



## Extent of Income Inequality in Australia

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ynot is the peak body representing the voice of Tasmanian youth



### About YNOT

The Youth Network of Tasmania (YNOT) is the peak body for the non Government youth sector and young people in Tasmania. Integral to the work of YNOT is the youth participatory and consultative structure, the Tasmanian Youth Forum (TYF) which represents the needs and interests of young people aged 12-25 years.

### Our Vision

A Tasmania where young people are actively engaged in community life and have access to the resources needed to develop their potential.

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## Introduction

The Youth Network of Tasmania (YNOT) welcomes this opportunity to provide feedback in relation to 'The Extent of income inequality in Australia' inquiry. YNOT believes that the issue of income inequality affects too many people aged 12-25 years. The changes proposed in the 2014-15 Federal Budget have particularly captured the attention of YNOT as the potential impacts for young people are alarming.

Young people bring needed skills and a unique perspective to many workplaces and the vast majority of young people want to participate in stable employment and contribute to their communities. Despite this, many young people face considerable barriers to gaining employment. Research has shown that regardless of young peoples' experience, capacity, ethnicity, location, aspirations, and needs, they are generally at a disadvantage in the labour market (Greenwood 1996).

Young people are considered to be amongst the most disadvantaged cohorts in our community, many of whom face multiple barriers preventing them from fully participating in the community. Australia's youth unemployment rate has grown to 12.5% since the Global Financial Crisis (GFC) in 2008; causing 257,000 young Australians aged 15 to 24 to become unemployed. In February 2014, 425,617 Newstart and Youth Allowance recipients were looking for work, but at the same time there were only 140,800 vacancies, which potentially means there were at least three job applicants for each vacancy (Gilbie 2014). The average length of time it takes to become employed has also increased from 16 weeks in 2008 to 29 weeks in 2014 (Hernandez 2014).

Tasmanian youth are a particularly disadvantaged cohort. Tasmania's youth unemployment rate ranges from 18.2% to 21%, the highest of any region in Australia. Tasmania ranks at the bottom among Australian states on virtually every measure of economic, social and cultural performance. Tasmania has the lowest levels of income, education and literacy. Tasmania also has the highest rates of chronic disease, smoking, obesity, teenage pregnancy, petty crime and domestic violence, and the poorest longevity (West 2013). The population within Tasmania is also the oldest in the country and the population is ageing faster than any other state or territory, resulting in less employment opportunities for young people.

YNOT recognises that income inequality is a relevant and concerning issue for many young people within Tasmania and would be keen to participate in any further consultations in relation to this topic.

## The extent of income inequality in Australia and the rate at which income inequality is increasing in our community

Australia has a long and proud tradition of equality, but in recent decades the benefits of strong economic growth have flowed disproportionately to the rich. There is a growing gap between those in the top range and those in the lower ranges of wealth and income distributions. Inequality in Australia has been rising gradually since 1982, with the internationally recognised “Gini” measure increasing from 0.27 to about 0.33 today. A Gini of 0 means society is equal, with everyone owning the same amount of wealth, whereas a Gini of 1 means society is completely unequal, where one person owns all of the wealth (Hutchens and Swan 2014).

According to the Australian Bureau of Statistics (2013), the wealthiest 20% of Australian households, with an average net worth of \$2.2 million per household in 2011-12, accounted for 61% of total household net worth. The poorest 20% of households accounted for 1% of total household net worth, and had an average net worth of \$31,000 per household (Douglas, Friel, Denniss and Morawetz 2014).

Income inequality also varies between states. Tasmania has the lowest average wages and income levels within Australia. For the 2010-2011 financial year the average Tasmanian income was \$43,521 with the Australian Capital Territory having the highest average wage and salary income level at \$60,987 (ABS 2013). The proportion of Tasmanian households dependent on government pensions and allowances is rising, and Tasmania has the highest proportion of people dependant of income support throughout all states and territories (Department of Premier and Cabinet 2009). Over 64,000 Tasmanians or 13% of the population live on or below the poverty line.

