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Social Justice Beyond our Borders

A recent gathering in Malaysia of Good Shepherd people, those who work for or identify closely with Good Shepherd organisations and works, made a strong commitment to organising for social justice across the Asia-Pacific region.

Delegates from 18 countries recognised the potential impact for change that such a diverse, international group sharing the same mission, spirit, tradition and values might have on major issues such as human rights, poverty and the impact of climate change on the region, especially upon its poor.

Good Shepherd is not so pretentious as to believe that it has the resources, influence or power, even internationally, to effect major change in such areas as human rights, climate change and global poverty. Nevertheless, as readers of Good Policy would have perceived, we make our own the attitude of Mahatma Gandhi that each contribution to social change, no matter how small, is indispensable to the impact of the whole and that the greatest tragedy is the belief that our contribution cannot make a difference.

Over the next five years, the more clearly focussed organising of Asia-Pacific Good Shepherd resources to address the growing needs of the region will draw Good Shepherd Youth and Family Service more deeply into contributing to issues identified as important to the region, as well as continuing our

contribution to state and national public policy debates.

In particular we might mention the already strong determination of this Agency to work for change at the points where poverty, violence against women and lack of access to affordable credit and financial services intersect both here in Australia and throughout Asia.

Knowing from experience that poverty impacts most deeply and painfully upon women and children, Good Shepherd has an international network tracking and combating trafficking of women as well as an international network of microcredit, microsavings and microenterprise projects focussed on women in poverty.

These concerns and projects are mirrored here in Australia. A more sophisticated system of communication, exchange and resource sharing can only enhance the effectiveness of the continuing battle against poverty and violence towards women here and in the Asia-Pacific region.

The Prime Minister has pledged to make Australia "the most Asia-literate country in the English speaking world" (interview 12th August 2008). We endorse this strong affiliation with Asia and its concerns. We also pledge Good Shepherd resources to not just be conscious of the issues affecting the Asia-Pacific region, but in so far as we can, to work tirelessly with our Asian Good Shepherd partners for social justice beyond our borders.

Michael Yore
EXECUTIVE DIRECTOR

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Addressing Transport Disadvantage

Jess Fritze

Transport and Disadvantage Policy Officer, Victorian Council of Social Service (VCOSS)

Transport disadvantage – what’s the problem?

“If you can’t afford transport, you can’t do anything can ya.”

Sam, Coburg – participant in VCOSS’ Social Mapping Project¹

People who experience transport disadvantage cannot get to where they need to go or cannot do so easily, safely or affordably. Increasingly, people need to travel further and more often to meet basic needs and participate in community life. Where people are ‘transport disadvantaged’, they are at risk of social exclusion and by extension, poverty. The relationship between ‘transport disadvantage’ and social exclusion was established by the UK Social Exclusion Unit in their 2003 report *Making the Connections*².

An individual or community’s level of transport disadvantage is affected by:

- » availability of transport options – access to a car or public transport services which connect to desired destinations;
- » affordability – cost of car ownership, petrol or public transport fares relative to income;
- » personal mobility – people with disabilities, the elderly, people with health issues and young children may require assistance or be unable to use transport options available due to physical or cognitive constraints; and
- » useability – ability to safely travel, perceptions of risk and quality of information available on transport options.

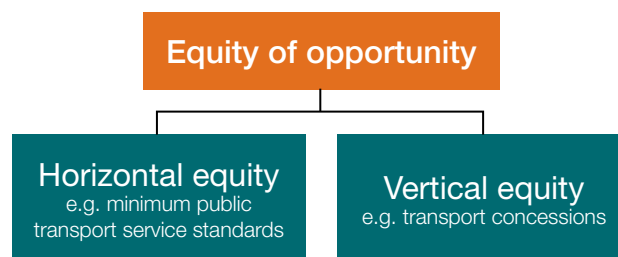
Nine per cent of Victorian households have no motor vehicle and within single vehicle households, access to a car may be limited.³ People who are transport disadvantaged tend to rely on public transport, taxis and lifts to get around.

Addressing disadvantage and promoting social inclusion

Social exclusion has three major dimensions: social disengagement; service exclusion; and economic exclusion.⁴ The availability of affordable and accessible transport plays a critical role in addressing all three by linking people to employment, social networks, education, health and other services.

Victoria’s transport system should aim to provide equity of **opportunity** to all Victorians – the opportunity to meet their basic needs, access services and participate in employment, education and community life. Equity of opportunity relies on transport policy which provides both horizontal and vertical equity. Horizontal equity supports an equal distribution of transport resources and costs across the whole community. Vertical equity ensures that the transport needs of community members who are disadvantaged in terms of income, socio-economic status or mobility are met.⁵

Figure 1: Equity in transport



Locational disadvantage: transport, land use and service planning

The post-war development of car based transport and land use planning have created an unequal distribution of transport infrastructure and services across Victoria.

