>28</sup> St Vincent de Paul Society National Council, (2019). *Briefing: What's wrong with the cashless welfare card? (updated February 2019)*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/page/Publications/National/Factsheets\\_and\\_policy\\_briefings/What s wrong with the cashless welfare card/](https://www.vinnies.org.au/page/Publications/National/Factsheets_and_policy_briefings/What_s_wrong_with_the_cashless_welfare_card/)
- <sup>29</sup> Dingwell, D., (2019). Centrelink spending more on 'robo-debt', nearly one million letters sent. *Sydney Morning Herald*, 7 February 2019. <https://www.smh.com.au/politics/federal/centrelink-spending-more-on-robo-debt-nearly-one-million-letters-sent-20190206-p50w1k.html>
- <sup>30</sup> Commonwealth Ombudsman, (2016). *Centrelink's automated debt raising and recovery system: A report about the Department of Human Services' online compliance intervention system for debt raising and recovery*. Commonwealth Ombudsman's Office. [https://www.ombudsman.gov.au/\\_data/assets/pdf\\_file/0022/43528/Report-Centrelinks-automated-debt-raising-and-recovery-system-April-2017.pdf](https://www.ombudsman.gov.au/_data/assets/pdf_file/0022/43528/Report-Centrelinks-automated-debt-raising-and-recovery-system-April-2017.pdf)
- <sup>31</sup> Senate Standing Committee on Community Affairs, (2017). *Report into the design, scope, cost-benefit analysis, contracts awarded and implementation associated with the Better Management of the Social Welfare System initiative*. Commonwealth of Australia: Canberra. [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Community\\_Affairs/SocialWelfareSystem/Report](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/SocialWelfareSystem/Report)
- <sup>32</sup> Henriques-Gomes, L., (2018). Another 800 Centrelink jobs to be outsourced as millions of calls go unanswered. *The Guardian*, 30 October 2018. <https://www.theguardian.com/australia-news/2018/oct/30/another-800-centrelink-jobs-to-be-outsourced-as-millions-of-calls-go-unanswered>
- <sup>33</sup> Dingwall, D., (2018). 'No party poppers' for Centrelink's 48 million unanswered calls. *The Sydney Morning Herald*, 30 October 2018. <https://www.smh.com.au/politics/federal/no-party-poppers-for-centrelink-s-48-million-unanswered-calls-20181029-p50co2.html>
- <sup>34</sup> Community and Public Sector Union (CPSU), (2018). *Centrelink & Medicare Privatisation Report*. CPSU: Canberra. [https://www.cpsu.org.au/system/files/dhs\\_privatisation\\_report.pdf](https://www.cpsu.org.au/system/files/dhs_privatisation_report.pdf)
- <sup>35</sup> Refugee Council of Australia (RCOA), (2018). *Factsheet: cuts to support for people seeking asylum*. RCOA. [https://www.refugeecouncil.org.au/wp-content/uploads/2018/12/SRSS\\_factsheet\\_twopage.pdf](https://www.refugeecouncil.org.au/wp-content/uploads/2018/12/SRSS_factsheet_twopage.pdf)
- <sup>36</sup> St Vincent de Paul Society National Council, (2017). *Submission to the Senate Legal and Constitutional Affairs Committee Inquiry into the Australian Citizenship Legislation Amendment (Strengthening the Requirements for Australian Citizenship and Other Measures) Bill 2017*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/icms\\_docs/272017\\_Submission\\_Citizenship\\_Bill\\_2017.pdf](https://www.vinnies.org.au/icms_docs/272017_Submission_Citizenship_Bill_2017.pdf)
- <sup>37</sup> Kainth, S., (2019). Will Australian citizenship requirements change in 2019? *SBS online*, 2 January 2019. <https://www.sbs.com.au/yourlanguage/punjabi/en/article/2019/01/02/will-australian-citizenship-requirements-change-2019>
- <sup>38</sup> OECD, (2018). *Revenue Statistics 2018 – Australia*. <https://www.oecd.org/ctp/tax-policy/revenue-statistics-australia.pdf>
- <sup>39</sup> Grudnoff, M., (2014). *The budget's hidden gender agenda*. The Australia Institute: Canberra. <http://www.tai.org.au/sites/default/files/Report-The%20budget%27s%20hidden%20gender%20agenda.pdf>
- <sup>40</sup> Dawson, E., & Smith, W., (2018). *The cost of privilege*. A Research Paper by Per Capita for Anglicare Australia. Per Capita and Anglicare Australia: Canberra. <http://www.anglicare.asn.au/docs/default-source/default-document-library/cost-of-privilege-report.pdf?sfvrsn=0>
- <sup>41</sup> St Vincent de Paul Society National Council, (2018). *Income tax cuts: the implications and inequities*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/icms\\_docs/288673\\_Income\\_Tax\\_Cuts\\_BRIEFING.pdf](https://www.vinnies.org.au/icms_docs/288673_Income_Tax_Cuts_BRIEFING.pdf)
- <sup>42</sup> Carmignani, F., (2018). There isn't solid research or theory to support cutting corporate taxes to boost wages. *The Conversation*, 22 February 2018. <https://theconversation.com/there-isnt-solid-research-or-theory-to-support-cutting-corporate-taxes-to-boost-wages-92031>