There is also significant income inequality in relation to age. Men aged 25-64 and women in the 25-59 range possess the greatest average wealth, while those under 25 years, and retirees own the least wealth (Stilwell and Primrose). Employees younger than 20 years of age can be paid less than the minimum wage. The lowest a junior employee can be paid is \$5.87 per hour for someone less than 16 years of age and trainees and apprentices can be paid less than the minimum wage (Greenville, Pobke and Rogers 2013).

## The impact of income inequality on access to health, housing, education and work in Australia, and on the quality of the outcomes achieved

Growth in income inequality leads to greater stratification of the community, and in turn has negative effects on health and social stability for many Australians. People who experience income disadvantage have limited access to high quality health care, housing, education and employment opportunities, which impacts their ability to reach their full potential. Research suggests that life expectancy is longer, and rates of adult mortality, infant mortality, mental illness and obesity are lower in more equal societies. In 2010, Catholic Health Australia and the National Centre for Social and Economic Modelling released a report entitled *Health Lies in Wealth*, where the important issue of the social determinants of health and their impact on health outcomes was highlighted. The report showed that 65% of those in the lowest income group report a long term health problem compared with just 15% of the most wealthy.

On top of this general increase in inequality within Australia as a whole, young Tasmanians are impacted by a heightened level of disadvantage, due to their age and location. Tasmania has a widely dispersed population with nearly 60% living outside of Hobart which is the highest proportion of people living outside the capital city of any state in Australia (Department of Justice). Due to Tasmania's largely rural population, many people have difficulty in accessing services relating to employment, education, housing and health. In 2006, 22% of Tasmanians reported difficulties in accessing service providers and this rose to 33% for people in areas outside the major cities and towns.

Although, many young people enjoy good health relative to other age groups, they are particularly vulnerable to a number of health conditions and risk behaviours. Young people who are unable to make a smooth transition to adulthood can face significant difficulties and barriers in both the short and long term (Department of Health and Human Services 2008). It is important that young people in particular are able to enjoy a health status as it often results in (TasCOSS 2007):

- higher quality of life – less stress and/or pain, better mobility and greater independence;
- less expense for ongoing health care, treatment, and equipment;
- increased ability to participate in social, recreational, educational and employment activities;
- the possibility of higher personal income; and
- less cost to government of acute health services and/or of the treatment and management of chronic diseases.

Tasmania's overall school retention rates are lower than any other state.. Access to a good education is important because it often results in (TasCOSS 2007):

- access to more opportunities throughout life;
- more employment opportunities and lower unemployment;
- better health status;
- higher income potential;
- more rewarding work;
- a more skilled workforce;
- higher economic productivity; and
- fewer barriers to state economic development.

During 2010, 30% of Tasmanian students did not continue through high school to Years 11 and 12 compared to about 20% nationally (Department of Premier and Cabinet 2009). Only 62% of Tasmanians aged 15-64 have completed Year 12 or have attained a formal qualification at Certificate II or above (Department of Education 2013). The low education outcomes within Tasmania have negative impacts for future employment outcomes for young Tasmanians. 86% of jobs in Australia now require a specific qualification as a minimum entry, which results in employment outcomes being unattainable for many Tasmanians. The Tasmanian youth unemployment rate reflects this as it is the highest of any region in Australia, and ranges from 18.2% to 21%.

Young people also experience disadvantage in access to affordable housing. Access to affordable housing is important as it (TasCOSS 2007):

- lowers housing costs and more money left for other needs;
- provides a secure base from which to find and retain employment, to establish and maintain relationships, and to participate in educational, social and recreational activities;
- reduces the need to move further out from population centres and services to find affordable housing;
- creates better access to home ownership for more Tasmanians; and
- reduces disruption to children's schooling and relationships from having to move house frequently.

