

Catholic Social Services
Australia

INTERIM REPORT ON WELFARE REFORM

Submission by Catholic Social Services Australia

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1. RECOMMENDATIONS

CSSA believes that the social support system should enable people to meet their basic material needs, provide for the needs of their families, participate in the community and live with dignity. Some of the greatest opportunities for improving people's access to well-being are about measures that improve individual capability, strengthen families and communities and create new opportunities in the labour market.

We believe the objective of the Review should not be primarily to find savings for Government but about how best to build stronger communities. We also acknowledge that we all have a responsibility to enable access to the resources people need to live their lives with dignity and respect.

Our specific recommendations on the Four Pillars are:

1. PILLAR 1 – Simpler and Sustainable Income Support System

We support a simplified and targeted welfare system, focussed on upholding the dignity of all people. We also support a single working age payment with add ons.

CSSA recommends that under a new welfare system there should be an adequate safety net and no-one should be worse off. For this reason, an Independent Tribunal should be established to determine adequate levels of income support.

CSSA does not support a “blanket” approach to income management but rather on a case by case basis and preferably elective.

We have concerns with proposed arrangements for carers, people with mental health illness and people on the disability support pension as these arrangements could erode the already vulnerable position of these people.

2. PILLAR 2 – Strengthening Individual and Family Capability

We agree that developing the full capability of an individual starts early with having a strong and functioning family as well as associated infrastructure such as affordable housing, community and health services and a supportive community. We agree that income recipients have obligations as well as rights.

CSSA recommends that mutual obligations be tailored to individual circumstances and not be punitive or stigmatising.

CSSA recommends that there should be more emphasis in the Review on mechanisms to achieve affordable housing, including expansion of social housing. We have outlined a social housing initiative being led by some of our members (refer to Figure 6).

CSSA commends to the Reference Group the outcomes framework developed with our Family Support Programme Members (refer to Figure 8).

3. PILLAR 3 – Engaging with Employers

We concur that workforce participation is an ideal goal as it leads to a range of benefits for the individual, their families and the broader community. Employers have a key role in assisting long term unemployed people into the workforce.

CSSA does not support reducing income payments to encourage people entering the workforce.

The growing skill shortage in aged and disability carers may provide employment opportunities for those so suited to the work.

CSSA recommends that procurement processes undertaken by Government assess the opportunities to engage long term unemployed people.

4. PILLAR 4 – Building Community Capacity

We support building community capacity as a means to achieve better employment outcomes for families and communities.

CSSA recommends investment in communities including social services and social infrastructure especially in disadvantaged communities which will support long term benefits for employment and social outcomes.

5. IMPLEMENTATION

We believe that effective implementation is critical to supporting the transition to a new welfare system including having a whole of Government approach, engagement with the business and community sector and bi-partisan support.

Engaging the Australian community in supporting the transition to a new welfare system, similar to the ways in which a bipartisan approach was adopted in introducing the NDIS for example, is critical in ensuring that the new model reduces stigmatisation and builds community support.

For this reason, CSSA recommends a Taskforce oversee implementation of the Welfare Review including undertaking financial modelling and identifying the roles and responsibilities of key stakeholders.

2. BACKGROUND

Catholic Social Services Australia (CSSA) is pleased to submit our response to the Interim Report of the Reference Group on Welfare Reform. Our response draws on the wealth of experience of our 60 member organisations, our social policy research and Catholic social teaching principles.

CSSA is the Catholic Church's peak national body for social services. For over 50 years, CSSA has assisted member agencies work towards a fairer, more inclusive society that reflects and supports the dignity, equality and participation of all people. Our 60 member agencies employ around 12,000 people, with 4,000 voluntary contributors to this work. The network provides community services to over one million Australians every year, with Programmes valued at around \$600 million.

Our members work across the full range of social issues for example with vulnerable children, families experiencing relationship challenges, people with mental health illness, people with disabilities, people who are homeless, Indigenous people, people who are seeking asylum and people who are refugees. These services have a wide ranging social and economic benefit, for example, through assisting people transition back into the workforce and supporting people with mental health illness.

CSSA's vision is to ensure that Australia is a place where all people are treated with respect and have the opportunity to fully participate and contribute; a society in which people of all ages, especially our elders, children and vulnerable groups, have the assistance they need to live a dignified, healthy and meaningful life. To achieve this we need a welfare system that leaves no one behind and also one in which every person is valued for who they are rather than their economic value.

Our members are seeing an increase in demand for our services given a range of social and economic conditions including unemployment, lack of affordable housing, mental health illness, drug and alcohol usage, and breakdown of family structures. However intervention and capacity building as recommended by the Reference Group has demonstrated long term economic benefits. For example 76% of CSSA member clients receiving Family Support Services reported improved family, community and economic engagement.

We support the timing of the Welfare Review as the current system needs to be simplified and place greater emphasis on longer term initiatives that support enhancing community and family and individual capacity.

CSSA believes it is important that support for those people who are most vulnerable remains the utmost priority in this Welfare Review. Individuals are worthy of dignity and respect as persons, and ought not be viewed simply as units of productivity and consumption.

The Church espouses a preference for the poor. This means we stand in solidarity with the most vulnerable members of our community, and ensure we prioritise their needs before the needs of others in the community. Pope Francis explains an attitude of solidarity as focussed on the community and putting the lives of other people above the accumulation of goods. He also speaks of the need to encompass the poor into the broader community through economic opportunities and more equitable distribution of wealth:

...“Growth in justice requires more than economic growth, while presupposing such growth: it requires decisions, programmes, mechanisms and processes specifically geared to a better distribution of income, the creation of sources of employment and an integral promotion of the poor which goes beyond a simple welfare mentality.”

Furthermore, we recognise that society is underpinned by social relationships rather than economic transactions. Employment is a key means by which individuals may participate in the life of the community. From this participation flows a number of social goods to individuals, families and the community as a whole.

Yet for those for whom employment is not an option, either temporarily or permanently, the community has an obligation to ensure that access to the common goods of the community remains undiminished. Participation in the life of the community should never be predicated on participation in employment. We need to ensure that our social support system helps people participate more fully in the life of the community regardless of income, health, geographic location, education or ability.

The Not- For-Profit (NFP) social services sector has an important role to play not only in the provision of services, but as an employer in its own right. Collectively CSSA's members employ 12,000 people, and provide opportunities for long term unemployed people to enter the workforce. The sector also leads innovation in service delivery, and we have highlighted examples from our members, in this response. We believe that in seeking to engage employers, the Government place a priority on working with those groups who are best placed in terms of social, geographic and internal capacity to deliver long term results in terms of employment programmes. The NFP sector is such a provider.

Ongoing engagement with the NFP social services sector is therefore critical to the success of the Welfare Review and we would be pleased to remain in dialogue with the Government. CSSA and our member agencies have appreciated the opportunity to participate in round tables discussions on the challenges, opportunities, barriers and issues relevant to the Welfare Review. We can also facilitate direct access to our member agencies which service all areas in Australia, including those geographic areas where many private businesses have withdrawn or reduced operations.

Below is a guide to the content of our response:

Chapter 3	Provides the key principles that we believe should underpin welfare reform and outlines our support for changes to the welfare system.
Chapter 4	Identifies our key issues and recommendations under the Four Pillars for reform, and some alternatives.
Chapter 5	Discusses some of the issues and ideas for the implementation of a new welfare system
	Appendix 1 responds to the questions asked in the Interim Report.