- <sup>43</sup> Grudnoff, M., and Richardson, D., (2017). *How a company tax cut would be wasted on big business: discussion paper*. The Australia Institute: Canberra. <http://www.tai.org.au/sites/default/files/P330%20Lazy%20oligopolies%20FINAL.pdf>
- <sup>44</sup> Weller, C., (2017). 'Voodoo economics' makes a comeback in Republican tax plan enriching the rich. *The Conversation*, 4 November 2017. <https://theconversation.com/voodoo-economics-makes-a-comeback-in-republican-tax-plan-enriching-the-rich-86583>
- <sup>45</sup> Chowdhury, A., (2018). *Scare Tactics for Corporate Tax Cuts Do Not Stand Fact Checks*. The Centre of Future Work. [https://www.futurework.org.au/scare\\_tactics\\_for\\_corporate\\_tax\\_cuts\\_do\\_not\\_stand\\_facts\\_checks](https://www.futurework.org.au/scare_tactics_for_corporate_tax_cuts_do_not_stand_facts_checks)
- <sup>46</sup> Daley, J., Wood, D., (2016). *Hot property: negative gearing and capital gains tax*. Grattan Institute. <https://grattan.edu.au/wp-content/uploads/2016/04/872-Hot-Property.pdf>
- <sup>47</sup> Department of Social Services (DSS), (2019). *DSS Payment Demographic Data, December 2018*. <https://data.gov.au/dataset/dss-payment-demographic-data>
- <sup>48</sup> Australian Bureau of Statistics (ABS), (2019). *6202.0 - Labour Force, Australia, Feb 2019*. ABS: Canberra.
- <sup>49</sup> Brotherhood of St Laurence (BSL), (2018). *Part-time purgatory: young and underemployed in Australia*. BSL: Melbourne. [http://library.bsl.org.au/jspui/bitstream/1/11030/1/BSL\\_Part-time\\_purgatory\\_young\\_and\\_unemployed\\_Dec2018.pdf](http://library.bsl.org.au/jspui/bitstream/1/11030/1/BSL_Part-time_purgatory_young_and_unemployed_Dec2018.pdf)

- <sup>50</sup> Borland, J., & Tseng, Y., (2011). Does 'Work for the dole' work? An Australian perspective on work experience programs. *Applied Economics* 43:4353–4368.
- <sup>51</sup> Borland, J., Considine, M., Kalb, G., & Ribar, D., (2016). *What are Best-Practice Programs for Jobseekers Facing High Barriers to Employment?*. Melbourne Institute Policy Brief No. 4/16. The University of Melbourne: Melbourne. [https://www.melbourneinstitute.com/downloads/policy\\_briefs\\_series/pb2016n04.pdf](https://www.melbourneinstitute.com/downloads/policy_briefs_series/pb2016n04.pdf)
- <sup>52</sup> Card, D., Kluge, J., & Weber, A. (2015). *What works? A meta analysis of recent active labor market program evaluations*. Discussion Paper No. 9236. Institute for the Study of Labor (IZA): Bonn. <http://ftp.iza.org/dp9236.pdf>
- <sup>53</sup> Fowkes, L., (2011). *Rethinking Australia's employment services*. Whitlam Institute, University of Western Sydney: Sydney. [https://www.whitlam.org/\\_data/assets/pdf\\_file/0004/181183/Rethinking\\_Australias\\_Employment\\_Services.pdf](https://www.whitlam.org/_data/assets/pdf_file/0004/181183/Rethinking_Australias_Employment_Services.pdf)
- <sup>54</sup> Goodwin-Smith, I., & Hutchinson, C., (2014). *Beyond supply and demand: addressing the complexities of workforce exclusion in Australia*. Australian Centre for Community Services Research, Anglicare Australia: Canberra. [http://apo.org.au/files/Resource/beyond\\_supply\\_and\\_demand\\_final\\_without\\_embargo.pdf](http://apo.org.au/files/Resource/beyond_supply_and_demand_final_without_embargo.pdf)
- <sup>55</sup> Department of Prime Minister and Cabinet, (2016). 'The Community Development Programme (CDP)'. Department website, accessed 18 January, 2017. <https://www.dpmc.gov.au/indigenous-affairs/employment/community-development-programme-cdp>
- <sup>56</sup> Fowkes, L., (2016). *Impact on social security penalties of increased remote Work for the Dole requirements*. Centre for Aboriginal Economic Policy Research (CAEPR) Working paper No 112/2016. CAEPR, Australian National University: Canberra. [http://caepr.anu.edu.au/sites/default/files/Publications/WP/16-081-WP-WORKDOLE+D\(22Jun16\).pdf](http://caepr.anu.edu.au/sites/default/files/Publications/WP/16-081-WP-WORKDOLE+D(22Jun16).pdf)
- <sup>57</sup> Fowkes, L., & Sander, W., (2016). *Financial penalties under the Remote Jobs and Communities Program*. A report prepared for Jobs Australia. Centre for Aboriginal Economic Policy Research, Australian National University: Canberra. [https://www.ja.com.au/sites/default/files/financial\\_penalties\\_in\\_the\\_rjcp\\_8012016.pdf](https://www.ja.com.au/sites/default/files/financial_penalties_in_the_rjcp_8012016.pdf)
- <sup>58</sup> Jordan, K., Fowkes, L., Kral, I., Sanders, W., Altman, J., Klein, E., Morrison, J., Paterson, J., (2016). *Job creation and income support in remote Indigenous Australia: moving forward with a better system*. Centre for Aboriginal Economic Policy Research (CAEPR) topical issue paper no 2/2016. CAEPR, Australian National University: Canberra. <http://caepr.anu.edu.au/sites/default/files/Publications/topical/CAEPR%20Topical%20Issues%202016.pdf>