Inner-city Melbourne has high quality and relatively frequent public transport, as well as growing cycling and pedestrian

infrastructure. By contrast, communities on the urban fringe of Melbourne and major regional centres such as Geelong, Ballarat and Bendigo struggle with a lack of social and transport infrastructure as well as relatively long distances from services and retail outlets. Rural and regional communities have even less access to public and active transport alternatives and often have to travel long distances to access increasingly centralised services in regional centres or Melbourne. The small population base and low population density of rural communities also creates challenges for transport provision – whether public transport, community transport or country taxis.

As affordable housing options are increasingly only available in outer suburban, regional and rural areas, more people who are likely to experience transport disadvantage are located in these areas. This has resulted in areas at high risk of entrenched social exclusion.

A growing and aging population

Victoria’s population is predicted to grow substantially with much of this growth occurring in transport disadvantaged outer metropolitan areas.⁶ Victoria’s population is also aging, and a disproportionate number of older people live in areas with poor transport access such as rural and

outer suburban areas.⁷

This has significant implications for demands for transport alternatives to the private car as a significant proportion of older people are largely dependent on door-to-door transport for their independent mobility. As rates of disability, as well as frailty, increase with an aging population, accessible, supported and flexible transport options will need to become a more integral part of the transport system.

and Social Exclusion in Victoria

What are the solutions?

In consultation with members and stakeholders, VCOSS has developed the following principles for Victoria's transport system.

Victoria's transport system should –

1. Provide 'equity of opportunity' by facilitating timely access to employment, services and participation in community life for all Victorians

Transport plays an important role in supporting economic participation. Access to high quality public transport is critical to participation in training and employment, especially for those entering the workforce and those in marginal and low paid roles. A lack of transport options can contribute to a cycle of economic exclusion.⁸

However, travel to work makes up only a small percentage of total transport needs. People need to get to local medical services, shopping, childcare, education and social activities. Better public transport options are needed between residential areas and local activity centres as well as to employment hubs such as the CBD and industrial areas.

Better coordination of land use and service planning is also required to ensure that higher density residential areas and activity centres are located close to high quality public transport.

2. Be accessible and usable for all Victorians through incorporating principles of universal design and door-to-door supported transport options

The *Disability Standards for Accessible Public Transport* (2002) set out the legal requirements for an accessible public transport system. However, it is not enough for the transport system to merely comply with minimum legislated standards. The Victorian transport system should aim for best practice in physical accessibility and

maximum useability, including effective and easily accessible transport information. An accessible transport system meets needs not just of people with disabilities, older people and carers with young children but is also easier and safer to use for the whole community.

Some people require door-to-door or assisted transport due to physical or cognitive impairment. This group is largely ignored in transport policy and funding in Victoria. The Victorian Government should investigate the most effective ways to meet the transport needs of this group through a mixture of affordable transport options including public transport, demand responsive services, community transport and taxis and mobility support services.

3. Be acknowledged as an essential service which is affordable for the whole community and available without penalty to those in financial hardship who do not have the capacity to pay

Public transport is an essential service for people who do not have access to a car. Recent measures to increase the affordability of public transport in Victoria such as the removal of Zone 3, reductions in VLine fares and discounted off-peak travel have improved the affordability of Victorian public transport.

However, for people in financial crisis, such as people experiencing homelessness, public transport fares are simply unaffordable. While other essential services such as utilities have hardship provisions, people unable to pay for public transport are subject to fines and harassment from Authorised Officers. Research undertaken by YouthLaw for example has found that young people experiencing homelessness have three times the number of outstanding fines than other at-risk young people.⁹ Homeless

young people are also more likely to use public transport to access essential services such as Centrelink and medical appointments, and to shop for food.

Supporting people experiencing severe financial hardship to access public transport without the risk of accruing fines assists them to remain engaged with education, support services and social networks.

People dependent on door-to-door transport to get around face significantly higher transport costs. This is due to the relatively high cost of taxi travel, lack of viable alternatives such as adequately funded community transport and the inadequacy of government concessions such as the Multi Purpose Taxi Program (MPTP).

People living on low incomes who are reliant on door-to-door transport and people who live in areas without accessible public transport should have access to affordable transport options.

4. Contribute to inclusive and safe urban environments

Inclusive and accessible urban environments provide footpaths, resting points, shelters and adequate separation between pedestrians and traffic.¹⁰ Environments which are safe and inclusive for children, people with disabilities and older people are likely to be more liveable for the whole community.

