



Response to the Treasurer,
the Hon. Wayne Swan M.P.

*Request for Community Input into
2008-2009 Federal Budget*

January 2008

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1. Executive summary

Anglicare Tasmania welcomes the opportunity to contribute to the development of the 2008-2009 Federal Budget. Our submission draws on extensive service delivery experience and original research and consultation with low income earners in Tasmania. In the submission we have focussed on three key issues: the affordable housing crisis, the shortage of resources and support for people with disabilities and the difficulties faced by refugees and humanitarian entrants arriving in Australia.

Housing: Tasmania, like the rest of Australia, is experiencing a crisis in housing affordability, which has particular consequences for people dependent on social housing or the private rental market for their accommodation. The financial constraints facing the public housing system, including the significant debt burden on Housing Tasmania, has meant that houses have had to be sold off to meet operating costs, while remaining properties are available only to those with very complex needs or in severe crisis. It is critical that funding for the public housing system be increased to restore the system's capacity to respond adequately to need and to operate sustainably into the future. The crisis has led to increasing pressure on the Supported Accommodation Assistance Program, which provides crisis housing and support to people who are homeless or at risk. SAAP services are struggling to cope with demand and with the increasing complexity of issues facing clients. Substantial funding increases are required so that services can increase worker numbers, reduce caseloads to manageable levels and provide clients with all of the support they need.

Disability: There are approximately 24,800 Tasmanian adults of working age reliant on the Disability Support Pension as their main source of income, about 22,000 of which sometimes or always need assistance with daily activities. There are also about 8,000 children aged 0-14 with a disability, of which 4,000 sometimes or always need assistance. Research by Anglicare has found that there is a strong correlation between poverty and disability in Tasmania. People are living on very low incomes, which means that for households which include a person with a disability, daily life is characterised by difficulties in managing day-to-day costs, in paying bills on time and in affording essentials like housing, transport, heating, food and social participation. The additional costs associated with disability are frequently beyond what is provided by the Disability Support Pension, and a universal disability allowance is required to ensure that people are not missing out on essential support and equipment. The disability services system is complex and fragmented, with inadequate levels of support, major shortfalls in subsidies for essential aids and equipment and limited information about service availability and entitlements. Additional funding and investment through the Commonwealth State/Territory Disability Agreement now and into the future is urgently needed, as are additional support with overcoming barriers to employment and extensions to the subsidies available for essential equipment such as continence aids.

Refugees: Tasmania has welcomed many refugees and humanitarian entrants over the last decade. However, research has identified a number of problems with the resettlement process which are jeopardising people's chances of successful settlement. These include significant gaps between what people require and what settlement services are able to provide, particularly for people arriving under the Special Humanitarian Program; considerable problems with accessing employment, including through Job Network providers; inadequate incomes and difficulties with managing living costs; lack of access to appropriate, free migration advice and assistance with applications for family reunion, which means that a disproportionate number of applications are unsuccessful; and a worrying level of racist violence and harassment being perpetrated against new arrivals. Of particular concern were the difficulties refugee families were experiencing in finding permanent and affordable housing, with high housing costs, discrimination, widespread insecurity of tenure and even homelessness undermining the settlement process. A range of initiatives to provide greater and longer-term support to refugees are required to address these shortcomings.

2. List of recommendations

RECOMMENDATION 1

That the Australian Government prioritises the implementation of its pre-election commitments in relation to housing, such as the National Affordable Rental Initiative, the National Affordable Housing Agreement and the construction of additional crisis housing.

RECOMMENDATION 2

That the Australian Government, through the Treasurer, waives Housing Tasmania's outstanding debt to the Commonwealth in order to free up an additional \$17 million per annum in core funding for Housing Tasmania.

RECOMMENDATION 3

That the proposed National Affordable Housing Agreement allocates State and Commonwealth resources to the public housing system that are sufficient to allow the system to operate on a sustainable and viable basis.

RECOMMENDATION 4

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, increases recurrent funding to SAAP services by 30% plus indexation.

RECOMMENDATION 5

That the Australian Government's 2008-09 Budget includes funding for

- the development of a national employment strategy for those with a disability;
- fast-tracked renegotiation of a new Commonwealth State/Territory Disability Agreement with a particular focus on increasing the funding available within the Agreement, prioritising Disability Services reform and moving towards national population benchmarks for key services;
- investment in early intervention for children with autism;
- negotiation of a national disability strategy; and
- legislative reform to prioritise the needs of carers and ensure fair treatment by government services and the streamlining of respite services.

RECOMMENDATION 6

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs,

- establishes a universal disability allowance to meet the additional costs associated with disability;
- directs Centrelink to develop an information kit outlining the support available for those transferring from compensation payments to Centrelink benefits;
- directs Centrelink to conduct comprehensive disability awareness training with all Centrelink staff annually and produce clear guidelines about working with people who advocate for people with disabilities;
- commits to a review of the way in which Centrelink benefits are provided to people with life long disabilities and their families in order to provide a consistent approach which recognises support needs and which eradicates unnecessary demands for information;
- publicises more widely the benefits available to carers and how to claim them and operates as a signpost or gateway to other services; and
- directs Centrelink to routinely provide information to doctors required to complete 'treating doctor's reports' about the application process and what is required in terms of recording the impact of any disability or condition on carers.

RECOMMENDATION 7

That the Australian Government, through the Minister for Employment and Workplace Relations,

- funds the improvement of employer incentive schemes, assistance with disability related employment costs and disability awareness programs to encourage employers to employ people with disabilities;
- acts as a role model by reviewing its own employment practices so that people with disabilities are employed in the public sector at a similar rate to their numbers in the working age population; and

- commits to programs to increase awareness among employers about the need for flexible workplace environments and family workplace policies to increase attachment to the labour market.