- <sup>59</sup> Senate Standing Committees on Finance and Public Administration, (2017). *Inquiry Report: Appropriateness and effectiveness of the objectives, design, implementation and evaluation of the Community Development Program (CDP)*. Commonwealth of Australia: Canberra. [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Finance\\_and\\_Public\\_Administration/CDP/Report](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Finance_and_Public_Administration/CDP/Report)
- <sup>60</sup> Department of Jobs and Small Business. *About Youth Jobs PaTH*. <https://www.jobs.gov.au/youth-jobs-path>
- <sup>61</sup> Knause, C., (2017). Half leave Coalition's youth internship scheme without a job. *The Guardian*, 1 November 2017. <https://www.theguardian.com/australia-news/2017/nov/01/half-leave-coalitions-youth-internship-scheme-without-a-job>
- <sup>62</sup> Bagshaw, E., (2018). Businesses slow to sign up to PaTH, raising doubts over government program. *Sydney Morning Herald*, 19 December 2018. <https://www.smh.com.au/politics/federal/fewer-than-one-in-10-interns-scores-a-job-raising-doubts-over-government-program-20181214-p50mf9.html>
- <sup>63</sup> Stewart, E., (2018). The PaTH scheme is a farcical way to tackle youth unemployment. *Sydney Morning Herald*, 28 June 2018. <https://www.smh.com.au/business/workplace/the-path-scheme-is-a-farcical-way-to-tackle-youth-unemployment-20180628-p4zoaw.html>
- <sup>64</sup> Eddie, R., (2019). Government's 'exploitative' internship program falling short of targets. *The New Daily*, 21 February 2019. <https://thenewdaily.com.au/news/national/2019/02/20/path-internship-program/> [https://www.buzzfeed.com/ginarushton/this-guy-says-he-is-owed-money-after-working-for-the?utm\\_term=.emK8wjQla#ko5kDop79](https://www.buzzfeed.com/ginarushton/this-guy-says-he-is-owed-money-after-working-for-the?utm_term=.emK8wjQla#ko5kDop79)
- <sup>65</sup> Rushton, G., (2017). The Government Is Double Checking Employers Aren't Exploiting Young People. *BuzzFeed*, 5 September 2017. [https://www.buzzfeed.com/ginarushton/path-through-the-senate?utm\\_term=.udKgNnE03#.nt73eNr4L](https://www.buzzfeed.com/ginarushton/path-through-the-senate?utm_term=.udKgNnE03#.nt73eNr4L)
- <sup>66</sup> Richardson, D., (2016). *Company tax cuts: what the evidence shows*. The Australia Institute: Canberra. <http://www.tai.org.au/sites/default/files/P245%20Company%20tax%20-%20what%20the%20evidence%20shows.pdf>
- <sup>67</sup> Richardson, D., (2017). *Company tax and foreign investment in Australia*. The Australia Institute: Canberra. <http://www.tai.org.au/sites/default/files/P314%20Company%20tax%20and%20foreign%20investment%20in%20Australia.pdf>
- <sup>68</sup> Daley, J., & Coates, B., (2016). 'The full story on company tax cuts and your hip pocket'. *The Conversation*, 18 May 2016. <https://theconversation.com/the-full-story-on-company-taxcuts-and-your-hip-pocket-59458>
- <sup>69</sup> Australian Institute of Health and Welfare (AIHW), (2017). *Australia's welfare 2017*. Australia's welfare series no. 13. AUS 214. AIHW: Canberra. <https://www.aihw.gov.au/getmedia/088848dc-906d-4a8b-aa09-79df0f943984/aihw-aus-214-aw17.pdf.aspx?inline=true>
- <sup>70</sup> St Vincent de Paul Society National Council & National Social Justice Committee, (2016). *The ache for home: a plan to address homelessness and housing unaffordability in Australia*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/icms\\_docs/238828\\_The\\_Ache\\_for\\_Home\\_Paper\\_2016.pdf](https://www.vinnies.org.au/icms_docs/238828_The_Ache_for_Home_Paper_2016.pdf)
- <sup>71</sup> Senate Economics References Committee, (2015). *Out of reach? The Australian housing affordability challenge*. The Senate: Canberra. [http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Affordable\\_housing\\_2013/Report](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Report)
- <sup>72</sup> Stone, W., Parkinson, S., Sharam, A., & Ralston, L., (2016). *Housing assistance need and provision in Australia: a household-based policy analysis*. Australian Housing and Urban Research Institute (AHURI) Final Report 262. AHURI: Melbourne. [http://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0021/7617/AHURI\\_Final\\_Report\\_No262\\_Housing-assistance-need-and-provision-in-Australia-a-household-based-policy-analysis.pdf](http://www.ahuri.edu.au/_data/assets/pdf_file/0021/7617/AHURI_Final_Report_No262_Housing-assistance-need-and-provision-in-Australia-a-household-based-policy-analysis.pdf)
- <sup>73</sup> Australian Institute of Health and Welfare (AIHW), (2018). *Housing assistance in Australia 2018*. Cat. no: HOU 296. AIHW: Canberra.