Public transport is still considered unsafe by many people in the community. This is a particular issue for young people, women and older people especially when travelling after dark. Increased staffing levels across the public transport network would provide not only an enhanced level of customer service and better access to station facilities, but also enhanced passenger safety.

Addressing Transport Disadvantage and Social Exclusion in Victoria

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5. Provide sustainable alternatives to the private car and road freight to support Victoria's economy and community to adapt to high petrol prices and a carbon constrained future

Low income outer suburban, rural and regional communities are highly dependent on private cars to meet their mobility needs due to a lack of transport alternatives. Car dependence locks households into high transport costs as they are required to invest significant capital, or accumulate debt, to purchase multiple vehicles. The ongoing costs of car ownership and fuel represent a significant percentage of household expenditure. Transport is the third highest category of Victorian household expenditure after food.¹¹

Victoria's high level of car dependence creates vulnerability to rises in petrol prices. Peak oil theory suggests that oil production will shortly begin to decline while world oil markets experience increasing demand leading to ongoing high and unstable petrol prices. While there are a variety of opinions about when this phenomenon will occur, it is suggested that peak oil could happen from now to 2050.

VCOSS' primary concern with this issue is not increases in fuel prices per se, but the vastly disparate capacity of Victorian communities to adapt to high and unstable petrol prices due to car dependency and unequal distribution of alternative transport services and infrastructure.

Ensuring that people in rural, regional and outer suburban areas have access to affordable high quality transport options which link them to employment and services will be critical in preventing the high cost of private transport leading to more entrenched socioeconomic disadvantage in these areas.

6. Contribute to achieving greenhouse gas emission reduction targets to prevent dangerous climate change

Australia is extremely vulnerable to the impacts of climate change.¹²

VCOSS shares the concerns of other community and environmental organisations that low income and disadvantaged groups are likely to be disproportionately disadvantaged by the effects of climate change.¹³

While Victoria has a greenhouse gas emission reduction target of 60% by 2050, recent evidence is indicating that even greater reductions are required to avoid dangerous climate change.¹⁴

Greenhouse gas emissions from transport in Victoria, in particular road transport, are significant and rising. The Bureau of Transport and Regional Economics predicts that greenhouse gas emissions from the transport sector will increase by 47% over 1990 levels by 2010 and 68% by 2020.¹⁵ Investing in transport projects which do not significantly reduce greenhouse gas emissions is no longer a feasible or ethical option.

VCOSS is concerned to ensure that responses to climate change are both equitable and effective and to ensure that the needs of those most vulnerable to the effects of climate change and climate policy in our community are addressed as a priority.¹⁶ All pathways to reducing greenhouse gas emissions are important. However, VCOSS is concerned that over-reliance on technological changes such as expensive hybrid cars and more efficient new vehicles will leave low income households unable to avoid rising transport cost from high oil prices and carbon pricing through lack of alternative transport options.

For this reason, increased investment in public transport, walking and cycling infrastructure which links low income areas to activity centres should be a priority response to addressing greenhouse gas emissions from transport.

For more information on VCOSS work on transport please visit our website at www.vcooss.org.au or contact Jess Fritze on 9654 5050 or at jess.fritze@vcooss.org.au.

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Young and Homeless

Karen Mak Senior Youth Housing Support Worker and **Jim Dellis** Former Program Manager, Youth and Community Team, Good Shepherd Youth and Family Service Collingwood

'Crisis' may seem an overused word in our sector, but our experience is that there really is a housing crisis for everyone who is homeless; even more so for someone who is young. Policy initiatives to address the shortage of housing are urgently needed. In the Federal Government the focus on youth is primarily concentrated on economic participation through social inclusion, increased education and training, although homelessness is the subject of a recent Green Paper 'Which Way Home? – A New Approach to Homelessness'¹. At the State Government level youth housing is the topic of a major initiative, the 2006 Youth Housing Action Plan 'Creating Connections' which is concentrating on establishing Local Area Service Networks to coordinate the delivery of services. Whatever the benefits this innovation brings, increased coordination is sadly not a substitute for increased housing stock.

Our aim in this article is to provide a snapshot of the issues of young people coming to our youth housing service, and the challenges in working in this program and sector.

The Support and Housing for Young People (SHYP) operates from Good Shepherd Collingwood, providing assistance to 16 to 25 year olds who are homeless or at risk of homelessness. It provides information, referral, advocacy, support, outreach and transitional accommodation for young people in the City of Yarra and surrounding suburbs. Supported Accommodation Assistance Program (SAAP) funding provides for 1.5 staff to run the program – a small support team with limited capacity to respond to the high volume of referrals.