RECOMMENDATION 8

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, commits to funding increases in the Commonwealth State/Territory Disability Agreement and makes a plan about how to fund, finance and deliver services into the future.

RECOMMENDATION 9

That the Australian Government, through the Minister for Health and Ageing, extends the Medicare Scheme to ensure that people with disabilities can claim the cost of essential equipment, less other funding sources like the Community Equipment Scheme.

RECOMMENDATION 10

That the Australian Government, with the State and Territory Governments, commits to fully funding the cost of disposable nappies and associated continence aids for Pension Concession Card and Health Care Card holders with disabilities over the age of four years.

RECOMMENDATION 11

That the Australian Government, through the Minister for Immigration and Citizenship, funds an evaluation of the delivery of transit support services to ensure that these services are being delivered to the highest standard of client support.

RECOMMENDATION 12

That the Australian Government, through the Minister for Immigration and Citizenship, increases funding to Integrated Humanitarian Settlement Strategy services to enable them to provide the full range of orientation services to all Special Humanitarian Program entrants.

RECOMMENDATION 13

That the Australian Government, through the Minister for Employment and Workplace Relations, provides funding to the Job Network in Tasmania to develop a specialised labour market program for culturally and linguistically diverse communities to be delivered in Launceston and Hobart. This service will provide individual pathways planning, case management and referral, training, work experience and mentoring.

RECOMMENDATION 14

That the Australian Government, through the Minister for Human Services, increases income support allowances to the level of pension payments and links allowance payments to average male weekly earnings.

RECOMMENDATION 15

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, funds the Commonwealth Financial Counselling Program in Tasmania to develop and provide financial literacy training and budget planning skills to refugee communities in partnership with settlement services.

RECOMMENDATION 16

That the Australian Government, through the Minister for Immigration and Citizenship, directs funding to Housing Tasmania to construct or purchase properties for refugee individuals and families, to be managed by settlement services as community tenancies.

RECOMMENDATION 17

That the Australian Government, through the Minister for Immigration and Citizenship, makes members of the Real Estate Institutes eligible for free use of the Telephone Interpreter Service.

RECOMMENDATION 18

That the Australian Government, through the Minister for Immigration and Citizenship, directs funds to support the costs borne by the Tasmanian Department of Health and Human Services for the refugee health clinics in Hobart and Launceston.

RECOMMENDATION 19

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided to extend the migration advice service provided free of cost through the Settlement Grants Program to ensure that 1 FTE migration agent is available to refugee communities in Hobart.

RECOMMENDATION 20

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided so that the Department of Immigration and Citizenship pays the travel costs of reunions of immediate family and dependent members of extended families (including stepchildren, adopted children and orphaned children of siblings and elderly parents who have no remaining carers) and that a HECS-style debt recovery system is investigated with travel loans repaid on receipt of a pre-determined level of income.

RECOMMENDATION 21

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are allocated to develop community education programs focused on developing positive images about refugees. The program should also explain the role of the offshore humanitarian program and the background of the refugees who come to Australia through it.

3. About Anglicare Tasmania

Anglicare Tasmania welcomes the opportunity to contribute to the 2008-2009 Federal Budget. Anglicare is an independent community organisation based in Tasmania. We are affiliated with the national Anglicare Australia network, which includes 44 member organisations from across Australian and New Zealand. Anglicare Tasmania provides 47 separate community services to Tasmanians, as well as operating a registered training organisation, an IT-based social enterprise and a Social Action and Research Centre (SARC). Our clients come from all areas of the state, and include people facing a range of challenges, including personal, relationship and family difficulties, housing crisis and homelessness, alcohol and other drug issues, barriers to finding employment, mental illness, disability, acquired injury and frailty.

Usually, Anglicare focuses its advocacy on state-based issues, because our expertise is state-based. But many of the problems experienced by Tasmanians are really one aspect of broader national concerns. For this reason, Anglicare does contribute to federal consultation processes, and in this submission we have focused on three key issues affecting our clients: the affordable housing crisis, the shortage of resources and support for people with disabilities and the difficulties faced by refugees arriving in Australia. Our response is based upon the experiences of our services in each of these areas, and upon research and direct consultation with Tasmanians affected. Copies of the reports and policy documents upon which the submission is based, by Hinton (2006, 2007), J. Flanagan (2007) and K. Flanagan (2007), are enclosed with this submission.

We urge the Australian Government to respond to our recommendations on behalf of Tasmanians in need, and also on behalf of people in other states who are experiencing similar problems in their own lives.

4. The crisis in affordable housing

4.1. Background

Like the rest of Australia, Tasmania is experiencing a crisis in housing affordability. While most of the media and political attention has been on the difficulties facing first home buyers, Anglicare is particularly concerned about the impact the housing crisis is having on low income earners for whom home purchase is not an option. These people are confined to either social (public or community) housing or the private rental market, and both of these sectors of the market are struggling to meet demand. The result is growing housing insecurity, homelessness and pressure on crisis services.

Providing affordable housing, particularly through the social housing system, is far cheaper and more efficient than picking up the costs of homelessness, insecure tenure and poor housing quality as they play out through the justice system, the education system and the health system. However, current policy settings privilege home ownership (Industry Commission 1993), while taxation-based incentives like negative gearing that are supposed to increase private rental supply have been shown instead to contribute to house price inflation and to benefit the high end of the market (Jeffrey 2007, Hulse and Burke 2000). The advantages in the private rental market all belong to the landlord, with limited security and affordability provided to the tenant (Burke 1999). Finally, declining Government investment and interest in social housing – at both a State and Commonwealth level – means that for many low income earners the only housing that would be affordable and secure is now out of reach unless they have very complex needs or have fallen into severe crisis. The housing boom of c.2001 onwards has made things worse, but even without it, low income earners are significantly and continually disadvantaged under the existing system.