- <sup>74</sup> Australian Institute of Health and Welfare (AIHW), (2019). *Specialist homelessness services 2017–18*. AIHW: Canberra. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>
- <sup>75</sup> St Vincent de Paul Society National Council, (2018). *Submission to the Inquiry into National Housing and Homelessness Agreement Bill 2017*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/page/Publications/National/Submissions/Housing\\_Submissions/](https://www.vinnies.org.au/page/Publications/National/Submissions/Housing_Submissions/)
- <sup>76</sup> Groenhart, L. & Gurran, N., (2015). 'Home security: Marketisation and the changing face of housing assistance in Australia'. In *Markets, rights and power in Australian social policy*, eds G. Meagher & S. Goodwin. Sydney University Press: Sydney.
- <sup>77</sup> Yates, J., (2013). Evaluating social and affordable housing reform in Australia: lessons to be learned from history. *International Journal of Housing Policy* 13(2):111-133.
- <sup>78</sup> Davidson, P., & Evans, R., (2015). *Fuel on the fire: negative gearing, capital gains tax and housing affordability*. Australian Council of Social Service: Sydney. [http://web.archive.org/web/20150514070140/http://acoss.org.au/images/uploads/Fuel\\_on\\_the\\_fire.pdf](http://web.archive.org/web/20150514070140/http://acoss.org.au/images/uploads/Fuel_on_the_fire.pdf)
- <sup>79</sup> Bonnor, C., & Shepherd, B., (2016). *Uneven playing field: the state of Australia's schools*. The Centre for Policy Development. <https://cpd.org.au/wp-content/uploads/2016/05/The-State-of-Australias-Schools.pdf>
- <sup>80</sup> Lamb, S., Jackson, J., Walstab, A & Huo, S., (2015). *Educational opportunity in Australia 2015: Who succeeds and who misses out*. Centre for International Research on Education Systems, Victoria University, for the Mitchell Institute: Melbourne. <https://www.aisnsw.edu.au/Services/EducationResearch/Latest%20Research%20Documents/Educational%20Opportunity%20in%20Australia%202015.pdf>
- <sup>81</sup> Melhuish, E., Ereky-Stevens, K., Petrogiannis, K., Ariescu, A., Penderi, E., Rentzou, K., Talwell, A., Leseman, P., & Broekhuizen, M., (2015). *A review of research on the effects of early childhood education and care (ECEC) on child development*. Curriculum and Quality Analysis and Impact Review of Early Childhood Education and Care (CARE). [http://ecec-care.org/fileadmin/careproject/Publications/reports/summaries/D4\\_1\\_EcecutiveSummary.pdf](http://ecec-care.org/fileadmin/careproject/Publications/reports/summaries/D4_1_EcecutiveSummary.pdf)
- <sup>82</sup> Pricewaterhouse Coopers (PwC), (2014). *Putting a value on early childhood education and care in Australia*. PwC Australia: Canberra. <http://pwc.docalytics.com/v/putting-value-on-ecec>
- <sup>83</sup> Goldfeld, S., O'Connor, E., O'Connor, M., Sayers, M., Moore, T., Kvalsvig, A., & Brinkman, S., (2016). The role of preschool in promoting children's healthy development: Evidence from an Australian population cohort. *Early Childhood Research Quarterly* 35:40-48.
- <sup>84</sup> Dockery, A.M., Cassells, R., Duncan, A., Gao, G., and Seymour, R., (2017). *Educate Australia Fair? Education inequality in Australia*. BCEC Focus on the States. Bankwest Curtin Economics Centre: Perth. [http://bcec.edu.au/assets/099068\\_BCEC-Educate-Australia-Fair-Education-Inequality-in-Australia\\_WEB.pdf](http://bcec.edu.au/assets/099068_BCEC-Educate-Australia-Fair-Education-Inequality-in-Australia_WEB.pdf)
- <sup>85</sup> O'Connell, M., Fox, S., Hinz, B., and Cole, H., (2016). *Quality Early Education for All: Fostering, entrepreneurial, resilient and capable leaders*. Mitchell Institute policy paper No. 01/2016. Mitchell Institute: Melbourne. <http://www.mitchellinstitute.org.au/wp-content/uploads/2016/04/Quality-Early-Education-for-All-FINAL.pdf>
- <sup>86</sup> Wong, S., Harrison, L., Rivalland, C., & Whiteford, C. (2014). Utilisation of early childhood education and care services in a nationally representative sample of Australian children: A focus on disadvantage. *Australasian Journal of Early Childhood* 39(20): 60-68.