The facts

Data collected in the past 12 months of the program tell the story. Of 282 referrals, 200 young people could not be assisted due to lack of accommodation and limited supports. Of the 82 young people assisted, most were in the older age group (48% 20–25 years) with the next largest group (25%) aged 15–17 years.

While the largest group (29%) had been homeless for a relatively short time (between one and three months), 20% of these young people had been homeless for one to two years, and another 20% for six months to one year. A disturbing 6% had been homeless more than five years. The past 12 months has seen an increase in referrals of single parents needing accommodation and support: nearly one in five assisted over the past year had accompanying children.

Attending school is a real difficulty for many young people who are homeless: 63% of young people were not at secondary school or in employment training when they approached the service. Many find it hard to get back into the school system even after they have stable accommodation. Most seeking assistance are either on income security benefits or have no income. Many struggle to maintain their income security with no fixed address.

The reasons for seeking housing assistance were varied and often multiple. Over half gave budgeting and financial difficulties as the reason, and approximately a third nominated relationship or family breakdown. The other most frequent reasons were eviction (13%), previous accommodation ended (11%), health issues (11%), and overcrowding issues, substance use, and recently left institution (9% each). It is worth noting that 65% of the young people assisted were already in the system and referred by other non-government organisations.

Many young people who are homeless not only require accommodation, they also require intensive support and assistance to help with complex life struggles. While our service supported some young people for just a few weeks, 37% stayed for one to six months, and 14% were supported for more than a year. However, only a small number of these were actually able to be housed.

Understanding these experiences and life circumstances of the young people coming to our service is vital to addressing shortfalls in the current service system.

System constraints facing young people and staff

For many young people housed in our program, public housing is the only affordable option available to them once they leave supported housing. For most, private rental or shared private rental is not affordable in the current rental climate with income benefits like Youth Allowance at \$330 per fortnight. The many who apply for public housing await a long, rigorous, frustrating process waiting for an offer, often for more than two years. Of the eight young people staying in our properties in the last year, three have been offered a public housing property, two of whom had been waiting for over two years. Much of the delay is due to the scarcity of one-bedroom public housing properties, often the most suitable accommodation for this group.

These long delays in the public housing system impact on the youth housing sector itself. Services such as ours often accommodate young people for longer periods because of the wait for accommodation. This then limits vacancies, creates long waiting lists and causes longer periods of homelessness for those not yet in the system.

For young people who are not eligible for public housing and are forced to choose private rental, there is added pressure from the Department of Housing to leave our program within 12–18 months, earlier than those awaiting public housing. This seems to assume that this group requires less support in our programs than those seeking public housing, which is not the case.

The bigger cause of homelessness

Working with young people who are homeless is often difficult. It is important to acknowledge that homelessness is a complex and multi-dimensional problem. It is not just about the loss of accommodation. Often what contributes more significantly to someone becoming homeless are complex individual or interpersonal issues. Many young people coming to housing services struggle to manage their life due to issues with mental health, substance abuse, sexual, physical and emotional abuse, domestic

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PARTNERSHIPS >> Volunteering

Gendrie Klein-Breteler

Manager, Good Shepherd Youth and Family Service St Kilda

Since the beginnings of Good Shepherd's St Kilda presence in 1984, partnership with the community has been central.

That partnership is a core value for Good Shepherd was reinforced by the 'Developing Partnerships' theme of the recent Asia-Pacific Gathering of Good Shepherd Sisters and partners in Malaysia¹. The St Kilda Centre seeks to embody in all its activities the four key **partnership principles** universal to Good Shepherd Youth and Family Service:

1. In partnership, we identify with Good Shepherd spirit from whichever place we come and we recognise it in each other.
2. The strength of our partnership lies in equality and inclusiveness in our relationships.
3. Partnership enriches us personally and communally.
4. Partnership involves tasks, processes, reflection, communication and commitment.²

At the St Kilda Centre these principles are expressed through working with volunteers, undertaking community development, and developing initiatives together with local organisations.

Volunteers at Good Shepherd Youth and Family Service St Kilda

Volunteers have always participated in our work and over the years have become an integral part of the programs, partly through necessity but also through a genuine commitment to partnership. We currently have 31 volunteers and they are fundamental to our work rather than part of a distinct volunteering program: there are two staff members, but a team of 33.

Volunteers have been particularly active in our health and well-being programs. This includes outreach to the women's prison where we are about to celebrate our tenth year of service. This partnership has thrived through the

transition from a private to government-owned prison, and through numerous custodial staff changes. Volunteers have also been offering health and wellbeing services to women in boarding houses over the past 15 years, as well as a weekly community Reiki evening and workshops for almost 20 years.