The incoming Rudd Government has made a number of commitments in relation to housing, including proposals for a National Affordable Rental Initiative, a new National Affordable Housing Agreement, a number of initiatives aimed at improving access to home ownership, a National Housing Supply Research Council and a \$150 million investment in the construction of crisis housing. Anglicare welcomes the new Government's focus on housing and, due to the depth of the crisis, urges the Government to prioritise the funding and implementation of these policies in the 2008-09 Budget. In addition, Anglicare makes further recommendations in relation to the social housing and crisis housing systems.

RECOMMENDATION 1

That the Australian Government prioritises the funding and implementation of its pre-election commitments in relation to housing, such as the National Affordable Rental Initiative, the National Affordable Housing Agreement and the construction of additional crisis housing.

4.2. Social housing

Tasmania's social housing system is under increasing pressure. The community housing sector is small, fragmented and under-funded, with long waiting lists (K. Flanagan 2007) and the public system is contracting: dwelling numbers fell by 11.4% between 2001 and 2006, but the number of applicants on the waiting list rose by 62.1% (SCRGSP 2007, SCRCSSP 2003). The requirement imposed by the CSHA to target the limited remaining houses to people considered to be in greatest need has led to increasing rates of joblessness, single parenthood and disability among tenants (Hughes 2006) and growing levels of anti-social behaviour in public housing areas directly related to the complexity of tenants' needs (Atkinson et al 2007), all of which adds to the cost of providing adequate tenancy support. Existing stock is ageing and declining in quality and the size and type of properties are no longer appropriate to the needs of tenants, yet the rapid increase in house prices due to the housing boom has pushed up the average cost of purchased public housing by 80% (Auditor-General 2005) and Housing Tasmania needs to sell up to four of its properties in order to purchase one appropriate property (Housing Tasmania 2003). The pressures on the system are highlighted by Housing Tasmania's balance sheet – in 2005-06, Housing Tasmania made a loss of \$27 million (DHHS 2006). This picture is replicated around the country (Hall and Berry 2007).

The problem is worsened by Housing Tasmania's outstanding loan to the Commonwealth, which dates from between 1945 and 1986, when Commonwealth funding for social housing was provided as a loan rather than a non-repayable grant. In 2003, the outstanding amount on the loan stood at \$273 million, and Housing Tasmania faced annual repayments of \$17 million (Housing Tasmania 2003). These repayments effectively immediately remove the bulk of Housing Tasmania's base funding through the CSHA from Housing Tasmania's budget and return it straight to the Commonwealth. For example, Housing Tasmania received \$21.4 million in base funding from the Commonwealth in 2004-05 (FACSIA 2006). A repayment of \$17 million left Housing Tasmania with just \$4.40 million in Commonwealth base funding, and virtually halved its total housing budget. The Tasmanian community sector has campaigned for many years to have Housing Tasmania's debt burden lifted.

The future of the public housing system looks bleak, but it is important to note that most of its problems are attributable to the lack of funding and the resulting compromises that state housing authorities must make to ration a scarce resource. The failings in the current system should not be used to dismiss the role of the public system in providing secure, affordable housing to low income earners and other disadvantaged groups. As far back as 1993, the Industry Commission (now the Productivity Commission) reviewed the alternatives, including community housing, cash rental subsidies and the private rental market, and concluded that public housing was the most cost-effective and efficient means of delivering housing assistance to low income earners (Industry Commission 1993).

The new Federal Government has indicated it will replace the CSHA with a National Affordable Housing Agreement between the states and the Commonwealth (Rudd et al 2007). This agreement must include sufficient funding for public housing so that the system can overcome its fiscal constraints, provide tenants with essential support, proactively manage its assets and most critically of all, increase supply.

RECOMMENDATION 2

That the Australian Government, through the Treasurer, waives Housing Tasmania's outstanding debt to the Commonwealth in order to free up an additional \$17 million per annum in core funding for Housing Tasmania.

RECOMMENDATION 3

That the proposed National Affordable Housing Agreement allocates State and Commonwealth resources to the public housing system that are sufficient to allow the system to operate on a sustainable and viable basis.

4.3. Crisis housing

The main response to homelessness in Australia is through the Supported Accommodation Assistance Program (SAAP), funded jointly by the Commonwealth and State Governments. Across Australia, SAAP services are under significant pressure, facing very high levels of crisis amongst clients, but struggling with constrained resources and limited emergency accommodation (Chamberlain et al 2007). Because often the only alternative is for the client to sleep on the streets, many workers end up supporting clients into accommodation that they know is too expensive, inappropriate or substandard and that increases the vulnerability of the client to falling into further crisis. Many members of the Federal Government would have had the opportunity in recent months to find out about these issues first hand following the Prime Minister's request that they visit local shelters and other crisis services.

In Tasmania, between 2001-02 and 2005-06, total real funding for SAAP rose by only 3%. In approximately the same period, the demand for SAAP services increased by 28% among adults and 39% among children (see Table 1).