Access to public housing is often limited, therefore many young people rely on the private rental market. Rent Assistance is not indexed at an appropriate rate and has therefore failed to align with the real cost of private rent. Young people have been particularly disadvantaged by this as they rely on their Youth Allowance to contribute to the cost of rent,



and this is paid at a lower rate than the Newstart Allowance. This reduces their ability to cover the basic costs of living, let alone the costs associated with seeking and gaining employment, such as appropriate clothing and grooming, internet access, reliable transport and mobile phones. Whiteford (2011) has calculated that, after rental expenses, a single recipient of the Newstart Allowance with no employment income will only have \$17 per day for all other costs such as food, clothing, utilities, personal care, transport, medical and school expenses. Therefore for young people in receipt of Youth Allowance, the cost of private rent is unaffordable.

Having access to affordable and adequate housing, health care, education and employment is vital so that people are able to fulfil their basic needs. For young people who are not able to access these key areas of health, it can be extremely difficult for them to achieve positive social and employment outcomes into the future.

**The likely impact of Government policies on current and future rates of inequality particularly the changes proposed in the 2014-15 Budget**

The likely impacts of the changes proposed in the 2014-15 Budget is that young people will be further disadvantaged increasing their experience of inequality. With reduced access to income support, education, training and employment, many young people will be at risk of poverty and homelessness.

<b>Budget Policy</b>	<b>Potential Impact</b>
The age of eligibility for Newstart payments will be raised from 22 to 25 years, which means those aged under 25 will be required to remain on Youth Allowance, placing more people on this welfare payment.	This will result in the loss of approximately \$96 per fortnight as consequence of remaining on Youth Allowance
People under the age of 30 must demonstrate appropriate job searches and participation in employment services for six months before they are considered eligible for either Newstart or Youth allowance (prior workforce participation may reduce this waiting time). Those able to claim will only be able to do so for six months before having their allowance suspended for a	Many young unemployed people with experience a reoccurring six month non-payment period, resulting in many young people not being able to afford essential living items.

<p>further six months.</p>	
<p>Job seekers aged 18 to 30 will be required to do a 15-25 hour per week <i>Work for the Dole Scheme</i> for six months. Despite not always receiving payments, to qualify and remain eligible to receive them, people must still comply with requirements such as sending out 40 job applications per month.</p> <p>Refusing to accept an employment offer can lead to an 8-week exclusion from their welfare program.</p>	<p>The Work for the Dole program can cause or encourage participants to reduce their efforts in seeking employment, as many view their work placements as employment, which discourages them from searching for jobs. Participants also have less available time to complete job search activities. Research also indicates that Work for the Dole programs do not match the participant's career interests with their work placement. Many participants gain specific skills which were required by their Work for the Dole Project, but these skills did not assist them in gaining employment in their desired industry (Carson, Winefield and Kerr 2003).</p> <p>The pressure of requiring jobseekers to apply for such a large number of jobs per month, will result in jobseekers applying for more jobs than are available, regardless of whether they meet qualification, training or experience requirements. This will cause a significant influx of applications to businesses, many of which may not have the resources to deal with this increase.</p>
<p>People under 35 years on the Disability Support Pension may be reassessed on their eligibility to work and be placed on Newstart or Youth Allowance payments if deemed able to work.</p>	<p>Loss of up to \$214 a week if moved to Newstart or Youth Allowance. From July 1 2014 the eligibility of current Disability Support Pension recipients under 35 years who were granted the Disability Support Pension between 1 January 2008 and 31 December 2011 will be reviewed.</p>
<p>Medicare co-payment of \$7 for GP visits. Concession card holders and those under 16 will need to pay the co-payment for the first 10 visits per year and will then be</p>	<p>This can be seen as a barrier to primary health care, especially when considered in the context of other budget measures such as cuts to welfare payments. This will</p>