Volunteers also engage in mentoring young women, initiating new ideas for programs and participating in organisational activities such as the Agency Mission and Spirit Sub-committee. Volunteers also help with fundraising, which for Good Shepherd St Kilda is a community-building activity in itself as well as a way of providing women with resources to move forward on their life's journey.

Volunteers are drawn to the work we are doing. Our volunteers are easy to work with because they choose to be here. Working with volunteers requires lateral thinking to create avenues for them to share what they have to offer. One volunteer has been with us for over 20 years; some may stay a few months. The manager role includes:

- » being open to volunteer participation
- » orientating volunteers to Good Shepherd and the St Kilda program
- » providing training
- » creating or adapting programs so that the person can contribute, or referring people to an organisation more suited to their skills
- » creating rosters
- » liaising with volunteers
- » briefing and debriefing for each session
- » general support for the volunteers; and
- » supporting the volunteers to look after themselves.

Volunteering as a pathway to inclusion

Reflections on giving and receiving

Volunteering and partnership are a two-way street. Giving and receiving are impossible to separate – we take turns in being in both places. We may think that the lucky ones are those with something to give, but the receiver also has something to give. Without the receiver the giver is nothing. The receiver meets the giver's needs by providing the opportunity for giving. The receiver in fact gifts the giver.

There is another vital aspect of volunteering partnerships that we have witnessed through our work. Being able to make a contribution, whether reaching out to another person, to the community, or to the planet, can help to overcome depression, alienation and isolation. This is now well-recognised. For example, local government uses levels of volunteering as an indicator of community well-being³. Making a contribution creates a relationship with something or someone outside oneself and can be the difference between isolation and inclusion.

People usually come to volunteering via a relationship with a significant person in the organisation. The health and wellbeing program provides an easy pathway for people to become volunteers. Women begin by identifying skills to benefit their own wellbeing and are then offered the opportunity for further training in that skill, using that training either for themselves or to contribute back to the women using the Centre.

Local community development and initiatives

Partnership is also pursued in other ways. Every year we are active in a

and Inclusion at Good Shepherd St Kilda



Primary School students celebrate their achievements in partnership

selected community development process, joining with local organisations and/or local government. We do this work to effect a community change that will benefit the women using our Centre, linking individual experiences with their systemic causes. This year we are part of the **Fitzroy Street Task Force** which is working to create a cohesive community within the rich diversity of residents, traders and visitors. We aim to move from the 'micro' to the 'macro', asking "What are the changes that need to happen to enable people to have better experiences in their community?"

Working with individuals also sparks initiatives to revolutionise service delivery. An example is the **Street Sex Workers Court**. A number of organisations worked collaboratively to identify the need for a more accessible court session for street sex workers, which they could more easily attend and so avoid criminal charges for not appearing. This court has now been operating successfully for over two years.

Currently we are also working with a **local Catholic Primary School** providing a leadership and teamwork development program. The students complete groupwork in the classroom to recognise and develop their own strengths then undertake a project within the community that seeks to make a difference in Indigenous, environmental, or community issues. This initiative is part of our investment in the future, undertaken in partnership with the local school and local children.

As the following comments illustrate, these young students have already learnt what it means to work in partnership:

"I have learnt to get along with people I don't normally work with"

"If you don't like someone and you get put in a group with them you might end up being friends"

"You must expect that other people will have different opinions and you may not always get your way at all"

Organising around partnership

Within and between organisations, partnerships succeed through teamwork. They need equality, inclusiveness and interaction between members during the process of planning and making decisions. Each person in such a partnership network is recognised for their wisdom, experience and unique contribution. By its nature this involves a redistribution of power within the group, which does not leave the named leader powerless but allows for sharing responsibility and mutual empowerment. In a partnership network members share a common goal which enables people from different backgrounds, with different expectations and experiences, to bring their ideas together to form a new vision. **Partnership members combine independent action with a team consciousness.**⁴

It is on the basis of this approach that Good Shepherd Youth and Family Service St Kilda is known for its relationship with the community. We strive for partnership at all levels of our St Kilda programs. We thrive on working together to make a difference, whether it be through being open and inclusive to volunteers, pursuing local initiatives in partnership with local organisations, or joining together to invest in the future of our community.

For more information about volunteering at Good Shepherd, contact Sue Parkes on 9418 3000.

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PARTNERSHIPS FOR INCLUSION >>

Marilyn Webster

This paper was presented at the NAB Docklands celebration of International Women's Day, March 8 2008.