3. THE SOCIAL SUPPORT SYSTEM

CSSA's key issues for the social support system are:

- The social support system should enable people to meet their basic material needs, provide for the needs of their families, participate in the community and live with dignity;
- Some of the greatest opportunities for improving people's access to well-being are about measures that improve individual capability, strengthen families and communities and create new opportunities in the labour market; and
- We believe the objective of the Review should not be primarily to find savings for Government but about how best to build stronger communities. We also acknowledge that we all have a responsibility to enable access to the resources people need to live their lives with dignity and respect.

Overview

CSSA believes that the social support system should be clear, transparent and accountable, enabling people to meet their basic material needs, provide for the needs of their families, participate in the community and live with dignity. The consequences of our beliefs mean that this may in some cases require more funding than is currently provided and proposed in the Review.

We also support the payment system being as simple and as easy as possible to understand for recipients. This will ensure that recipients clearly understand their responsibilities and entitlements and allow greater transparency in terms of outcomes for individuals, families and communities.

Compared with other OECD countries, Australia's system of income support for people of working age is lean and tightly targeted to those most in need (Whiteford, 2010). It is then extremely difficult to make savings through changes to the income support system without reducing the adequacy of support to some groups or creating poverty traps. According to Peter Whiteford of the Australian National University:

"... the broad architecture of the Australian system has considerable strengths, so that reform options should consider refurbishment and modernisation, not demolition and rebuilding (Whiteford, 2010)."

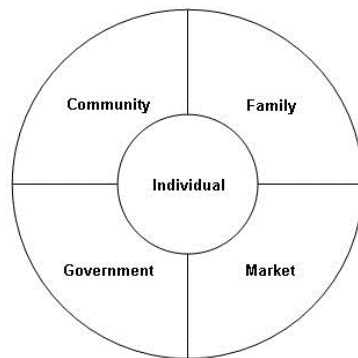
As the Reference Group acknowledges, it is important then to look at the social support system as a whole rather than focusing only on the income support system.

The parts of the social support system that governments provide are particularly important for people who are vulnerable and disadvantaged.

What is the social support system?

In the broadest sense, social support includes informal networks of support within families and communities as well as formal support funded or provided by government, civil society or business (employers). This is illustrated in Figure 1.

• Figure 1 Sources of Social Support for an Individual



Source: Prepared by CSSA

In a narrower sense, the social support system refers to formal support provided through the income support system and government funded programmes and services — particularly those programmes and services targeted at people who are vulnerable and disadvantaged. As the Reference Group acknowledges, it is important to look at how this system works as a whole.

Aims of the social support system

Social support should do more than protect vulnerable people from destitution. The Catholic Church's position is that: *"Each person must have access to the level of well-being necessary for full development"* (Pontifical Council for Justice and Peace, 2004). CSSA believes we should not settle for a social support system that is 'good enough', but constantly look for ways to make our system better.

While the social support system should provide people with access to opportunity, individuals, families and communities are responsible for making choices about how they use these opportunities.

CSSA believes that social support should provide people with the resources they need to:

- Maintain health: This includes such things as access to nutritious food, safe, secure housing, and health and dental care.
- Maintain a reasonable level of comfort: To move beyond mere survival and avoid suffering, people need access to goods and services such as warm clothing, home heating and cooling and treatment for chronic health conditions.
- Acquire and maintain skills: Life skills, basic skills such as literacy and numeracy, and education vocational skills enable people to take advantage of opportunities and make the best use of resources.
- Maintain social relationships: This includes being able to meet reasonable obligations to family and friends (eg care for a sick parent) and the ability to travel and take part in social gatherings.
- Participate in the community: For most working age people, participating in the community will mean having employment and engaging in the broader life of the community. However, to have a reasonable chance of finding paid work a person needs resources such as transport, a telephone, appropriate clothing and grooming products (CSSA, 2012).

How the system offers support is as important as the level of support it provides. Social support should be offered in a way that respects the individual's responsibility and builds capacity of the individual to choose how to pursue their own well-being and meet their obligations. It should not be provided in a way that removes choice or stigmatises recipients.

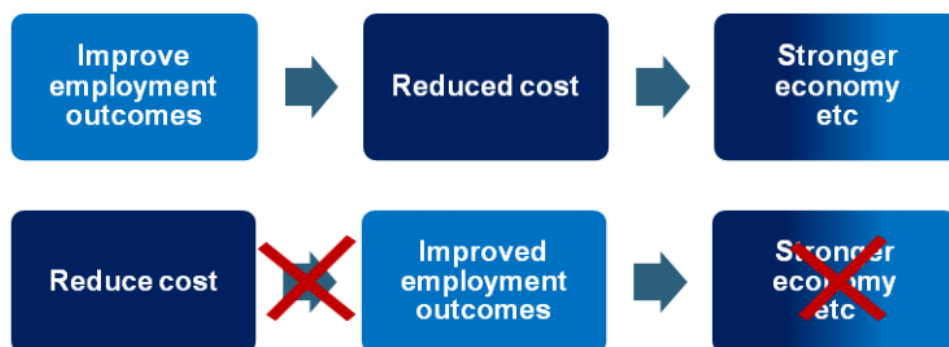
A central part of the Church's teaching is that governments should never treat a person as a means to achieve some social or economic objective. The well-being and development of an individual person should never be sacrificed in pursuit of a better social or economic outcome. As the Compendium of the Social Doctrine of the Church states, this *"is based on the vision of man as a person [sic], that is to say, as an active and responsible subject of his own growth process, together with the community to which he belongs"* (Pontifical Council for Justice and Peace, 2004).

Income support: balancing adequacy with sustainability

The opportunities for long term and sustainable savings come, not through changes to the income support system, but through investments in the capabilities of individuals, families and communities. By identifying those at greatest risk of long term reliance on income support and disengagement from the community, government can intervene early to prevent disadvantage from becoming entrenched.

This is the aim of the “investment model” consultants Taylor Fry outlined for the New Zealand Government. Taylor Fry argue that the path to savings begins with improvements in employment outcomes. They warn against attempting to improve employment outcomes through reduced spending on income support as shown on Figure 2.

• Figure 2 Improving Employment Outcomes - NZ



Source: Taylor Fry 'Actuarial advice of feasibility: a long-term investment approach to improving employment, social and financial outcomes from welfare benefits and services' (Taylor Fry, 2011)

By opening up the discussion to the system of social support rather than just the income support system, the Reference Group's report acknowledges the possibility of reforms aimed at limiting the need for income support rather than changes aimed at reducing access. By enlarging the scope of the review in this way it can move beyond a focus on short term savings.

Opportunities for reform

While Australia does well in international comparisons of well-being (OECD, 2014), too many individuals and families still lack access to the resources they need to maintain physical and mental health, develop their skills, and participate fully as members of families and communities (McLachlan, Gilfillan, & Gordon, 2013).

The system is also overly complex and difficult for recipients to navigate. It can place constant administrative demands on some recipients and divert time from other activities such as job seeking. People with poor literacy, unstable housing, or mental illness often find these difficult to meet.

But more fundamentally, the social support system as a whole spends more than it needs to on reactive measures (McLachlan, Gilfillan, & Gordon, 2013), for example on crisis services in housing, mental health, substance abuse, and domestic violence.