<p>exempt from extra payments.</p>	<p>discourage people from presenting to the GP for illness and will likely result in people delaying treatment, including a potential reduction in vaccinations for children.</p>
<p>A \$5 co-payment for Pharmaceutical Benefits Scheme (PBS) prescription medications.</p>	<p>As above, this is likely to act as a barrier to primary health care, especially when considered in combination of other budget policy such as welfare payment cuts. This extra payment can add up, particularly when people need multiple medications for an extended period of time. This will put more pressure on the budgets of young people.</p>
<p>Removing caps on university fees which allows universities to set their own fees from 2016. FEE-HELP loans will also have higher interest levels that reflect government bond rates, of up to 6%.</p> <p>And: Minimum income threshold at which students have to begin repaying their debt will be lowered by 10%.</p>	<p>It is predicted that University fees could double in order to make up for the \$2 billion reduction in government funding for university and student support.</p> <p>The added expenses of going to University, especially with the reduction in welfare payments and increases in cost of living, may deter people from entering tertiary education.</p> <p>Could leave students with larger amounts of debt, when considered in terms of deregulation of fees and higher interest. Initial research showed these measures could double students' debt (for instance, it is projected that students who wish to study climate science would be charged 110% more than current fees).</p>
<p>Gonski school funding program will be cut from 2018.</p>	<p>There are concerns that schools won't be able to cover costs, which will entrench disadvantage and have significant implications across all schools. There are estimates which suggest up to 20% of schools will not be able to meet minimum</p>

	resource standards or provide certain support programs.
\$245 million investment into school chaplains until December 2018. Schools can apply for grants of \$20,000 or \$24,000 for remote schools.	Secular Student Welfare workers in schools will be defunded, limiting choice for schools to employ a worker that reflects and addresses individual school needs. There are no clear indications of training requirements for school chaplains; it differs between individual states and territories as well as organisations.
\$3.5 million reduction (57%) in Australian Youth engagement platforms and \$13.2 million reduction in Department of Education Grants. This affects both the Australian Youth Affairs Coalition (AYAC) and the Australian Youth Forum (AYF), the peak bodies for the youth sector and young people in Australia, which are being defunded.	This will result in fewer options for young people to have their say on a national level and less organisations advocating on behalf of young people.
The Youth Connections program will be defunded with no alternative program established. (Youth Connections assists 70,000 young people to stay in school, train or find employment. Of the 835 young people who participated in the programme in 2012, 18 months later 670 were still engaging in education or employment. More than 300 of these youth were engaged either part time or full time employment including traineeships and apprenticeships.)	Fewer programmes to assist disengaged young people to re-engage in training, education and/or employment. There is also no clear indication of what services, if any, will fill the gap left by Youth Connections.
Partnerships Broker program has been defunded, which supports young people as they learn and develop. The program's goal is to ensure young people attain year 12 or equivalent qualifications.	No organisation funded to replace Partnerships Broker on a national level. Part of the Liberal Government's plans for Tasmania however; aim to increase 21 rural and regional high schools to year 12, which includes employing 105 extra teachers, and

	investing \$45 million into school upgrades. The government aims to improve retention rates so that an extra 2000 students complete their year 11/12 studies.
Withdrawal of funding to legal aid services by \$15 million.	This places restrictions upon legal services from providing access to low income families and individuals.

### The principles that should underpin the provision of social security payments in Australia

YNOT believes having a rate structure that provides payments based on age, rather than circumstances, contributes to the significant percentage for young people who are living in poverty. Young people who are living independently face the same costs to achieve a basic standard of living as an adult in the same circumstances. While there is an increasing trend for young people to live in the family home for a longer period of time, many young people are not able to be supported by their family, or to stay in the family household because of reasons such as family violence, poverty and family breakdown. It is YNOT's position that it is essential that young people receive the same rate of income support as an adult who is in the same circumstances.