- <sup>87</sup> Fox, S., & Geddes, M., (2016). *Preschool - Two Years are Better Than One: Developing a Preschool Program for Australian 3 Year Olds – Evidence, Policy and Implementation*. Mitchell Institute Policy Paper No. 03/2016. Mitchell Institute: Melbourne. <http://www.mitchellinstitute.org.au/wp-content/uploads/2016/10/Two-Years-are-Better-than-One.pdf>
- <sup>88</sup> St Vincent de Paul Society National Council, (2017). *Submission to the Senate Community Affairs Legislation Committee on the Social Services Legislation Amendment (Omnibus Savings and Child Care Reform) Bill 2017*. St Vincent de Paul Society National Council: Canberra. [https://www.vinnies.org.au/icms\\_docs/260844\\_Submission--Omnibus\\_Savings\\_and\\_Child\\_Care\\_Reform\\_Bill\\_2017.pdf](https://www.vinnies.org.au/icms_docs/260844_Submission--Omnibus_Savings_and_Child_Care_Reform_Bill_2017.pdf)
- <sup>89</sup> Cox, E., (2018). The new childcare package is the final nail in the community service coffin. *The Guardian*, 23 June 2018. <https://www.theguardian.com/commentisfree/2018/jun/23/the-new-childcare-package-is-the-final-nail-in-the-community-service-coffin>
- <sup>90</sup> Gonski, D., (2011). *Review of funding for schooling: Final report*. Department of Education, Employment and Workplace Relations: Canberra. <http://apo.org.au/resource/review-funding-schooling-final-report>
- <sup>91</sup> OECD, (2017). *PISA 2015 Results (Volume III): Students' Well-Being*. OECD Publishing: Paris. <http://dx.doi.org/10.1787/9789264273856-en>
- <sup>92</sup> Pilcher, S., and Torii, K., (2017). *Expenditure on education and training in Australia: Update and analysis*. Mitchell Institute policy paper No. 05/2017. Mitchell Institute: Melbourne. <http://www.mitchellinstitute.org.au/wp-content/uploads/2017/12/Expenditure-on-education-and-training-in-Australia-2017.pdf>
- <sup>93</sup> Quiggin, J., (2018). Vocational education policy is failing, and it's not hard to see why. *Inside Story*, 22 February 2018. <http://insidestory.org.au/vocational-education-policy-is-failing-and-its-not-hard-to-see-why/>
- <sup>94</sup> Robinson, N., and Griffiths, M., (2017). Call to save TAFE as vocational training sector reaches 'tipping point'. *ABC News Online*, 22 October 2017. <http://www.abc.net.au/news/2017-10-22/tafe-at-tipping-point/9071838>
- <sup>95</sup> Department of Education and Training. *Skilling Australians Fund* (website). Australian Government. <https://www.education.gov.au/skilling-australians-fund>
- <sup>96</sup> Bexley, E., Daroesman, S., Arkoudis, S., & James, R., (2013). *University student finances in 2012: A study of the financial circumstances of domestic and international students in Australia's universities*. Report commissioned by Universities Australia. Centre for the Study of Higher Education, the University of Melbourne: Melbourne. [https://www.universitiesaustralia.edu.au/news/commissioned-studies/Australian-University-Student-Finances-in-2012#.WNL3bRh7E\\_U](https://www.universitiesaustralia.edu.au/news/commissioned-studies/Australian-University-Student-Finances-in-2012#.WNL3bRh7E_U)

- <sup>97</sup> Harvey, A., Andrewartha, L., Edwards, D., Clarke, J., & Reyes, K., (2017). *Student equity and employability in higher education*. Report for the Australian Government Department of Education and Training. Centre for Higher Education Equity and Diversity Research, La Trobe University: Melbourne.  
[https://www.researchgate.net/profile/Lisa\\_Andrewartha/publication/316009832\\_Student\\_equity\\_and\\_employability\\_in\\_higher\\_education/links/58ed6f97a6fdcc61cc108b4b/Student-equity-and-employability-in-higher-education.pdf](https://www.researchgate.net/profile/Lisa_Andrewartha/publication/316009832_Student_equity_and_employability_in_higher_education/links/58ed6f97a6fdcc61cc108b4b/Student-equity-and-employability-in-higher-education.pdf)
- <sup>98</sup> James, R., & Johnston, C., (2016). 'Equity in Australian higher education: The effects of national policy to expand access for people from lower socio-economic status backgrounds.' In *Widening Participation in Higher Education: International Perspectives*. Centre of Excellence for Equity in Higher Education, Occasional papers, Issue 1, May 2016. Centre of Excellence for Equity in Higher Education and the University of Newcastle: Newcastle.