Income support adequacy

Because some people who rely on government social support may lack support from family and community and are unable to participate in the labour market, the system functions as a safety net — a last resort. This is why income support payments and other support services need to be adequate to allow people to meet their basic needs and participate in the community.

A 2012 Senate Inquiry into the adequacy of the allowance payment system for jobseekers and others, heard from a broad range of interest groups, with the widespread agreement that allowance payments such as Newstart were too low (Klapdor, 2013). Inadequate payments can lead to material deprivation, and may erode people's dignity and undermine their ability to contribute to the life of the community.

In the past governments have committed to the goal of adequacy but resisted putting in place a process to determine an adequate level of payment. The Henry Review of Australia's Future Tax Systemⁱⁱ examined levels of assistance offered by the income support system and found that a number of factors need to be considered in setting payment rates. These include: community standards, expected duration of payment, incentives to work and the overall coherence of the system (Klapdor, 2013).

In this regard, CSSA proposes that Government establish an Independent Commission to recommend benchmarks of adequacy for the income support system (CSSA, 2008). This is similar to how remuneration is established for Federal Members of Parliamentⁱⁱⁱ and State and Territory Governments^{iv} salaries and allowances tribunals. This would ensure the income support payment benchmarks would be outside the political process.

Broader opportunities

CSSA welcomes the Reference Group's focus on the broader social support system. Some of the greatest opportunities for improving people's access to well-being are about measures that improve individual capability, strengthen families and communities and create new opportunities in the labour market. Case studies are provided in the next Chapter, detailing examples of CSSA member programmes that support early intervention and improve capabilities of individuals and families.

Government should look at the costs and benefits of reform across the whole social support system and over the medium to long term. For example, the cost of Commonwealth investments in family and community capacity can be offset by the benefits of lower state and territory spending on homelessness or mental health services.

While it is useful to count the costs and benefits of reform, CSSA believes that this is not the only measure of success. Every person matters regardless of their ability to participate in paid work or produce some economically quantifiable benefit. The aim of the social support system is to make sure that everyone in the community is able to develop their potential and lead a life of dignity.

The next Chapter outlines our response to the Four Pillars of Reform.

4. THE FOUR PILLARS OF REFORM

CSSA's key recommendations on the Four Pillars of Reform are:

1. PILLAR 1 – Simpler and Sustainable Income Support System

We support a simplified and targeted welfare system, focussed on the dignity of all people. We also support a single working age payment with add ons

CSSA recommends that under a new welfare system there should be an adequate safety net and no-one should be worse off. For this reason, an Independent Tribunal should be established to determine adequate levels of income support.

CSSA does not support a “blanket” approach to income management but rather the use of such measures on a case by case basis and preferably elective.

We have concerns with proposed arrangements for carers, people with mental health conditions and people on the disability support pension as these arrangements could erode the already vulnerable position of these people.

2. PILLAR 2 – Strengthening Individual and Family Capability

We agree that developing the full capability of an individual starts early with having a strong and functioning family as well as associated infrastructure such as affordable housing, community and health services and a supportive community. We agree that income recipients have obligations as well as rights.

CSSA recommends that mutual obligations be tailored to individual circumstances and not be punitive or stigmatising.

CSSA recommends that there should be more emphasis in the Review on mechanisms to achieve affordable housing, including expansion of social housing. We have outlined a social housing initiative being led by some of our members (refer to Figure 6).

CSSA recommends the outcomes framework developed with our Family Support Programme Members (see Figure 8).

3. PILLAR 3 – Engaging with Employers

We concur that workforce participation is an ideal goal as it leads to a range of benefits for the individual, their families and the broader community. Employers have a key role in assisting long term unemployed people into the workforce.

CSSA does not support reducing income payments to encourage people to enter the workforce.

The growing skill shortage in aged and disability carers may provide employment opportunities for those so suited to the work.

CSSA recommends that procurement processes undertaken by Government assess the opportunities to engage long term unemployed people.

4. PILLAR 4 – Building Community Capacity

We support building community capacity as a means to achieve better employment outcomes for families and individuals.

CSSA recommends investment in communities including social services and infrastructure, especially in disadvantaged communities which will support long term benefits for employment and social outcomes.

Pillar 1: Simpler and Sustainable Income Support System

CSSA wants to ensure that changes to the income support system are designed and implemented in a way that improves the position of the most vulnerable and disadvantaged and does not make them worse off than the current system.

CSSA accepts that the continued sustainability of Australia's income support system depends on the complexity created by means testing and activity testing. Means testing and activity testing allow payments to be directed towards those most in need — people who lack family support and other sources of income, and who cannot reasonably be expected to support themselves through paid work.

However, there are elements of the current system that impose complexity without any significant benefit. This includes the artificial distinction between pension-type payments and allowances.

A single working age allowance with add-ons

CSSA supports the Australian Council of Social Services (ACOSS) proposal for single working age payment with add-ons (CSSA, 2011).

The separation of working age payments into pensions and allowances is based on the assumption that it is possible to draw a clear distinction between people who can and cannot work (or should not be expected to work) and that those who can work will only need to rely on payment for short periods of time. Whilst a tiered approach to activity tested payments would create a system that more closely mirrors differences in people's ability and opportunity to participate in work, it would also add additional complexity to the system.

In reality, people's capacity for work lies on a continuum. A person's ability to work and their opportunities to use that ability are different things. Actual opportunities for work will depend on where they live, how much informal support they receive from family and community and the state of the labour market. For many recipients, a realistic and worthwhile outcome is combining part time or temporary work with income support.

Ideally, all working age income support recipients would have access to adequate payments and activity requirements tailored to their particular circumstances. However, in a system where a working age payment is not adequate for recipients likely to spend long periods on payment, there is a good rationale for a separate payment for people with severe and permanent disabilities. The legislated conditions attached to this payment should protect recipients from activity testing requirements that would put their payments at risk.

A payment to support social and economic participation

CSSA accepts that broadly, welfare payments should be conditional on participation and contribution though accepting there must be some flexibility, for example in situations where there is a lack of opportunities caused by geographic variations in the labour market. Participation and contribution should be understood broadly to include combinations of:

- education and training;
- job search and activities designed to improve the effectiveness of job search;
- paid work (including part time and temporary work); and
- unpaid work (including caring).

CSSA's predecessor organisation, The Australian Catholic Social Welfare Commission (ACSWC) referred to this kind of single working age payment as a 'participation income' (Cappo & Cass, 1994). The broader concept of participation recognises that unpaid activities such as caring and voluntary work can have value to both the individual and to the broader community. This leads to a broader idea of mutual obligation that recognises an obligation on the community to help people who cannot participate in paid employment to participate in other ways.

An "Australian Minimum Standard of Living"

The Reference Group acknowledges that the income support system should make adequate payments based on need. While there is widespread agreement that payments need to be adequate, there is no agreed benchmark against which adequacy can be measured. CSSA has proposed establishing an independent commission to set benchmarks of adequacy as described in the previous Chapter.

We believe that an adequate standard of living is "one that allows an individual to live in frugal comfort, maintain their dignity, and take part in the life of the community". Benchmarks would be based on an assessment of the goods and services needed to maintain this standard and up to date information on what these goods and services cost (CSSA, 2008).

To support our position, CSSA is currently a partner in an ARC research grant project with the Social Policy Research Centre at the University of NSW, designed to establish a minimum income standard for low-paid and unemployed Australians. The project is due to report its findings in late 2014 or early 2015.