International Women's Day

International Women's Day (IWD) celebrates the achievements of women and their participation in the economic and social spheres. Its foundations lie in the socialist struggle for wage justice and the vote of the late 1800s and early 1900s.

The earliest action by women on March 8, now celebrated as International Women's Day, occurred in 1857 when women workers in the New York garment district marched for improved working conditions, a ten-hour day and equal rights for women. The first Women's Day was marked by socialist women in the United States on the last Sunday in February 1908: their platform called for political and economic rights, including the vote, for women¹. In 1910 the women's movements of the United States and Europe came together at the International Conference of Socialist Women in Copenhagen, and sparked the first International Women's Day, which was held on March 19, 1911 in several European countries. A million leaflets calling for action on the right to vote were distributed throughout Germany before this first IWD.²

The first Australian rally for International Women's Day was held on March 25th 1928 by the Militant Women's Movement in Belmore Park Sydney, with a platform calling for equal pay for equal work, an eight-hour day for 'shop girls', no piece work, the basic wage for the unemployed and annual holidays on full pay. The first International Women's Day marches occurred in Sydney and Melbourne in 1931. In 1984, International Women's Year, the United Nations gave official recognition to International Women's Day.³

Women's social and economic inclusion today

The focus on women's rights in the labour market which, along with the right to vote, prompted international action remains a key theme in the struggle for the social and economic inclusion of women and their financial wellbeing.

The Office for Women in Australia identified the following key women's issues for International Women's Day 2008:

- » pay equity
- » balancing work and leisure/home
- » industrial relations
- » retirement savings; and
- » success in the work place.⁴

These are issues of social and economic inclusion. If these are the issues for women in 2008, what can we make of the social and economic progress which has marked the place of women since the arrival of the Good Shepherd sisters in Melbourne in 1863?

Inclusion landmarks for Australian women

- » **1895** Women have the first right to vote (South Australian Parliament) – property-based not universal
- » **1889** The Australian Women's Suffrage Society formed
- » **1902** Commonwealth Franchise Act – Women have the right to sit and vote in Federation
- » **1908** Women have the right to vote in Victoria
- » **1912** Sarah (Fanny) Durack first woman and first Australian to win Olympic Gold
- » **1921** Edith Cowan first woman elected to an Australian Parliament (Western Australian Parliament)
- » **1933** First women elected to Victorian Parliament (Lady Millie Peacock)⁵
- » **1941** The Child Endowment Act – mothers receive an allowance for each child after the first up to 16 years (five shillings/week)
- » **1943** First female Federal Parliamentarians elected (Dame Enid Lyons, Dorothy Tangney)
- » **1949–50** Basic Wage Inquiry – first time women's organisations made submissions for equal pay (National Council of Women and Australian Federation of Business & Professional Clubs); female basic wage established but only 75% of male wage
- » **1966** Bar on married women as permanent employees in Federal Public Service abolished
- » **1969** First equal pay case – Commonwealth Conciliation and Arbitration Commission determination introduced 'equal pay for work of equal value'; teaching and nursing professions most impacted.
- » **1972** Conciliation and Arbitration Commission principle of 'equal pay for work of equal value' but only 18% of adult female employees obtained equal pay because females and males largely worked under different awards; the Commission continued to state "the male wage takes account of family considerations and it will not apply to females"
- » **1973** Paid maternity leave granted for Commonwealth Public Service
- » **1974** Married women access superannuation in Victorian Public Service
- » **1975** First Sex Discrimination Act (South Australian Parliament)
- » **1975** Married women join superannuation fund of the teachers' union in Victoria
- » **1975** Single Parent Pension introduced⁶
- » **1979** Maternity Leave Test Case decision – Australian Conciliation and Arbitration Commission granted 12-month maternity leave entitlement to all permanent workers guaranteeing continuity of employment following leave for birth of a child
- » **1979** First women elected to Victorian Upper House (Gracie Baylor & Joan Coxsedg)⁷
- » **1986** Inclusion of superannuation in industrial awards – 24% of women have access to superannuation compared to 50% of men
- » **1992** Compulsory superannuation for all permanently employed workers introduced⁸

Promoting the Wellbeing of Women

Good Shepherd and women's inclusion

The work of the Good Shepherd order in Melbourne began in 1863 during the gold rush, when four nuns established themselves in the 'Collingwood Flat', the flood plain of the Yarra River. Households in this deprived area were often headed by women with the men at the gold fields. There were large numbers of orphaned children or young women without families who were described at the time by the Argus newspaper as "the sweepings of the Irish workhouses".⁹

Kovesi (2006:48) describes the economic and social conditions at the time. These strongly echo the conditions in the old world, which gave rise to the women's socialist movement and International Women's Day:

"Wages and conditions for working women generally were poor, domestic service was the most common female employment but the work was hard, wages were low and women were vulnerable to sexual harassment... Women who took the option of work in the newly opening factories had a narrow range of jobs open to them – all of which paid around half the male rate for similar occupations... For women without family to supplement their income, prostitution was often an attractive alternative".¹⁰

The house on the Collingwood Flat grew to become the Abbotsford Convent and the base for the Good Shepherd Sisters' work with "fallen women, orphans, juvenile offenders and young unaccompanied women". Social changes have seen recognition of the social, civil and political rights of women over the last century but have not provided for all women, and while the Convent has passed into community hands the work of Good Shepherd sisters continues today with an emphasis on support of women and their families.