- <sup>99</sup> Cherastidham, I., (2017). 'Higher education fees are rising – so is it still worthwhile enrolling?'. *The Conversation*, 4 July 2017.  
<https://theconversation.com/higher-education-fees-are-rising-so-is-it-still-worthwhile-enrolling-80193>
- <sup>100</sup> Rappell, H., (2017). Living off 2-Minute Noodles: Why the Romanticised Archetype of Student Poverty Is So Wrong.  
<https://www.capstoneediting.com.au/blog/why-romanticising-student-poverty-is-wrong>
- <sup>101</sup> ACIL ALLEN Consulting, (2017). *Evaluation of the Higher Education participation and Partnerships Program*. ACIL ALLEN Consulting: Melbourne [https://docs.education.gov.au/system/files/doc/other/final\\_heppp\\_evaluation\\_report\\_2017.03.16\\_0.pdf](https://docs.education.gov.au/system/files/doc/other/final_heppp_evaluation_report_2017.03.16_0.pdf)
- <sup>102</sup> Ross, J., (2017). 'Higher education: budget blow to enabling courses'. *The Australia*, 10 May 2017.
- <sup>103</sup> OECD, (2017). 'Australia', in *Education at a Glance 2017: OECD Indicators*. OECD Publishing: Paris. <http://dx.doi.org/10.1787/eag-2017-38-en>
- <sup>104</sup> Baglow, L., & Gair, S., (2018). Australian social work students: Balancing tertiary studies, paid work and poverty. *Journal of Social Work* (online): <https://doi.org/10.1177/1468017318760776>.
- <sup>105</sup> Australian Association of Social Workers (AASW), (2016). *National Study of Social Work Students: Briefing Paper – Important emerging findings*. AASW: Melbourne. <https://www.aasw.asn.au/document/item/8772>
- <sup>106</sup> Gair, S., & Baglow, L., (2017). Australian Social Work Students Balancing Study, Work, and Field Placement: Seeing it Like it Is. *Australian Social Work* 71(1):46-57.
- <sup>107</sup> Houssard, C., Sastro, A., & Hardy, S., (2010). *The impact of HECS debt on socioeconomic inequality and transition to adulthood outcomes*. School of Economics Working Paper, University of New South Wales: Sydney.  
[http://melbourneinstitute.unimelb.edu.au/assets/documents/hilda-bibliography/working-discussion-research-papers/2010/Houssard\\_et\\_al\\_impact\\_of\\_HECS\\_debt.pdf](http://melbourneinstitute.unimelb.edu.au/assets/documents/hilda-bibliography/working-discussion-research-papers/2010/Houssard_et_al_impact_of_HECS_debt.pdf)
- <sup>108</sup> Sinning, M., (2017). Gender differences in costs and returns to higher education. In M. Stewart (ed.), *Tax, social policy and gender: rethinking equality and efficiency*, pp. 227-255. ANU Press: Canberra.
- <sup>109</sup> Harvey, A., & Andrewartha, L., (2013). Dr Who? Equity and diversity among university postgraduate and higher degree cohorts. *Journal of Higher Education Policy and Management* 35(2):112-123.
- <sup>110</sup> Friel, S., (2014). A fair go for health? Not at the moment. *Australia and New Zealand Journal of Public Health* 38:302–303.
- <sup>111</sup> Australian Institute of Health and Welfare (AIHW), (2016). *Australia's Health 2016*. Australia's health no. 15. Cat. no. AUS 199. AIHW: Canberra. <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129555788>
- <sup>112</sup> Duckett, S. and Griffiths, K., (2016). *Perils of place: identifying hotspots of health inequalities*. Grattan Institute: Melbourne.  
<https://grattan.edu.au/wp-content/uploads/2016/07/874-Perils-of-Place.pdf>
- <sup>113</sup> Harris, B., Fetherston, H. & Calder, R., (2017). *Australia's Health Tracker by Socio-Economic Status 2017*. Australian Health Policy Collaboration: Melbourne. <https://www.vu.edu.au/sites/default/files/australias-health-tracker-by-socioeconomic-status.pdf>
- <sup>114</sup> Brown, L., Thurecht, L., & Nepal, B., (2012). *The Cost of Inaction on the Social Determinants of Health*. Second Report on Health Inequalities. Prepared by the National Centre for Social and Economic Modelling (NATSEM) for Catholic Health Australia. NATSEM, University of Canberra: Canberra. <http://www.natsem.canberra.edu.au/storage/CHA-NATSEM%20Cost%20of%20Inaction.pdf>
- <sup>115</sup> Australian Indigenous Health InfoNet, (2017). *Summary of Aboriginal and Torres Strait Islander health, 2016*.  
<http://www.healthinfonet.ecu.edu.au/health-facts/summary>
- <sup>116</sup> Applied Economics, (2003). *Returns on investment in public health: an epidemiological and economic analysis*. Prepared for the Commonwealth Department of Health and Ageing: Canberra. <http://www.appliedeconomics.com.au/pubs/reports/health/ph00.htm>
- <sup>117</sup> Smith, J., Crawford, G., Signal, L., (2016). The case of national health promotion policy in Australia: where to now? *Health Promotion Journal of Australia* 27:61-65.