Income Management

CSSA believes that income management should be a last resort and applied on a case by case basis or where a community has requested it. Because of the risk that income management can entrench dependency, it should be temporary and accompanied by measures that help individuals, families and communities address underlying problems.

Incentives to work

CSSA does not support the practice of reducing income payments to encourage entering the workforce. Further research on the balance between means testing and incentives to work should be undertaken.

The Reference Group asks “At what level should income support cease?”. Choosing an income level has implications for the rate at which income support is withdrawn as income rises. It makes little sense to choose an income level at which payments cut out without considering the effect on incentives to work.

Carers and the National Disability Insurance Scheme (NDIS)

As the Reference Group notes, “support provided through the NDIS is not intended to replace informal care provided by families and carers” (Reference Group on Welfare Reform, 2014, p. 31). CSSA is concerned about suggestions by the Reference Group to increase work requirements on carers. It is still too early and unclear what impact the NDIS will have on carers and their ability to participate in paid work.

CSSA believes that the income support system should recognise that people who choose to care for young children, older people and people with disabilities are in fact participating in the community and are fulfilling a mutual obligation.

Mental health and payment rates

CSSA believes that people with mental health illness who have poor employment prospects should have access to adequate levels of income support. While CSSA supports measures that encourage people with mental health illness to prepare for and seek employment we would oppose changes to the income support system that move members of this group to a lower rate of payment.

A serious mental health condition is not necessarily an insurmountable barrier to employment. As the Reference Group notes, models such as Independent Placement and Support (IPS) are an effective way to help people with severe and persistent mental health illness into paid employment.

Many in this group will need to rely on income support payments for long periods of time, some intermittently and others continuously. In some cases, a person has more than one mental health condition or has other barriers such as low levels of education (Perkins, 2007).

Disability Support Pension

CSSA agrees that people with a permanent disability and who are unable to work should be quarantined from regular Government red tape. However the income support payments need to be adequate.

Welfare reform in New Zealand

While CSSA supports aspects of the New Zealand investment model, we believe there are reasons to be concerned about the New Zealand Government's recent welfare reforms. We also acknowledge that New Zealand has different governance, industry, economic and geographic conditions than those found in Australia so we would urge caution in accepting in totality any New Zealand welfare model.

While Australia's review has a broad focus on improving employment and social outcomes, a recent review in New Zealand had a narrower focus on reducing 'long term benefit dependency' (Welfare Working Group, 2011). This led to criticism from many community sector groups including Caritas Aotearoa New Zealand.

In response to a 2010 issues paper (Welfare Working Group, 2010), Caritas expressed concern about the language of 'welfare dependency', the paper's:

"... tendency to ascribe benefit receipt ... to the motivation of beneficiaries to seek work, rather than to the particular disadvantages, responsibilities and factors which led a person to be on a benefit rather than in the workforce in the first place."

Caritas argued that "benefit receipt" was addressing the wrong problem. In response to a question about reform of benefit system, Caritas suggested the review look at alternatives such as a Universal Basic Income (Caritas Aotearoa New Zealand, 2010).

CSSA supports Caritas Aotearoa New Zealand's position. Focusing heavily on the motivation of recipients as the major cause of joblessness is stigmatising, unhelpful and creates community division. And a narrow focus on moving recipients off income support neglects the broader concern of how to improve the wellbeing of people who are vulnerable and disadvantaged.

Pillar 2: Strengthening Individual and family capability

It is our strong view that relationships underpin the fabric of society and family life so they have to be nurtured and looked after. Families are small communities in themselves on which the wider community is built and they are the main place in which children are socialised to take their place in the wider community.

We also believe that a strong family can lead to better outcomes such as in employment, education and health. To achieve sustainable reductions in the proportion of working age Australians needing income support, the response needs to begin in early childhood. Better outcomes for children and adolescents require better support for vulnerable families. This involves a much broader approach than just getting parents back into the workforce. An example of early intervention and working with families is described in Figure 3.

• Figure 3 Case Study: Early Intervention with Vulnerable Families

Brighter Futures Programme

Through implementing the Brighter Futures Programme, CatholicCare Social Services Hunter-Manning has supported many young vulnerable families in the Taree region. The Brighter Futures programme is targeted at families with young children who are experiencing issues such as domestic violence, parental drug and alcohol misuse or mental health issues. The Programme prevents future family crisis and reliance on social services through targeted early intervention.

CatholicCare supports families for an average of 18-24 months, providing an individual caseworker and access to tailored services including home visits, parenting programmes and children's services. A state-wide evaluation of the Brighter Futures programme found that children from families who had participated in the programme were less likely to move into out-of-home care, and that benefits of the programme were more pronounced for families who had stayed in the programme for longer.

Further information: <http://www.catholiccare.org.au/social-services/child-family-services/brighter-futures.aspx>

Across our network in 2012-13^v, Catholic Social Service Australia agencies provided 99% of the suite of services from the Family Support Programme funding.^{vi} Agencies delivered the whole range of activities to support families. Over 84,500 clients attended almost 115,000 individual sessions and received more than 123,500 hours of service delivery. The greatest proportion of activity was in counselling services, followed by education and skills training and family dispute resolution.

The CSSA network supports individuals and families through a range of challenges. The majority of clients (34,393) approached services for support with relationship issues and for assistance through family separation (23,484). Over 9,000 people sought help for mental health illness. The benefits of this support are both quantifiable and qualitative with 76% of CSSA member clients receiving Family Support Services reporting improved family, community and economic engagement. An example of the positive outcomes from targeted support to young mothers, mainly from Indigenous backgrounds, is described in Figure 4.

• Figure 4 Case Study: Supporting Vulnerable Young Mums

Strong Young Mums Programme

Centacare Wilcannia- Forbes initiated the Strong Young Mums programme in 2005 in order to support young women who had dropped out of secondary school due to pregnancy. This demographic are typically socially isolated, disconnected from social services, and lack real employment prospects.

The programme aims to provide opportunities for young mums aged 15-25 to engage with education (in particular TAFE courses), gain confidence in their parenting, establish social support networks and improve their health practices. Two staff members facilitate this through home visits, organising seminars and group activities, and providing transport and opportunities to attend TAFE and childcare.

The programme has a strong Indigenous focus, with significant and ongoing contributions from local Indigenous leaders. Client and practitioner feedback has been very positive, with clients reporting increased confidence in seeking further education, stronger bonds with their children, greater awareness of available social services and better health practices. The Strong Young Mums programme has been adapted for further implementation in Lake Cargelligo.

Further information: <http://centacarewf.org.au/archives/138>

A whole of Government approach is needed to strengthen families, for example across education, health, housing and welfare. We were therefore disappointed to see that funding in this year's Federal Budget, for the Parenting and Children Grants was significantly reduced.

We suggest that the Review examine the UK Troubled Families Programme that focuses attention on selected families. We understand that there have been some mixed views in the UK on its success but nevertheless it adopts a targeted approach to families rather than individuals (Figure 5).

- Figure 5 Case Study: UK Troubled Families Programme

Troubled Families Programme

The Troubled Families Programme was launched in 2011 and targets around 120,000 families in England which cause problems to the community around them, putting high costs on the public sector. The Government works with local authorities and their partners to get children back into school, reduce youth crime and anti-social behaviour, put adults on a path back to work and reduce the high costs these families place on the public sector each year. Further information: <https://www.gov.uk/government/policies/helping-troubled-families-turn-their-lives-around>

Mutual Obligation

CSSA supports the notion that there are obligations as well as rights with welfare payments. However we believe that obligations should be tailored to individual circumstances and not be punitive or stigmatising.