Partnerships in economic and social inclusion

In seeking new responses to improve the lives of women Good Shepherd Youth and Family Service has increasingly explored the potential of partnerships with corporates and government. While Good Shepherd knows that the work it does

with and for people living on low incomes makes a significant difference to their lives, participation in the economic mainstream not welfare is the goal – "social justice, not charity". Our partnership with the National Australia Bank (NAB) has assisted in many ways with developing inclusion of people on low incomes, particularly women.

Support of No Interest Loan Programs

No Interest Loan Programs or NILS® provide small loans for household goods and services for those living on very low incomes, creating pathways to participation and enriching family wellbeing. Almost 75% of recipients are women. NILS, established by the Good Shepherd Sisters in 1981, is the largest microfinance program in Australia. The NAB has supported the annual NILS Forum since 2003, and has made a significant difference to the profile and potential of microfinance in Australia, and to the lives of women and their families.

The NAB has also been instrumental in engaging support for expansion of the NILS scheme under the Victorian Government's social inclusion strategy, 'A Fairer Victoria'.¹¹ The Government welcomed the unique opportunity to deliver safe affordable credit to families living on very low incomes through partnership between a corporate, government and a non-profit organisation. In April 2006 the NAB committed \$3.3 million in capital for NILS expansion and the Government matched this with \$3.8 million to support community organisations to deliver the programs.¹² The NAB also committed capital and support for NILS programs around Australia, encouraging Queensland and New South Wales Governments to also support the expansion. To date, 108 programs have been allocated about \$5 million of this capital.

Development of StepUp low interest loans

StepUp Loans, launched in 2004, provide access for people living on very low incomes to a product offered by a mainstream financial institution, an exciting prospect for people who have not been able to access credit or who had been pushed into the fringe credit market for relatively small sums. Approximately

600 loans have been written, worth \$1.46 million, with a default rate of about 4%.¹³ The bank describes it as a "break even product" but it is much more than that to the people accessing the loans:

"A single mother with two children applied for a Step Up loan to purchase an entertainment unit. Her child has muscular dystrophy and she was hoping the entertainment unit would improve their quality of life as mobility is becoming more limited. During the interview we talked about the fees on savings accounts, most banks now offer fee free accounts for concession card accounts. When I called to advise her that her application for the loan had been approved she had already visited the bank to see what they could do for her."¹⁴

The NAB and Good Shepherd Youth and Family Service received a Prime Minister's Partnership Award in 2006 for these microfinance initiatives. As an organisation Good Shepherd has a new understanding of how the banking system operates and the points at which we can make this system more open to those who are financially excluded.

Shaping progress for women

There are challenges ahead if economic and social inclusion is to be a reality for all women. The economic outlook is far from benign. Banks' corporate social responsibility programs need to be backed by government and microfinance initiatives need the same recognition in Australia as in developing countries. There are further challenges, beyond access to safe affordable credit, for the microfinance movement.

Savings

Savings are an important component of financial and social inclusion. They enable women and their families to develop a buffer against the life crises which bring financial stress, indebtedness and family breakdown. Savings seem such an obvious component of everyday life that the barriers to savings for many in the community are often overlooked.

For many on low incomes it is simply impossible to save because income is inadequate to meet basic living expenses.

Partnerships of Inclusion >> Promoting the Wellbeing of Women

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Recent experience of the ANZ Saver Plus program indicates that people living on low incomes can save given the right encouragement, particularly matched contributions¹⁵. There is great potential within the NILS program for developing a savings component: with the participation of financial institutions the fortnightly loan repayment associated with NILS could become a savings option for those on very low incomes.

Superannuation

A staggering 38% of Australian women have no superannuation and a further 19% have a balance of less than \$5,000. Figures from the Association of Superannuation Funds of Australia show that in 2002, women had an average 'super' balance of \$43,300, while men amassed \$78,700 – yet women's average life expectancy is 83 years, compared with 77 for men.