Table 1: Tasmanian Supported Accommodation Assistance Program: number of clients and recurrent funding (\$ million, 2005-06 dollars), 2001-2006

	2001	2002	2003	2004	2005	2006	Increase*
SAAP clients	3,550	3,750	4,250	4,550	4,550	4,450*	28%
Children accompanying SAAP clients	no data	1,900	2,300	2,350	2,650	2,150*	39%
Total real recurrent funding**	no data	13.4	13.4	13.3	13.0	13.8	3%

*SAAP data for 2006 is not directly comparable with earlier data because of a change in definitions used, therefore the percentage increase for the number of SAAP clients is calculated between 2001 and 2005 and the percentage increase for the number of accompanying children is calculated between 2002 and 2005.

**Figures are for the 12 months leading up to 30 June in the year indicated.

Source: SCRCSSP 2003; SCRGSP 2007; and AIHW 2007

Anglicare welcomes the new Government's commitment to build an additional 600 houses and units over five years to be used as crisis accommodation (Rudd and Plibersek 2007). The shortage of appropriate emergency housing has been a significant problem. However, SAAP services are also facing an increasing level of complexity in client needs (Weinert 2007). Workers are struggling to find accommodation for clients experiencing significant and ongoing issues with drugs and alcohol, with very fragmented tenancy histories that can include periods of homelessness, with serious and disabling psychiatric conditions or with acquired brain injuries that affect their behaviour and capacity to live independently. In a high proportion of cases, clients are experiencing more than one of these issues at the same time. They need intensive, long-term, personalised support, and services are unable to provide enough of this support within current resource constraints.

Homelessness Australia has recommended an increase in funding to SAAP services of 30% to address the pressures on the system, and Anglicare recommended that state funding for SAAP increase by this amount in our recent State Budget submission (Anglicare Tasmania 2007). We also call for the new Federal Government to increase its contribution by the same amount. The additional funding will allow services to increase the number of workers and reduce caseloads to manageable levels. This in turn will give services the capacity to respond more effectively to complex needs, such as employing workers to provide specialist support.

RECOMMENDATION 4

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, increases recurrent funding to SAAP services by 30% plus indexation.

5. Living with a disability

5.1. Background

Over the past two years Anglicare's Social Action and Research Centre has produced two major research reports about the experiences of people living with disabilities in Tasmania. The first (Hinton 2006) documented the circumstances and daily living experiences of the working age population (18-64 years) of Tasmanians reliant on the Disability Support Pension (DSP), while the second (Hinton 2007) explored the issues facing low income families caring for children with disabilities aged 0-16 years across the State. The intent was not to document exceptional cases of hardship or difficulty which often hit the headlines, but rather to describe the 'ordinary' experience of living with or caring for someone with a disability. Both pieces of research investigated the relationship between disability and poverty, the additional disability-related costs people face, their experiences of accessing and using support services and what could be done to improve their situation and the quality of their lives. The research was based on in-depth accounts of the daily lives of 48 adults with disabilities, 20 carers and 24 families caring for children with disabilities.

Disability affects significant numbers of Tasmanians and, together with South Australia, the state has the highest proportion of people with disabilities in Australia (ABS 2004). There are approximately 24,800 adults reliant on the DSP as their main source of income¹ and about 22,000 people of working age with a profound or severe core activity restriction that means they sometimes or always require assistance with daily activities to attain a reasonable lifestyle (ABS 2004). In addition there are an estimated 8,000 children with a disability (aged 0-14 years) with at least 4,000 falling into the severe and profound category². It is this group who will have the biggest need for services.

5.2. Services and support

Anglicare's research has found:

- **a strong correlation between poverty and disability** in Tasmania where living with a disability is commonly associated with lower workforce participation, low incomes and higher living costs due to disability-related expenses. A typical budget for a Tasmanian adult with a severe disability and in receipt of the DSP leaves only \$32 a week to spend on all other aspects of their life once basic living costs have been covered. Many are forced to cut back on essentials like food and heating as well as social and community participation. In addition it has been estimated that approximately 60% of primary carers of co-resident children aged 0-14 years with a disability are reliant on government pensions or benefits as their principal source of income (AIHW 2004) and that children with disabilities on average cost three times as much as non-disabled children (Dobson and Middleton 1998). Extrapolating these figures to Tasmania means that there are 4,800 low income families caring for children with disabilities in the state who can have difficulties in managing day-to-day, in paying bills on time and in affording the essentials of life like appropriate housing, transport, food and social participation.
- **barriers in accessing the services required** to live adequately in the community due to a complex and fragmented service system, inadequate levels of personal care and support services and respite and major shortfalls in the subsidies available for acquiring essential aids and equipment. Adults with disabilities, their carers and parents caring for disabled children also have problems in accessing employment, education and training due to direct discrimination, a lack of appropriate child care and the range of additional costs involved.
- **a lack of information** about how services work and what assistance an individual might be entitled to. This means people have to battle to find out what might be available to them and then approach a number of different agencies to get their needs met. This is confusing and frustrating and means that many miss out.

Research participants voiced an overwhelming need for a pathway through services which could provide one point of entry into services and adequate levels of support from the point of identification or the acquisition of a disability. Anglicare welcomes the pre-election promises of the new Government to improve the disability sector, and urges the Government to prioritise and fund these commitments.

RECOMMENDATION 5

That the Australian Government's 2008-09 Budget includes funding for

- the development of a national employment strategy for those with a disability;
- fast-tracked renegotiation of a new Commonwealth State/Territory Disability Agreement with a particular focus on increasing the funding available within the Agreement, prioritising Disability Services reform and moving towards national population benchmarks for key services;
- investment in early intervention for children with autism;
- negotiation of a national disability strategy; and
- legislative reform to prioritise the needs of carers and ensure fair treatment by government services and the streamlining of respite services.

¹ Centrelink monthly statistics for the third quarter of 2005.

² Figures derived from ABS population data (resident population of 0-14s as at June 2005) and AIHW data (AIHW 2006).