Further to this, YNOT argues that any changes to income support also need to take into account the diverse circumstances of young people, particularly circumstances that result in extra costs and require additional support. Examples of this are young people with disabilities, those who cannot access education, or who have experienced trauma or family breakdown. It is important that income support is enough to cover the basic needs of young people to ensure they can focus on training, study or securing stable employment. YNOT strongly believes that any changes made to the welfare system should be introduced to benefit the most vulnerable and disadvantaged people in our community.

### The practical measures that could be implemented by Governments to address inequality, particularly appropriate and adequate income support payments

YNOT believes that allowances need to be adjusted in a way that accurately reflects basic living costs. Currently allowances are indexed at the rate of CPI (Consumer Price Index) but this system has proven to be inadequate. This inadequacy was acknowledged when pension indexing was amended, based on the Pension Review Report completed by Dr Jeff Harmer in February 2009. Pension rates are now indexed on the Pensioner and

Beneficiary Living Cost Index (PBLCI) (ABS 2010), but allowances have continued to be index based on CPI. There is now a significant disparity between the rate of pensions and allowances (Whiteford 2012). Dr Harmer's report also found that Rent Assistance is inadequate, which is also indexed at the CPI rate, as it does not accurately reflect the increasing cost of rental housing.

Income support, regardless of its classification as a pension or allowance, should be adequate for a dignified standard of living that doesn't subject any child or young person to poverty and deprivation. The OECD and the Business Council of Australia believe current levels of income support are not adequate to enable individuals to make the transition to self-reliance and workforce participation (Marsh and McGaurr 2013). YNOT believes that CPI indexing is not the most effective way of adjusting payments. YNOT strongly believes there needs to be a fair, constant and equitable method to indexing income support payments.

YNOT argues that the vast majority of young people are willing to work and understand the benefits of employment. Most young people do not choose income support as a lifestyle choice over paid employment, as paid employment gives greater income and other benefits such as a wider network of friends, skill development and a sense of purpose. In most cases where young people need income support, it is because they do not have the ability to gain a sufficient income to achieve a basic standard of living. YNOT would support a targeted youth program similar to Youth Connections to address inequality as the program assists the most disadvantaged young people complete education and transition into the workforce successfully.

Youth Connections helped over 70,000 young Australians who had disengaged or were at risk of disengaging from education or employment. The statistics from the program showed that around 95% of the participants completed the program and were still in work or study six months later. YNOT believes that to promote self-sufficiency, there is a need for a program that fosters work readiness and meets individual needs, and that this will assist to establish future careers pathways. The Brotherhood of St Laurence is currently trialling a Youth Transitions Service. Their early evaluations indicate that, of those who participate in their training program, 70% are successfully moving into work and or further learning (Brotherhood of St Laurence 2014).

YNOT support the Brotherhood of St Laurence (2014) in their recommendations relating to the key elements to be included in a youth transition program. These elements include:

- **Employability Skills** – as employers have identified that young jobseekers are often not job ready. Focusing on building ‘employability’ skills such as punctuality, the ability to work in a team and a practical understanding of workplace expectations would assist.
- **Work Experience** – as access to real workplace experience is critical to building work readiness. A Youth Transitions Service would need to connect young people to real-life opportunities to experience different workplace environments, volunteering placements and to obtain meaningful work experience based on their interests and abilities.
- **Coaching** – as it assists young people in identifying their strengths and aspirations, which will encourage them on their journey to secure their first job.
- **Vocational Guidance** – as it enables young people to identify, plan and work towards their career aspirations in a realistic way.
- **Rapid Action** – as the longer young people are disengaged, the harder it is for them to move into work. The program would provide early intervention, and identify young people who need to be re-engaged, trained to develop skills and given a work placement.

The New Zealand Ministry of Social Development (2012) has stated that the current lifetime cost of those on welfare is \$78.1 billion and those who go on benefits before age 18 have the highest lifetime welfare costs. This highlights the importance of providing early intervention for young people who receive income support. YNOT believes that sufficient investment needs to be made into early intervention programs to reduce inequality and also to ensure the most effective and long-term cost efficient outcomes are achieved. These outcomes can include a reduction in the length of time individuals require welfare payments, increased levels of education, improved productivity in the workplace and improved adult health care.