- <sup>118</sup> Jackson H., and Shiell A., (2017). *Preventive health: How much does Australia spend and is it enough?* Foundation for Alcohol Research and Education: Canberra. [http://fare.org.au/wp-content/uploads/Preventive-health-How-much-does-Australia-spend-and-is-it-enough\\_FINAL.pdf](http://fare.org.au/wp-content/uploads/Preventive-health-How-much-does-Australia-spend-and-is-it-enough_FINAL.pdf)
- <sup>119</sup> Russel, L., Rubin, G., Leeder, S., (2008). Preventive health reform: what does it mean for public health? *Medical Journal of Australia* 188:715–19.
- <sup>120</sup> Laba, T., Usherwood, T., Leeder, S., Yusuf, F., Gillespie, J., Perkovic, V., Wilson, A., Jan, S. & Essue, B., (2015). Co-payments for health care: what is their real cost? *Australian Health Review* 39(1):33-36.
- <sup>121</sup> Hoon, E., Pham, C., Beilby, J. & Karnon, J., (2017). Unconnected and out-of-sight: identifying health care non-users with unmet needs. *BMC Health Services Research* 17(1):80. DOI 10.1186/s12913-017-2019-4
- <sup>122</sup> Carpenter, A., Islam, M., Yen, L., & McRae, I., (2015). Affordability of out-of-pocket health care expenses among older Australians. *Health policy* 119(7):907-914.

- <sup>123</sup> Australian Bureau of Statistics (ABS), (2017). *Household expenditure survey, Australia: 2015-16*. Catalogue No. 6530.0. ABS: Canberra.
- <sup>124</sup> Duckett, S., (2019). Is it time to ditch the private health insurance rebate? It's a question Labor can't ignore. *ABC online*, 28 February 2019. <https://www.abc.net.au/news/2019-02-28/private-medical-insurance-vs-medicare-time-for-funding-check-up/10856862>
- <sup>125</sup> Russell, L., (2015). 'The debate we're yet to have about private health insurance'. *The Conversation*, 2 April 2015. <https://theconversation.com/the-debate-were-yet-to-have-about-private-health-insurance-39249>
- <sup>126</sup> McAuley, I., & Frank, P., (2009). *Medicare Select entrenching inequality in health care?* Centre for Policy Development: Sydney. [http://cpd.org.au/wp-content/uploads/2009/10/CPD\\_Medicare-Select-Entrenching-Inequality\\_Oct09.pdf](http://cpd.org.au/wp-content/uploads/2009/10/CPD_Medicare-Select-Entrenching-Inequality_Oct09.pdf)
- <sup>127</sup> Australian Institute of Health and Welfare (AIHW), (2012). *Chronic conditions and oral health*. Research report series no. 56. Cat. no. DEN 221. AIHW: Canberra. <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=10737423223>
- <sup>128</sup> Manton, D.J., Foley, M., Gikas, A., Ivanoski, S., McCullough, M., Peres, M.A., Roberts-Thomson, K., Skinner, J., Irving, E., Seselja, A., Calder, R., Harris, B., Lindberg, R., Millar, L., Nichols, T., (2018). *Australia's Oral Health Tracker: Technical Paper*. Australian Health Policy Collaboration, Victoria University: Melbourne. <https://www.vu.edu.au/sites/default/files/australias-oral-health-tracker-technical-paper.pdf>
- <sup>129</sup> Sanders, A., (2007). *Social Determinants of Oral Health: conditions linked to socioeconomic inequalities in oral health and in the Australian population*. Australian Institute of Health and Welfare (AIHW), Population Oral Health Series No. 7. AIHW: Canberra. <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129546502>
- <sup>130</sup> Australian Indigenous HealthInfo Net, (2016). *Review of Indigenous oral health* <http://www.healthinfonet.ecu.edu.au/other-health-conditions/oral/reviews/our-review>
- <sup>131</sup> AIHW, (2014). *Oral health and dental care in Australia: key facts and figures trends 2015*. Dental statistics and research series, Cat. no. DEN 229. AIHW: Canberra. <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129554609>
- <sup>132</sup> Bishop, L.M. and Laverty, M.J. (2015). *Filling the gap: Disparities in oral health access and outcomes between metropolitan and remote and rural Australia*. Royal Flying Doctor Service of Australia: Canberra. [https://www.flyingdoctor.org.au/assets/documents/RN020\\_Filling\\_the\\_Gap\\_Dental\\_Research\\_Report\\_D5.pdf](https://www.flyingdoctor.org.au/assets/documents/RN020_Filling_the_Gap_Dental_Research_Report_D5.pdf)
- <sup>133</sup> Commonwealth Department of Health, (2012). *Final Report of the National Advisory Council on Dental Health*. Canberra. <http://www.health.gov.au/internet/main/publishing.nsf/Content/final-report-of-national-advisory-council-on-dental-health.htm>