5.3. Income support

People with disabilities and those caring for them have to make stark choices to ensure their income stretches to meet basic needs. Although state benefits and services are meant to offset some of the additional costs of living with a disability the weekly incomes of those dependent on Centrelink benefits fall far below the amount needed for an acceptable quality of life. This situation is exacerbated by significant numbers of families not getting the benefits that they are entitled to. They may not know they are available or, despite providing high levels of care, are refused payments. They also encounter complicated application processes with a constant demand for information about the extent of the care provided that often does not recognise the pressures involved in caring or the life-long nature of many disabilities and the impairment and care needs they generate. Applicants can find this frustrating and distressing. Ensuring families get all the financial help available is fundamental. What people with disabilities and those caring for them want to see is a full recognition of the additional costs of living with a disability and more assistance to meet them so that they can fully participate in voluntary work, employment and social and community life and have an adequate quality of life. They also want to see Centrelink services which are promoted and publicised and where application processes recognise the issues facing people with disabilities and those caring for them.

RECOMMENDATION 6

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs,

- **establishes a universal disability allowance to meet the additional costs associated with disability;**
- **directs Centrelink to develop an information kit outlining the support available for those transferring from compensation payments to Centrelink benefits;**
- **directs Centrelink to conduct comprehensive disability awareness training with all Centrelink staff annually and produce clear guidelines about working with people who advocate for people with disabilities;**
- **commits to a review of the way in which Centrelink benefits are provided to people with life long disabilities and their families in order to provide a consistent approach which recognises support needs and which eradicates unnecessary demands for information;**
- **publicises more widely the benefits available to carers and how to claim them and operates as a signpost or gateway to other services; and**
- **directs Centrelink to routinely provide information to doctors required to complete 'treating doctor's reports' about the application process and what is required in terms of recording the impact of any disability or condition on carers.**

5.4. Employment

Access to employment can be the key to breaking a cycle of deprivation yet people with disabilities and their carers face high levels of discrimination in finding and retaining paid work. They are also expected to participate in the labour market without reasonable levels of assistance to offset the additional costs involved including expenditure on aids, equipment and transport. Limited childcare options and inadequate support with caring responsibilities mean parents of disabled children may have to leave work. The cumulative effect of these costs can make employment unfeasible. Much of the current assistance available to smooth the transition into work is about improving the individual employee rather than about supporting employers to remove disabling barriers and create flexible employment environments which take into account employees' caring responsibilities.

RECOMMENDATION 7

That the Australian Government, through the Minister for Employment and Workplace Relations,

- **funds the improvement of employer incentive schemes, assistance with disability related employment costs and disability awareness programs to encourage employers to employ people with disabilities;**
- **acts as a role model by reviewing its own employment practices so that people with disabilities are employed in the public sector at a similar rate to their numbers in the working age population; and**
- **commits to programs to increase awareness among employers about the need for flexible workplace environments and family workplace policies to increase attachment to the labour market.**

5.5. Support in the community

Access to effective and coordinated community support is vital in order to assist people with disabilities and their carers and prevent the escalation of situations into a crisis. Common to people coping with a disability is the urgent need for information about the kind of service they can expect, how to access it and one point of contact with services. In addition these services require adequate levels of funding which can respond to growing levels of demand for quality personal care and support and respite and leave behind a system constantly in crisis.

RECOMMENDATION 8

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, commits to funding increases in the Commonwealth State/Territory Disability Agreement and makes a plan about how to fund, finance and deliver services into the future.

5.6. Aids and equipment

Lives can be transformed by having access to appropriate aids and equipment to assist with mobility, communication and continence yet many cannot meet these needs without incurring substantial financial costs which they cannot afford. This means that they either do without or are forced into the ignominy of fundraising. This is despite the fact that access to aids and equipment can reduce expenditure on health and social care in the longer term.

In particular coping with continence needs is a major issue for many families and the current subsidy does not begin to cover the costs of those who are doubly incontinent where, on average, the cost of nappies and pads is at least \$100 per month. These costs represent 10% of the Carer Payment and 51% of the fortnightly Carer Allowance and mean that too many families are forced into debt. Paying for continence aids also has a major impact on a person's ability to fully participate in community life. The provision of continence aids for those on a low income is a basic and essential health need and should be fully funded.

RECOMMENDATION 9

That the Australian Government, through the Minister for Health and Ageing, extends the Medicare Scheme to ensure that people with disabilities can claim the cost of essential equipment, less other funding sources like the Community Equipment Scheme.

RECOMMENDATION 10

That the Australian Government, with the State and Territory Governments, commit to fully funding the cost of disposable nappies and associated continence aids for Pension Concession Card and Health Care Card holders with disabilities over the age of four years.

6. The settlement of refugees

6.1 Background

In 2007 Anglicare published *Dropped from the moon: the settlement experiences of refugee communities in Tasmania* (J. Flanagan 2007). This research collected qualitative data on the settlement experiences of communities in the period 1996-2006 and collated that material against the Department of Immigration and Citizenship (DIAC) criteria for successful settlement. The research highlighted a number of problems which Anglicare believes need to be addressed to ensure that Australia meets its humanitarian obligations in regard to the settlement of refugees.

Australia has a comprehensive service system which assists refugees with resettlement. However, Anglicare's research highlighted some issues around the delivery of settlement services and also raises

questions about the adequacy and appropriateness of the current service system for the current refugee intake.