Mutual obligation activities should be implemented in a way that benefits either the income support recipient or those who rely on them for care. If new obligations are being assessed these should be supported by evaluation findings or well-established theory about what works (CSSA, 2007).

For these reasons we do not support a blanket approach to mutual obligation or new measures that are not based on sound evidence.

Housing

As an overview comment, CSSA believes that the Reference Group should acknowledge and strengthen the value of housing as well as mechanisms to ensure access to safe and affordable housing is addressed. CSSA believes that the provision of safe, affordable and well located housing is essential to the well-being of individuals and families and a lack of stable and affordable housing can affect employment outcomes (AHURI, 2014).

The Australian Housing and Urban Research Unit (AHURI) as the Government's funded housing research organisation, should be able to assist with future models and ideas for innovation in this regard.

In this respect we would like to bring to the attention of the Reference Group, a CSSA member network initiative to increase the supply of social housing through better use of Church owned land. This model is one we would be pleased to share and one which has the potential to be replicated with other large landholders. This is described in Figure 6.

- Figure 6 Case Study: Increasing the Supply of Affordable Housing

Increasing the Supply of Affordable Housing

A consortium of CSSA member agencies and allied organisations has established an alliance to develop excess Church owned land for social housing. It is anticipated that there is the potential for at least 50,000 new dwellings, housing 100,000 people to be constructed in areas of social housing need using an estimated 1000 hectares of Catholic residential land.

The Catholic Church has a lengthy history of successfully delivering social services, housing, health and education. Catholic Education is the largest non-government education provider in Australia and Catholic agencies currently provide social services to over one million Australians per annum. Utilising the extensive land bank of the Catholic Church for social housing is a natural extension to the large number of established social services already provided by the Catholic Church.

This Alliance utilises its members' extensive knowledge of property development for expansion in the community housing sector; asset delivery models; construction experience; knowledge of property investment and scale operational logistics to provide a turn-key system for organisations within the community sector that require specific housing needs.

This initiative will also better utilise excess land which is often located in areas close to public transport and services. It will provide additional social housing. The Marist Youth Care Affordable Housing for Life^{vii} initiative will also be used on some construction projects to train young people in building skills (refer to Figure 9).

Further information: <http://www.maristyc.com.au/news/blog/203-achievable-solutions-for-housing-crisis> or Contact: William Rak 02 9672 9200

Evaluating outcomes

CSSA supports the Reference Group's premise that funded services should be targeted and focussed on outcomes. In general CSSA would like to see a common approach to measuring outcomes and one that is linked to the ABS Census Data statistical area boundaries. The development and sharing of best practice could be a role for the new Centre for Excellence.

CSSA has been developing a framework for measuring outcomes with the assistance of the Australian Research Alliance for Children and Youth and this is further described in Figure 7.

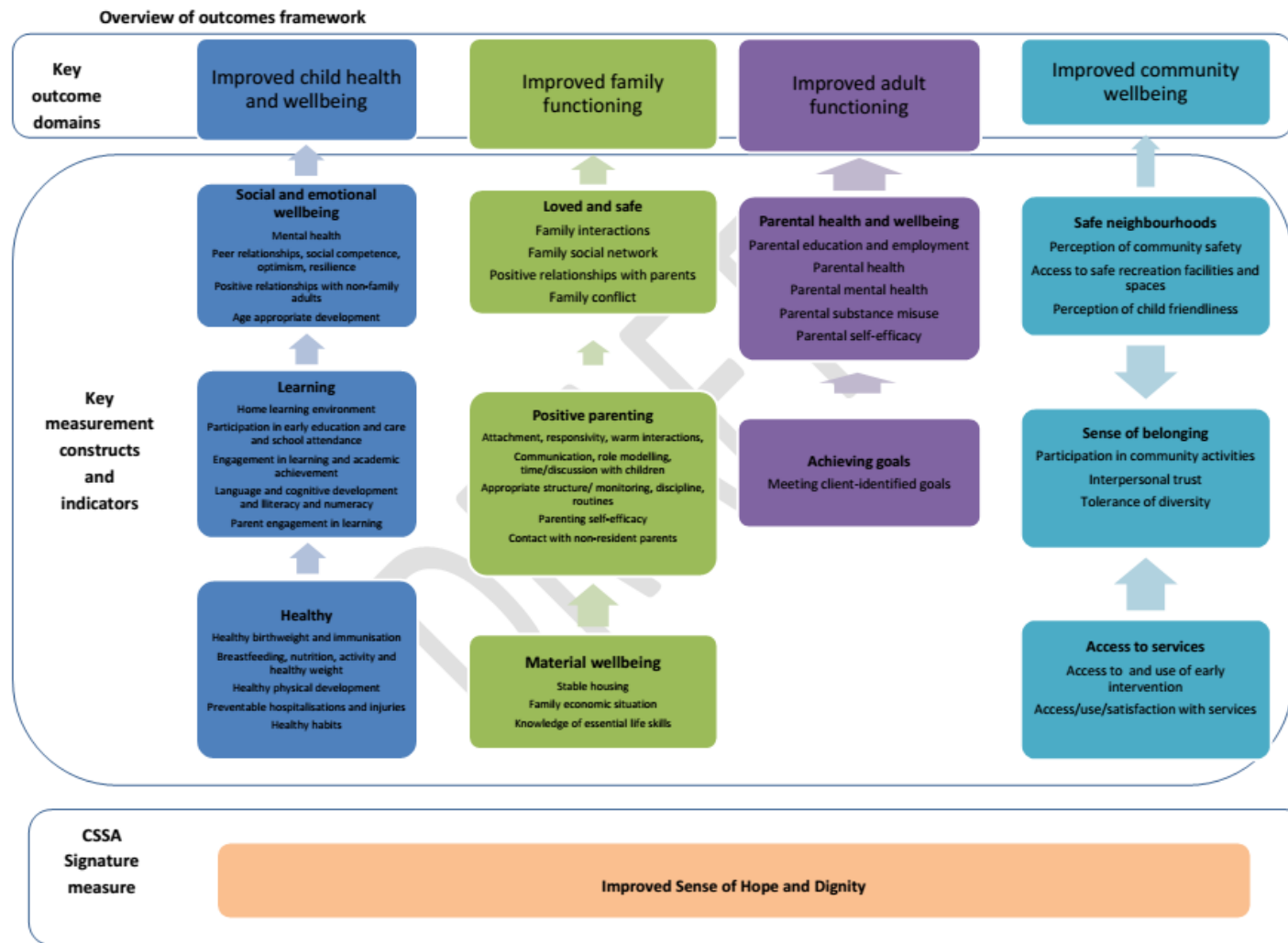
- Figure 7 Case Study: Measuring Outcomes

Measuring Outcomes - CSSA

CSSA has been working with 32 of our member organisations to develop a shared approach to measuring outcomes for family support. The initial stage of the research has developed a framework for identifying the measures and indicators around – Improved child health and well-being, Improving family functioning, Improved adult functioning and improved community well-being. The outline of the draft framework is in Figure 8.

We would be pleased to discuss this further with the Review Team.