- <sup>134</sup> National Mental Health Commission (NMHC), 2016. *Equally Well Consensus Statement: Improving the Physical Health and Wellbeing of People Living with Mental Illness in Australia*. NMHC: Sydney. <https://equallywell.org.au/wp-content/uploads/2017/03/Equally-Well-Consensus-Statement.pdf>
- <sup>135</sup> Foodbank, (2018). *Foodbank Hunger Report 2018*. Foodbank: Sydney. <https://www.foodbank.org.au/wp-content/uploads/2018/12/2018-Foodbank-Hunger-Report.pdf>
- <sup>136</sup> Alcohol and Other Drugs Peaks Network, (2017). *The Australian Government should continue to directly fund alcohol and other drug treatment*. Joint statement, 24 January 2017. [https://qnaa.org.au/wp-content/uploads/2017/12/Fin\\_20170124\\_Peaks-Funding-Statement-002.pdf](https://qnaa.org.au/wp-content/uploads/2017/12/Fin_20170124_Peaks-Funding-Statement-002.pdf)
- <sup>137</sup> Ibrahim, T., (2018). Christmas credit and rising utilities straining Australians. *Choice*, 7 February 2018. <https://www.choice.com.au/money/budget/cost-of-living/articles/record-financial-strain-national-debt-helpline-070218>
- <sup>138</sup> Ritter, A., Berends, L., Chalmers, J., Hull, P., Lancaster, K., & Gomez, M., (2014). *New horizons: The review of alcohol and other drug treatment services in Australia*. Drug Policy Modelling Program: Sydney. <https://ndarc.med.unsw.edu.au/sites/default/files/ndarc/resources/New%20Horizons%20Final%20Report%20July%202014.pdf>
- <sup>139</sup> Australian Institute of Health and Welfare (AIHW), (2017). *Alcohol and other drug treatment services in Australia 2015–16*. Drug treatment series no. 29. Cat. no. HSE 187. AIHW: Canberra.
- <sup>140</sup> Noone, M.,A., (2017). Challenges Facing the Australian Legal Aid System. In A. Flynn & J. Hodgson (eds), *Access to justice and legal aid: comparative perspectives on unmet legal need*, pp 23-41. Hart Publishing: Oxford, London and Portland.
- <sup>141</sup> National Association of Community Legal Centres (NACLC), (2017). *National Census of Community Legal Centres 2016 National Report*. NACLC: Sydney. <http://www.naclc.org.au/resources/NACLC%20Census%202016%20National%20Report%20-%20FINAL.pdf>
- <sup>142</sup> Productivity Commission, (2014). *Access to Justice Arrangements: Overview*. Inquiry Report No. 72, Canberra. <http://www.pc.gov.au/inquiries/completed/access-justice/report/access-justice-overview.pdf>
- <sup>143</sup> Coumarelos, C., Macourt, D., People, J., MacDonald, H., Wei, Z., Iriana, R., & Ramsey, S., (2012). *Legal Australia-Wide Survey: legal need in Australia*. Law and Justice Foundation of NSW: Sydney. [http://www.lawfoundation.net.au/ljf/site/templates/LAW\\_AUS/\\$file/LAW\\_Survey\\_Australia.pdf](http://www.lawfoundation.net.au/ljf/site/templates/LAW_AUS/$file/LAW_Survey_Australia.pdf)
- <sup>144</sup> Referendum Council, (2017). *Uluru statement from the heart*. Statement from the First Nations National Constitutional Convention, May 2017. [https://www.referendumcouncil.org.au/sites/default/files/2017-05/Uluru\\_Statement\\_From\\_The\\_Heart\\_0.PDF](https://www.referendumcouncil.org.au/sites/default/files/2017-05/Uluru_Statement_From_The_Heart_0.PDF)
- <sup>145</sup> The National Congress of Australia's First People's, (2016). *The Redfern Statement*. <https://nationalcongress.com.au/wp-content/uploads/2017/02/The-Redfern-Statement-9-June-Final.pdf>
- <sup>146</sup> Russell, L., (2016). *2016-17 Budget Analysis: Indigenous Affairs*. <http://apo.org.au/system/files/64048/apo-nid64048-9976.pdf>
- <sup>147</sup> Schokman, B., & Russell, L., (2017). *Moving beyond recognition: respecting the rights of Aboriginal and Torres Strait Islander Peoples*. Oxfam Australia: Melbourne. <https://www.oxfam.org.au/wp-content/uploads/2017/04/OXF011-Indigenous-Rights-Report-Email.pdf>
- <sup>148</sup> Dillon, M., (2018). *A Walking Shadow: Observations on Indigenous public policy and institutional transparency*. <http://refragabledelusions.blogspot.com.au/2018/04/some-thoughts-on-implications-of-coming.html>
- <sup>149</sup> Dingwall, D., (2018). ABS will make 150 staff redundant before June 2019 in 17 per cent staff cut. *The Canberra Times*, 18 January 2018. <http://www.canberratimes.com.au/national/public-service/abs-will-make-150-staff-redundant-before-june-2019-in-17-per-cent-staff-cut-20180118-h0k6r1.html>