Participants in Anglicare's research were asked what they thought needed to be done to further help refugee communities to settle in Tasmania. A wide range of suggestions were made from which some strong themes emerged. Their priorities were:

- **More public housing stock** so that there would be better access to public housing as part of the settlement process. This was a priority over better access to the private rental market as the housing was affordable and the tenancies were secure.
- **More help to get driving licences** in view of the amount of tutored hours required under Tasmanian legislation and the importance of driving licences in applying for work, staying connected with their communities and doing their shopping.
- **Opportunities to work**, especially in agencies and services that work for the Government or the community so that they could contribute to public life and be role models to young people from refugee communities. They wanted more assistance to find work from the Job Network, including a focus on building up networks with potential employers for the refugee communities.
- **To be reunited with their families.** They wanted information and support that would help them deal with the application processes with the hope that in meeting the procedural and information requirements they would be able to bring family members to Australia.
- **Action against racism** in the form of Harmony Day projects or broader community education that supported the vision of a multicultural Australia and built on the good initiatives seen in schools.
- **Increased settlement support**, including longer case management from settlement services.
- **Increased income support** to address the pressure on budgets caused by housing stress.
- **More help to make the transition from school into training or employment** for refugee youth who arrived in Australia in secondary or senior secondary school.
- **More help to learn English** beyond the 510 hours provided in initial settlement.

6.2. Services in transit

It is understood by DIAC and the International Organisation for Migration that the support provided to refugees in transit to resettlement and the greeting they receive at the airport on arrival has an enormous psychological impact on them and therefore services are funded to do this work. Anglicare's research found that for a small number of entrants these services had failed to materialise. The impact of this had been devastating and set a tone of insecurity and abandonment for their early settlement phase.

RECOMMENDATION 11

That the Australian Government, through the Minister for Immigration and Citizenship, funds an evaluation of the delivery of transit support services to ensure that these services are being delivered to the highest standard of client support.

6.3. Settlement services

Anglicare's research found that the Integrated Humanitarian Settlement Strategy (IHSS) service system has two fundamental problems: it is not providing sustainable housing outcomes and its support is of too short a duration.

Anglicare's research also identified gaps in the assistance provided to people proposing people to come to Australia through the Special Humanitarian Program (SHP). These included assistance to provide on-arrival accommodation if required, and for more support in providing orientation services – such as support for SHP entrants to access health services or to navigate the private rental market and assist with bond and rent in advance. There is also a need for SHP entrants to get access to financial counselling services to assist them to manage their debts. IHSS services can provide emergency accommodation for SHP entrants on a needs basis but this requires negotiations with DIAC.

The Australian Government has acknowledged that SHP arrivals are in need of a greater level of settlement support. The approach that has been adopted is to establish a set of minimum requirements for proposers with a budget initiative intended to provide support to proposers who do not meet the required levels of employment or length of residency. These people will be required to find a volunteer or community group who are prepared to provide the settlement support.

These changes suggest a shift to prioritising applications from longer term and employed proposers. The effect this will have on people proposing family members who fail to meet these new requirements is worrying, particularly for refugees settled in areas with higher levels of unemployment with no specialist Job Network providers, such as Tasmania. It also has potential to impact unfairly on newly arrived families separated in the resettlement process, women-headed households where women are busy with childcare responsibilities, students, and refugees who have health problems which restrict their work capacity. It is not clear whether the voluntary sector has the capacity to provide this level of support for SHP entrants – proposers may find it difficult to find volunteers or community groups willing to take on the role. A review of the impact of barring family sponsorship if the sponsor is receiving social assistance in Canada reveals the devastating impact of such policies, even where they exist within a progressive legislative framework (CCR 2004).

RECOMMENDATION 12

That the Australian Government, through the Minister for Immigration and Citizenship, increases funding to IHSS services to enable them to provide the full range of orientation services to all SHP entrants.

6.4. Employment

Anglicare's research has identified a number of issues in relation to employment for refugees in Tasmania. The issues identified by research participants were the lack of networks typical of new communities, their disrupted educations or lack of recognised qualifications, their difficulties with the Job Network system, incidents of discrimination against them by employers and the erosion of their self confidence caused by their failure to find work. Interviewees who had made the transition into the labour market were concentrated in unskilled or semi-skilled work which was mainly seasonal and casual.

The settlement of refugees in regional areas requires policies that support long-term settlement, including the development of vigorous regional economies to ensure pathways into employment. Stanovic and Taylor argue that a key goal for refugee settlement should be to both promote informed choice for the refugees and to ensure advance planning and capacity building in areas of resettlement, in consultation with appropriate refugee groups (Stanovic and Taylor 2005: 57).

There are no specialist employment services for people from culturally and linguistically diverse communities in Tasmania, although these exist in all other states. The benefits of specialist employment services for refugee jobseekers have been raised in research on regional refugee settlement (Stanovic and Taylor 2005). They have also been identified by service providers in submissions to DIAC (DIMIA 2003b), and by labour market research (Kyle et al 2004). An evaluation of labour market programs which have specifically targeted assistance for refugees has found that the characteristics of these services are that they use an holistic approach to working with refugees (they have partnerships with other agencies and/or link with other service providers such as language and counselling services), they take time to understand individual needs, they provide long-term services, they have good relationships with employers and offer work experience and

support for workers in the workplace. The benefits of these services are that they understand cultural differences and the needs of refugee groups, they employ multi-lingual workers, they have close relationships with employers, especially employers who are from non-English speaking backgrounds, they link up with relevant services and they provide information in an appropriate way about industrial relations, income support, taxation etc. Most importantly, they produce better outcomes for clients and are more cost effective than Job Network Intensive Assistance (Kyle et al 2004).