• Figure 8 CSSA Draft Measuring Outcomes Framework



Source: CSSA Measuring Outcomes Project 2014 – Internal Document Only

Pillar 3: Engaging with Employers

CSSA agrees with the Reference Group that employers have a key role in assisting long term unemployed into the workforce. We are also aware of the differences in the labour market between regions and the potential for mismatch between skills of the job seekers and jobs available. A targeted approach is therefore needed with employers including identifying priority areas and ensuring job seekers have the appropriate skills.

Rural and regional areas are particularly vulnerable to shifts in the labour market if a major employer leaves a region, leaving few local employment opportunities. Special consideration needs to be given to Indigenous communities in rural and remote areas as well. In this regard, CSSA supports the Federal Government's Stronger Regions Fund^{viii} which promotes the increase of job opportunities in areas of economic disadvantage with high unemployment.

CSSA also suggests that procurement processes undertaken by Government assess the opportunities to encourage employment of long term unemployed people. A current example is the Indigenous Opportunities Policy^{ix} of the Federal Government which requires suppliers to give a commitment to Indigenous employment in projects over \$5M, or \$6M for construction. This could also be extended to long term unemployed in targeted areas (such as those identified in the Stronger Regions Fund) for example, on road building or infrastructure construction.

In addition, the job seeker must have the means to access the job either by private vehicle or public transport and as stated earlier affordable housing will also support job placement. Ongoing on the job support to the employer and employee is also necessary.

Social enterprises can also provide employment opportunities and fill a gap in the current labour market. This is particularly relevant in rural and remote areas where there are limited economic development opportunities and social enterprises could also be used in conjunction with traditional job creation schemes such as new infrastructure and capital works projects. The current remuneration concerns for employing people with a disability in social enterprises also needs to be addressed when looking at the future opportunities for social enterprises.

The two case studies below (Figure 9 and Figure 10) provide examples of where CSSA members have developed successful social enterprises to support skills training and better employment outcomes for vulnerable people.

• Figure 9 Case Study 1: Social Enterprise for at Risk Young People

Affordable Housing for Life

Marist Youth Care's Affordable Housing for Life (AHFL) social enterprise provides long term and sustainable solutions to housing and unemployment for at risk young people. Through links with industry bodies, training organisations and residential construction employers, Affordable Housing for Life facilitates practical on-the-job training programmes linked to real employment opportunities for disadvantaged young people. The programme first began in Western Sydney in 2010 with four dwellings being constructed using trainees who completed a Certificate 11 in Construction prior to commencing on site employment. The new dwellings built through Affordable Housing for Life have increased the supply of affordable accommodation for homeless young people or those 'at risk' of homelessness in the area.

Nationally, Affordable Housing for Life has an overall success rate of 67% of young people who participate in the social enterprise are placed into employment.

Affordable Housing for Life Outcomes for 'at risk' Young People provides accredited pre-employment, on-the-job training and employment pathways, engages very disadvantaged young people into sustainable employment, helps young people to build a future to get a better life, achieves employment and social inclusion outcomes and enables young people to learn new skills to get a job so they can afford to live in their own accommodation.

Further information: <http://www.maristyc.com.au/ahfl-skills-development-centre/affordable-housing-for-life> or Contact: Cate Sydes, CEO of Marist Youth Care on 02 9672 9200

• Figure 10 Case Study 2: Social Enterprise for Workplace Experience

Workplace experience in private enterprise

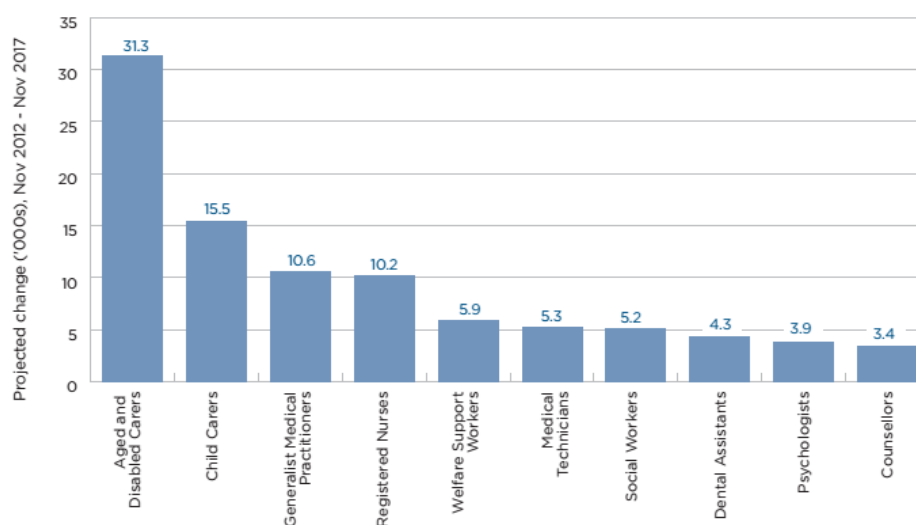
The African Australian Inclusion Programme is a joint initiative of Jesuit Social Services and the National Australia Bank (NAB). The programme is designed to reduce a significant barrier to employment for qualified African-Australians by providing workplace experience in an Australian work place. Participants are offered 6 months paid work experience at NAB with a workplace coach and mentor, as well as comprehensive job search support.

The programme has been found to be highly successful, with 86% of graduates going on to further employment. It has also been found that for every dollar invested by stakeholders, an equivalent of \$6.24 is returned in social value. This programme has further positive impact on communities, as graduates have the opportunity to become mentors for younger African-Australians, encouraging them to stay in school and also become qualified.

<http://www.jss.org.au/programs/all-programs/african-australian-inclusion-program>

CSSA is aware that attracting and retaining additional community and health service workers as shown in Figure 11, such as for the NDIS or in aged care, is a critical issue to support the ageing of the population and people who need assistance. It is estimated that an additional 31,300 new workers will be required in the Aged and Disability Carers alone (Community Services and Health Industry Council, 2014). The growing skills shortage in aged and disability carers provides an opportunity for additional skills and training for unemployed people, whilst recognising that not everyone is suited to this profession.

- Figure 11 Projected Growth ('000) in Selected Health and Community Service Specific Occupational Groups, Nov 2012 – Nov 2017



Source: Occupational Projections to November 2017, Department of Employment (2013)
 This figure appears on p11 of EScan 2014

Pillar 4: Building Community Capacity

CSSA support's the Reference Group's view that building community capacity is essential to achieve better employment outcomes for families and communities.

We see the reasons that people are unemployed and remain unemployed as complex. We support a place based and integrated solution that provides opportunities for people to participate in the workforce. This involves complementary policy and programme agendas – those that target the disadvantaged individuals, families and groups within localities; and also the localities themselves.

Assisting long term unemployed people with job placements has to be more than a stand-alone programme of interviews and skills training. There needs to be better integration with other services to address the wholistic nature of the causes of the long term unemployed person as well as working to improve conditions in the local community.

Investing in the community and associated infrastructure will have long term benefits for employment and social outcomes as well as creating employment. For example the *Playford Alive* initiative in South Australia is aimed at renewing a disadvantaged community with up to \$1 billion in public and private investment over the next 10 years. The funding is for regeneration of public housing, 4,000 new homes and improved community facilities, including schools and training facilities, shopping, health and welfare services. The project will benefit the community through employment opportunities and economic development, education facilities and training programmes, public transport options, safety and other services and programmes (City of Playford).