Education First Youth Foyers are an effective intervention method of breaking the cycle of youth homelessness. They have a core focus on education and training as a means of breaking the cycle of homelessness and disadvantage. Youth Foyers link affordable accommodation, with training and employment, health and wellbeing and social participation. The provision of this support is important not only for the individual young people involved, but also in preventing long-term welfare dependency.

YNOT acknowledges that this model is not suitable for everyone, but for certain young people it can be an effective way to improve their health, social, employment outcomes. The Foyer model is effective because it is a holistic approach to meeting the needs of young people based on an understanding of adolescent development. YNOT believes Foyers have the potential to support disadvantaged young people and increase their likelihood of building future pathways of self-reliance, with increased participation in their community. Results from the UK (Oxford Foyer) indicate that:

- 95% of the young people who have engaged with the Foyer move on within two years;
- 72% have jobs or are undertaking further education;
- 68% obtain formal qualifications; and
- 80% are maintaining tenancies successfully two years after moving on.

Reducing the educational performance gap, particularly for students from low socioeconomic (SES) backgrounds is also another area which needs to be addressed to reduce inequality. This educational gap often widens throughout schooling, resulting in many young people leaving school without functional levels of literacy and numeracy needed for work. The biggest return on investment in terms of future labour market productivity will be achieved through focused attention on those with the lowest level qualifications and skills. YNOT believes that improving educational outcomes for our most disadvantaged students, and therefore improving their employability and life chances, is an essential step forward and should be a priority for the government.

YNOT would support a youth-focused Australian Employment Covenant in reducing inequality, as many young people are not able to secure a first job. Young people are often overlooked in favour of their more experienced, older colleagues, and incentives such as the Restart Wage Subsidy supplement paid to those who employ older workers for at least two years, will only serve to further disadvantage young people competing against them in the jobs market. YNOT argues that this incentive would be more effective if it were targeted at encouraging the employment of all long-term unemployed jobseekers.

There are many other whole of business or organisation strategies that have been applied to specific areas of disadvantage, such as to jobseekers with a disability, which could also be extended to disadvantaged young jobseekers. For example, the Commonwealth Department of Health and Ageing have met their target of employing 10% of workers with a disability, which shows that whole of organisation or business approaches such as these



can work effectively. Westpac, Telstra and the ANZ all have similarly successful programs in place. YNOT recommends that strategies such as these could be used to reduce the high rate of youth unemployment in Australia.

YNOT would also support a program to address the decline in apprenticeship and traineeship opportunities for young people. The Australian Government currently has an apprenticeship incentive scheme, but there are no additional incentives available for hiring a young person who is not participating in a School-based Apprenticeship. YNOT believes that greater incentives should be introduced for apprentices and trainees under 25 years old who are working in skills-shortage and priority-occupation areas. YNOT also believes that stimulating the availability of entry-level job opportunities for young people is another critical role for government in relation to addressing inequality and increase self-reliance for young people. For example, the government could increase the number of graduate positions they offer and support young people through government work programs.

YNOT believes that many of the required administrative reporting requirements for Job Service Providers inhibit their service delivery to young jobseekers. Much of their appointment time with jobseekers is taken up with ensuring that their paperwork is compliant, rather than focusing on the needs of the client and marketing their client's skills to employers and matching them with relevant labour market opportunities. YNOT believes that the pathways to employment for those on welfare could be improved by ensuring that disadvantaged jobseekers have access to employment support services. These services must address the social and personal barriers that prevent these people from gaining and sustaining employment, rather than focusing on administrative processes. It is vital that Job Service Providers are able to form relationships with their clients to ensure that young people are enrolled in training and work experience based on their need, skills, interest or abilities.

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