RECOMMENDATION 13

That the Australian Government, through the Minister for Employment and Workplace Relations, provides funding to the Job Network in Tasmania to develop a specialised labour market program for culturally and linguistically diverse communities to be delivered in Launceston and Hobart. This service will provide individual pathways planning, case management and referral, training, work experience and mentoring.

6.5. Level and source of income

Anglicare's research continues to highlight the inadequacy of social security payments as a source of income. Refugees report facing difficulties in meeting essential costs such as rental, transport, food and heating costs. Austudy payments provide an inadequate level of support for people who are attempting to pursue education and training, which, when combined with refugees' enormous difficulty in finding part-time work, is a factor driving them out of education. The experiences of refugee families are similar to those of other disadvantaged groups; Section 4 of this submission highlights the financial difficulties faced by people on the DSP, while single parents and Health Care Card holders are among the groups most vulnerable to financial hardship in Tasmania (Madden 2005).

Enormous inequities exist within the social security system between payment types meaning that people in similar circumstances can be on markedly different incomes. Newstart Allowance and Austudy payments are set at levels well below those of pensions such as the DSP and Parenting Payment. Pension payments themselves do not guarantee a decent standard of living: a study by ACOSS comparing the incomes of Australian households with the 'poverty lines' used by the OECD (50% of median disposable income) and Europe (60% of median disposable income) found that one in ten Australians, including children, were living below the OECD poverty line and one in five were living below the European line (ACOSS 2007a). One of the most important reasons for this was the level of income support payments: in 2006, the OECD poverty line for a single adult was \$281 a week, but a single Age Pensioner would have received only \$244 a week, putting them \$37 below the poverty line.

The community sector has long argued that income support payments be adjusted so that all payments provide recipients with an acceptable standard of living, and that the discrepancy between allowances and pensions be eliminated so that allowances, like pensions, are linked to average male weekly earnings. Such a restructure of the income support system would be a significant undertaking, but as a first step towards that goal, Anglicare proposes that the 2008-09 Budget lifts allowances, like Newstart and Austudy, to the level of pension payments. The Australian Council of Social Service estimated in 2007 that this would cost \$360 million in 2008-09 (ACOSS 2007b).

RECOMMENDATION 14

That the Australian Government, through the Minister for Human Services, increases income support allowances to the level of pension payments and links allowance payments to average male weekly earnings.

6.6. The cost of living

Anglicare's research has found that the cost of living for refugee families and individuals in Tasmania is high and that refugees are finding it difficult to manage on low fixed incomes. This is due to a combination of housing costs (high rental costs, and locational disadvantage which results in high transport costs), high fuel costs (large electricity bills which are difficult to manage with high fixed costs and a cool climate), health

problems and difficulties finding work. Cost of living issues are exacerbated by the imperative to send money to their loved ones who are in refugee camps or countries of first asylum, vulnerability as consumers to poor business practices and a need for assistance with financial literacy and budgeting skills.

RECOMMENDATION 15

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, funds the Commonwealth Financial Counselling Program in Tasmania to develop and provide financial literacy training and budget planning skills to refugee communities in partnership with settlement services.

6.7. Housing

Safe, secure, permanent housing is critical for the settlement process. However, Anglicare's research has found that housing is a major problem for refugees in Tasmania, with many research participants reporting being forced to move frequently because of problems with affordability, incidents of discrimination in the private rental market, and even experiences of homelessness, all of which undermine their chances of a successful settlement. The provision of shelter to refugees is arguably part of Australia's humanitarian obligation yet DIAC provides no particular assistance with housing provision for refugees beyond a short period in On-Arrival Accommodation and assistance to negotiate the private rental market during the period of intensive case management. This assistance with transition into the private rental market is described as finding long-term accommodation. However, the findings of this and other research show that accommodation found is usually short-term and insecure.

After exiting the IHSS, refugees are entitled to only the general supports available to all low income Australians – Commonwealth Rent Assistance if they procure a house in the private rental market, public housing if they meet highly targeted criteria designed to assist those deemed to be most at need due to health, age or experiences of family violence, the Supported Accommodation Assistance Program (SAAP) if they are homeless or at risk of homelessness, and particular programs funded through the Commonwealth-State Housing Agreement. However, it is clear that due to the particular cultural and linguistic challenges they face and their poverty of resources (both in terms of information and practical resources such as money and transport), they can be effectively excluded from using these services.

Problems in the private rental market for refugees include:

- **Refugee clients need more intensive support**, including support to learn tenancy skills, in addition to transport and interpretation support. Complex contractual and legal information must be conveyed in a meaningful way to people who may have cultural, linguistic and literacy barriers to understanding. There are major additional costs to services in hiring interpreters.
- **Refugees are vulnerable to homelessness** or to living with the imminent threat of homelessness. Through SAAP, the State and Federal Governments fund services to provide accommodation case planning and transitional support to people who are dealing with a range of issues that contribute to not having stable and secure housing. These can include social isolation, language or cultural barriers and family or relationship breakdown. SAAP services provide assessment, support, information and referral, arranging emergency accommodation, brokering goods, support or accommodation as required, and developing a case plan to support the client to move on from crisis. There are services which should be able to assist refugees but because of funding restraints and the escalating housing crisis they are currently finding it difficult to provide the level of support that is required.
- Our research further reveals **a high level of transience in the housing market for refugee families**. Research participants were moving, on average, every 9 - 11 months. Both push and pull factors across the housing market contribute to this. These include exploitation by landlords, unreasonable rent increases, unaffordable housing, a lack of information about their rights and responsibilities as tenants and a lack of tenancy skills.

- Refugee communities in Tasmania feel they are subjected to **active discrimination in the housing market**. This is consistent with the findings of research into housing issues in other jurisdictions (e.g. Beer and Foley 2003; MRRHAP 2007).