CSSA together with Jesuit Social Services (JSS) is revising the 2007 *Dropping off the Edge* report that identified areas of disadvantage through analysis of key indicators. This research informed place based initiatives of the Federal Government and the establishment of a Social Inclusion Board. This research is currently being updated using ABS 2011 and State/Territory Government data. Further background to the current *Dropping off the Edge* review is provided in Figure 12. This study will be important research to assess changes in communities since the last study.

• Figure 12 Case Study: Dropping off the Edge

Dropping off the Edge

In the 2007 *Dropping off the Edge* report undertaken by CSSA and JSS we found that a range of indicators are predictive of highly disadvantaged communities and where long term unemployment is prevalent. These include limited education and skill training, poor health and disabilities, low individual and family income, engagement in crime, and limited access to technology. We are currently updating this research with recent data and including some new indicators around mental health and housing.

In this research we found that disadvantage is caused not only by lack of personal resources but also by insufficient or unsatisfactory infrastructure and services such as dilapidated schools, remotely sited shops, poor public transport networks and lack of suitable local employment. Poor local economic and social infrastructure tends to reinforce and perpetuate poverty. Within disadvantaged localities, people and place policies cannot be separated.

Further information: <http://www.australiandisadvantage.org.au/index.html>

Contact: Marcelle Mogg, CEO of CSSA (02 6285 1366) or Julie Edwards, CEO of JSS on (03 9421 7600)

5. IMPLEMENTATION

CSSA's key recommendations for implementing a new welfare system are:

- We believe that effective implementation is critical to supporting the transition to a new welfare system including having a whole of Government approach, engagement with the business and community sector and bi-partisan support.
- Engaging the Australian community in supporting the transition to a new welfare system, similar to ways in which a bi-partisan approach was adopted in introducing the NDIS for example, is critical in ensuring that the new model reduces stigmatisation and build community support.
- For this reason, CSSA recommends a Taskforce oversee implementation of the Welfare Review including undertaking financial modelling and identifying the roles and responsibilities of key stakeholders.

CSSA understands that the Reference Group will make recommendations to Government on the Welfare Review after considering submissions received. The Government then can accept in whole or part the recommendations and with the required legislative and policy support, undertake to implement these recommendations.

Whilst the Reference Group does not quantify the financial implications of its key directions, we believe the objective of the Review should not be primarily to find savings for Government. We believe that investment in individuals, families and communities provides economic as well as social benefits, just as major physical infrastructure, such as roads and railways, are important to the long term economic prosperity of the nation. For this reason we support financial modelling before the Implementation phase.

We note that the Reference Group has not suggested a way forward for the Government if it chooses to implement any or all of the recommendations. Some of the Reference Group's future directions are reliant on the co-operation of other groups such as employers and civil society. Others are contingent upon broader policies and programmes being in place such as affordable housing, public transport and the NDIS for example. In addition there are parallel Government reviews and new programmes underway (such as Employment Services and the Forrest Review of Indigenous Jobs and Training Programmes). It is also noted that other levels of Government will have a part to play in the implementation of a new welfare system.

It would be useful then for the Reference Group to give consideration to some of the key Implementation issues and ones which particularly pose risks to the recommendations being successfully implemented for example identifying responsibilities for the major changes proposed, the priority actions for Government and potential funding implications.

It would also be appropriate for a Government Taskforce or similar to oversight any implementation given the cross jurisdiction and complex nature of the welfare system. There are also a lot of dependencies built into the Review which require multiple actions to address one issue. State and Territory Governments also need to be engaged with the Implementation.

The reforms of the Welfare Review should lead to greater ownership of the welfare system by the community, providers, employers and all levels of government. The implementation process is critical in this respect, requiring regular consultation and dialogue with relevant stakeholders as reforms are implemented. The reforms' longevity will be advanced if there is general agreement from welfare groups, major political parties and people affected by the reforms, in particular.

CSSA also reiterates that no one should be worse off under any new welfare system. Whilst we understand that this Review is a "framework" for a new welfare system with no specified payments, one of its criteria for delivery should be to not further disadvantage anyone under a new structure. In the previous Chapter, CSSA outlined our proposal for an Independent Tribunal to establish adequate payment levels.

Future Government funding should also align with the Welfare Review directions. For example there have been recent funding reductions to the Parenting and Children Grants Programme within the Department of Social Services which do not align with this Review's Pillar 2 "Strengthening individual and family capability." A whole of Government commitment including funding, to any of the recommendations would then strengthen its implementation.

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Appendix 1 – Response to Reference Group questions

Heading in Report	Discussion Question in Welfare Review	Page in Welfare Review	CSSA Response
Pillar 1. Simpler and sustainable income support system (please see further details from Page 15 of this submission)			
Simpler architecture	What is the preferred architecture of the payment system?	52	The social support system should enable people to meet their basic material needs, provide for the needs of their families, participate in the community and live with dignity. Ideally a new system would be built around a single working age payment with add-ons to reflect extra costs such as those associated with disability.
	Should people with a permanent impairment and no capacity to work receive a separate payment from other working age recipients?	52	Yes, this could be achieved through a single working age payment with add-ons. No-one should be worse off under the new system.
	How could supplements be simplified? What should they be?	52	
	What are the incremental steps to a new architecture?	52	Bring the rates of working age allowances and pensions closer together over time by: <ul style="list-style-type: none"> • increasing the level of allowances to improve adequacy; and • shifting some spending from pension payments into add-ons such as a needs-based payment for the cost of living with disability.
Fair rate structure	How should rates be set, taking into account circumstances such as age, capacity to work, single/couple status, living arrangements and/or parental responsibilities?	60	Rates should be set according to need according to individual circumstances. Work incentives should be strengthened using mechanisms other than inadequate levels of payment.

Common approach to adjusting payments	What might be the basis for a common approach to adjusting payments for changes in costs of living and community living standards?	64	Automatic indexation against a measure of wages (a community standard) with periodic reviews. CSSA has recommended the establishment of an independent commission to recommend changes to rates of payment.
Support for families with children and young people	How can we better support families with the costs of children and young people to ensure they complete their education and transition to work?	68	The income support system is not the best tool for ensuring young people complete their education and transition to work. Government should consider increasing investment in school to work transition services and improving support to vulnerable families.
	In what circumstances should young people be able to access income support in their own right?	68	This should be considered in circumstances where young people are at risk.
Rent Assistance	How could Rent Assistance be better targeted to meet the needs of people in public or private rental housing?	71	Rent assistance rate should be reviewed to align more closely with the cost of renting. It should be indexed against a measure of housing costs rather than CPI. It should be adjusted for local conditions. Further investment in social housing is recommended (see Figure 6).
Rewards for work and targeting assistance to need	How should means testing be designed to allow an appropriate reward for work?	78	The issue is not about 'appropriateness reward' but about the extent to which withdrawal rates discourage participation in work. Decisions about changes to means testing should be informed by research and analysis.
	At what income should income support cease?	78	As above
	What would be a simpler, more consistent approach to means testing income and assets?	78	As above
Pillar 2 Strengthening individual and family capability (please see further details from Page 18 of this submission)			
Mutual obligation	How should participation requirements be better matched to individual circumstances?	85	Obligations should be determined by individuals' circumstances not by payment type.
	How can carers be better supported to maintain labour market attachment and access employment?	85	Incentives can encourage participation, rather than using restrictive practices. Support to carers should remain a priority until the implications of the NDIS is more clearly understood.