It is clear that the current private rental market is not working for low income and disadvantaged tenants. Anglicare urges the Federal Government to complete the suite of services provided through the IHSS and address the crisis in housing in refugee communities.

A current Victorian project has highlighted the potential outcomes of positively networking with real estate agents on behalf of refugee clients. The project focuses on developing networks with and delivering workshops to local real estate agents to increase their understanding of the housing and settlement needs of migrant and refugee families. Preliminary research found that real estate agents felt that refugee families were seen as good potential tenants when they promptly completed paper work, provided good references and had a case worker present who was able to advocate for them. The real estate agents identified language barriers, a lack of rental and employment histories and problems communicating about maintenance and repair issues as their biggest concerns with refugee tenants. They also identified their lack of access to free interpreting services and lack of knowledge of support services as their own biggest problems in dealing with refugee tenants (MRRHAP 2007).

RECOMMENDATION 16

That the Australian Government, through the Minister for Immigration and Citizenship, directs funding to Housing Tasmania to construct or purchase properties for refugee individuals and families, to be managed by settlement services as community tenancies.

RECOMMENDATION 17

That the Australian Government, through the Minister for Immigration and Citizenship, makes members of the Real Estate Institutes eligible for free use of the Telephone Interpreter Service.

6.8. Health

Anglicare's research found that in spite of the complex and chronic health conditions experienced by people from refugee backgrounds the participants in Anglicare's research felt that the public health system was responding well to their needs. This may be in large part be due to the Tasmanian Government funded initiatives to address the particular and specialist health requirements of this population – the Refugee and Humanitarian Arrivals Clinic in Hobart and the clinic for refugees offered through the Migrant Resource Centre in Launceston. These specialist clinics do not exist in all jurisdictions. The Refugee Council of Australia has urged the Commonwealth Government to make funding available to ensure the viability of these specialist medical clinics. This is important, given the centrality of addressing health concerns as part of the early settlement experience.

RECOMMENDATION 18

That the Australian Government, through the Minister for Immigration and Citizenship, directs funds to support the costs borne by the Tasmanian Department of Health and Human Services for the refugee health clinics in Hobart and Launceston.

6.9. Family reunion

The Special Humanitarian Program (SHP) is a major source of family reunion for refugee communities and family reunion is a significant part of the settlement process. However, Anglicare's research has found that there are ongoing problems for refugees in Tasmania in relation to the processing of SHP applications in this state.

Anglicare's research has found that some of the distress with the application process for the SHP is related to proposers receiving inadequate information from DIAC about the progress of their applications or the

reasons for failed applications, poor access to appropriate and non-fee charging migration advice, differing cultural understandings of family and the importance of responsibilities to extended family and a mismatch between entrants' expectations of family reunion and the constraints of the Special Humanitarian Program. These findings reflect those of the Refugee Council's evaluation of the lodgement and processing of SHP applications (RCOA 2006a).

While DIAC nationally receives substantially more requests for places in the Special Humanitarian Program than it is able to provide it does appear that Tasmania is less successful than other states in the application process and that within Tasmania, some of the new communities are far less successful than others. The reasons for this could be related to the situation of the 'person of concern' in the refugee source country, with people being prioritised in response to the level of risk they face, or it could relate to the 'quality' of the applications in terms of the accuracy of the information provided. This raises questions about the support available to communities in Tasmania to make applications. Assistance is provided by DIAC in the form of a migration lawyer who works under the auspices of the Migrant Resource Centre (North) and provides a state-wide service. However, research participants, service providers and volunteers all report that this service is not accessible due to the high level of demand for it and cannot give the close support required to make a successful application. It is the belief of service providers and volunteers that proposers need assistance with all stages of the application process, including filling out forms, ensuring consistency of information for Australian authorities, assistance to contact countries of origin or first asylum to track information and assistance to navigate the process.

RECOMMENDATION 19

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided to extend the migration advice service provided free of cost through the Settlement Grants Program to ensure that 1 FTE migration agent is available to refugee communities in Hobart.

RECOMMENDATION 20

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided so that the Department of Immigration and Citizenship pays the travel costs of reunions of immediate family and dependent members of extended families (including stepchildren, adopted children and orphaned children of siblings and elderly parents who have no remaining carers) and that a HECS-style debt recovery system is investigated with travel loans repaid on receipt of a pre-determined level of income.

6.10. Racism

Incidents of racist violence and harassment can have an impact on refugee communities which go far beyond their immediate victims. Emerging research is suggesting that refugees from the African sub-continent are sometimes experiencing extreme forms of racism in Australia (Bartolomei and Eckert 2004 in Pittaway 2004).

In terms of victim impact, the consequences of neighbourhood harassment and vandalism are enormous. Incidents of harassment can reinvolve traumatic memories for survivors of war and other abuses. Being told that anti-social behaviour is being perpetrated by groups of youth must hold particular fears for people coming from conflicts in which children are forced to perpetrate the worst atrocities. Research participants expressed a need to have their concerns heard, to have support as victims of crime and to have the efforts being made to stop the anti-social behaviour communicated effectively to them. This is difficult in a context in which many are fearful of police and may be having their own problems with Australian legal systems around issues such as traffic violations.

Local strategies are required to address the issue of anti-social behaviour, however, leadership is also required from the Australian Government, in the form of active and positive promotion of the role of the humanitarian program and the background of the refugees who come to Australia through it.

RECOMMENDATION 21

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are allocated to develop community education programs focused on developing positive images about refugees. The program should also explain the role of the offshore humanitarian program and the background of the refugees who come to Australia through it.

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