	What is the best way of ensuring that people on income support meet their obligations?	85	Ensure that obligations have a clear link to improved opportunity.
	In what circumstances should income management be applied?	85	<p>When decisions are made on a case by case basis and are part of an individually tailored and integrated approach to assistance, CSSA has no in principle objection to income management.</p> <p>In remote Indigenous communities, principles of self-determination will also be relevant. If a community approaches the government and requests income management as part of an integrated approach to dealing with entrenched disadvantage, then CSSA has no in principle objection, although such interventions will require clearly identified criteria to ensure individuals are not unfairly treated and to ensure evaluation is sufficiently robust to identify and address problems as they emerge.</p>
Early intervention	How can programmes similar to the New Zealand investment model be adapted and implemented in Australia?	88	CSSA supports the principle of improving future income support outcomes by investing in the capability of individuals, families and communities.
	How can the social support system better deliver early intervention for children at risk?	88	<p>Government and the community sector can draw on evaluation evidence and experience with existing Programmes such as Communities for Children to expand and improve early intervention with children, families and communities.</p> <p>Government can support effective services for highly disadvantaged and hard to reach groups by ensuring that funding is adequate, stable and long term. This helps providers to build and maintain relationships with families and to reduce staff turnover (Cortis, Katz, & Patulny, 2009).</p>
Education and training	What can be done to improve access to literacy, numeracy and job relevant training for young people at risk of unemployment?	90	<p>Through the Youth Connections program, organisations such as Rosemount Good Shepherd Family Services have delivered support to at risk young people to engage with education and employment (Rosemount Good Shepherd, 2014). See also a programme undertaken by Marist Youth Care (see Figure 9)</p> <p>Government could help community organisations improve education and employment outcomes for at risk young people by restoring and expanding funding for Youth Connections or a similar program.</p>

	How can early intervention and prevention programmes more effectively improve skills for young people?	90	Refer to the Strong Mum's Programme (see Figure 4).
	How can a focus on 'earn or learn' for young Australians be enhanced?	90	
Improving individual and family functioning	How can services enhance family functioning to improve employment outcomes?	93	See the range of services that CSSA members provide to enhance family functioning (see Page 18)
	How can services be improved to achieve employment and social participation for people with complex needs?	93	Encourage wrap around services and cross agency co-ordination. This would enable providers to use models such as individual placement and support (IPS).
Evaluating outcomes	How can government funding of programmes developing individual and family capabilities be more effectively evaluated to determine outcomes?	93	See Figure 8 for details of the Draft CSSA outcomes measure tool.
Pillar 3. Engaging with Employers (Please see further details from Page 23 of this submission)			
Employment focus—making jobs available	How can business-led covenants be developed to generate employment for people with disability and mental health conditions?	100	Refer to Marist Youth Care training programme for young people (see Figure 9)
	How can successful demand-led employment initiatives be replicated, such as those of social enterprises?	100	Conduct a study of best practice and promising practice in demand-led employment initiatives, and communicate the results more broadly.
Improving pathways to employment	How can transition pathways for disadvantaged job seekers, including young people, be enhanced?	107	Refer to evidence based research.
	How can vocational education and training into real jobs be better targeted?	107	Expand opportunities for combining education/training with paid work and provide "wrap around" services. Look at education/training as a way of achieving job progression and building stability of employment rather than just as a tool for moving people from welfare to work

	How can approaches like Individual Placement and Support that combine vocational rehabilitation and personal support for people with mental health conditions be adapted and expanded?	107	Encourage wrap around services and cross agency co-ordination.
Supporting employers	How can an employment focus be embedded across all employment and support services?	110	
	How can the job services system be improved to enhance job matching and effective assessment of income support recipients?	110	Shift resources away from compliance activities and towards job matching services.
	How can the administrative burden on employers and job service providers be reduced?	110	New IT systems may assist such as those proposed in the new Employment Services Programme and not to create unnecessary “red tape” on employers.
Pillar 4. Building Community Capacity (Please see further details from Page 25 of this submission)			
Role of civil society	How can the expertise and resources of corporates and philanthropic investors drive innovative solutions for disadvantaged communities?	116	Connecting community service providers with business and philanthropy on a regional basis.
	How can the Community Business Partnership be leveraged to increase the rate of philanthropic giving of individuals and corporates?	116	Allow more flexibility at a local level in models of service deliver (eg ‘joined up services’ and “matching” services may assist. Other opportunities are around tax incentives and sharing knowledge of the success of philanthropy.
	How can disadvantaged job seekers be encouraged to participate in their community to improve their employment outcomes?	116	Allow local communities more say in activities for local job seekers. Encourage communities to develop activities that are attractive to job seekers and offer better opportunities for the transition to stable employment.
Role of government	How can community capacity building initiatives be evaluated to ensure they achieve desired outcomes?	120	Encourage evaluation to be an integral part of every innovative initiative possibly through Local Government. Provide adequate funding for independent evaluation and involve evaluators from the beginning of each initiative.

	How can the income management model be developed to build community capacity?	120	Allow communities more say in the design of local income management arrangements (if there is agreement in the community to this approach).
Role of local business	How can communities generate opportunities for micro business to drive employment outcomes?	123	Opportunities exist to - Share models (Indigenous communities have a wealth of small businesses operating), provide seed grants and initial training in business management; perhaps offer some tax breaks and continued income support until established. Assist with IT support.
	How can mutuals and co-operatives assist in improving the outcomes for disadvantaged communities?	123	Same as above
	How can disadvantaged job seekers' access to information and communication technology be improved?	123	Have safe locations available for web hubs – such as public libraries and the use of simple mobile “Apps” to assist
Community resilience	What strategies help build community resilience, particularly in disadvantaged communities?	126	There is a wealth of research available on this topic and CSSA can provide examples if required.
	How can innovative community models create incentives for self sufficiency and employment?	126	Where a community has strong leadership and a plan for change, allow local organisations access to funding outside of current programme silos (eg to blend employment and mental health funding). Ensure accountability through independent evaluation.

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- ⁱ http://w2.vatican.va/content/francesco/en/apost_exhortations/documents/papa-francesco_esortazione-ap_20131124_evangelii-gaudium.html#l.%E2%80%82The%20inclusion%20of%20the%20poor%20in%20society
- ⁱⁱ http://taxreview.treasury.gov.au/content/FinalReport.aspx?doc=html/publications/Papers/Final_Report_Part_2/chapter_f1-2.htm
- ⁱⁱⁱ <http://www.remtribunal.gov.au/offices/parliamentary-offices/parliamentary-offices-background>
- ^{iv} <http://www.sat.wa.gov.au/Pages/Default.aspx>
- ^v Data from reports provided to Department of Social Services, including the Family Support Programme Annual Service Reports and Service Delivery Summaries.
- ^{vi} On 1 July 2014 the Family Support Programme was included in the Families and Communities component of the new Department of Social Services broad-banded programmes.
- ^{vii} Marist Youth Care AHFL <http://www.maristyc.com.au/ahfl-skills-development-centre/affordable-housing-for-life> accessed 17th July 2014
- ^{viii} http://www.minister.infrastructure.gov.au/wt/releases/2014/May/wt067_2014.aspx
- ^{ix} <https://employment.gov.au/Indigenous-opportunities-policy>