Financial Literacy

Financial literacy programs established under the last Federal Government now need to be repositioned. The capability and needs of women should receive additional attention. While women's ultimate need for economic security may be the same as their male colleagues, how they arrive at economic security and the shape of the responses are very different. The reality of their situation needs to be recognised. Good Shepherd has undertaken significant research into the financial capability needs of women living on low incomes to address a concern that emerging financial literacy strategies do not speak to the reality of women living on low incomes, and to promote more accessible strategies.¹⁶

Conclusion

The women's movement in Australia has had three major waves – achieving the vote at the turn of last century, achieving wage justice in the 1960s and changing social roles in the 1970s and 1980s. However, the influence of gender on these gains is intersected at every point by class, wealth, race and geographic location. Recognising the very significant achievements in the social and economic inclusion of women, which are appropriately celebrated on International Women's Day, should not obscure the importance of identifying and acting on the needs of women who have yet to enjoy the full benefits of these advances.

We might think here of Indigenous women, refugee and migrant women, women experiencing family violence and women with mental illness and disability. **A fourth wave of the women's movement, economic inclusion based on recognition of the financial capability of women, provides opportunities for further partnerships toward addressing the systemic social and economic exclusion of these groups.**

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Young and Homeless

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violence, family conflict and breakdown, physical health or the challenge of becoming a young parent.

For many young people, their life issues are present when they are housed by us and unfortunately continue to be a problem when they exit the program. Post program support and assistance is often requested by young people and is a crucial part of ensuring they continue to improve their wellbeing and ability to cope. The options available to them once they have exited the program are, however, very limited. The lack of available post program support for young people is a growing gap.

The young person

Finally, we emphasise the importance of being mindful that the client population we are working with are young people: many still in their early adolescent years, some of them still too young to drive and some still in secondary school. Most are faced with the added pressures and challenges of being displaced from family homes and forced to look after themselves with few supports.

Compared to young people in a safe, comfortable and supportive family environment, many of the young people we see are forced to confront difficult and complex issues prematurely in their lives. They have been forced to be part of an adult world that allows very little room for learning and making mistakes; most are still learning and discovering who they are as individuals.

Being homeless is a predicament or circumstance that no-one should have to go through; being young and homeless is even more horrible to come to terms with and overcome. Long term supports, positive and healthy caring environments, and suitable and available long term accommodation with continued supports are crucial for young people most in need.

The Federal Government is expected to release its White Paper on homelessness in the near future.

References

- 1 A summary of Good Shepherd's submission is included elsewhere in this edition of Good Policy

NEWS >>

Respite Care Project

Good Shepherd Youth and Family Service, Anglicare, MacKillop Family Services, Berry Street and Victorian Aboriginal Child Care Association have formed a consortium to undertake research into the provision of respite foster care in Victoria.

The aim is to improve the availability and capacity of respite care. Respite foster care is temporary recurrent care used to support families where there are additional pressures. Having respite care available can prevent admission to the protective care system. The consortium received \$11,000 from the Nelson Alexander Trust to conduct a research and practice forum and develop a literature review. The literature review was undertaken by Robyn Hartley of Australian Catholic University. These two pieces of work will underpin a major industry research partnership between the sector and a university.

Standpoint Project

The Standpoint Project with Victoria University is funded by the Department of Early Childhood and Education and ANZ Trustees Alfred Felton Bequest to develop strategies for inclusion in mainstream school programs of children from families with very low incomes.

The project is in its second year and draws on teachers' experience in six schools in Western Melbourne. A data gathering day was held at Victoria University on 24th July where ideas for a program to be presented by the schools during Anti-poverty Week in October were also developed.

Women and Financial Capability Project

On 30 June 2008, over 60 people attended the launch of the research report 'Money, Dignity, and Inclusion: the role of financial capability' at the Macquarie Bank.

The report was launched by Claire Noone, Acting Director of Consumer Affairs Victoria, followed by speakers Michelle Commandeur of ANZ Bank, Susan Campbell from the Board of Good Shepherd Youth and Family Service, and Kathy Landvogt, author of the report. A further grant from the Consumer Credit Fund has now been offered to produce an educational DVD based on the three short plays developed by women participants of this action research project. Good Shepherd will be working with Albert Street Productions to produce the DVD.

'Which Way Home? A New Approach to Homelessness'

In May 2008, the Commonwealth Government of Australia released a Green Paper on homelessness.

'Which Way Home? A New Approach to Homelessness' is an initial step in developing a new approach to reducing the occurrence of homelessness in Australia. It will result in a ten year national plan. It is pleasing to see the complex and multidimensional issue of homelessness being taken seriously by the Commonwealth Government, with some overdue multi-system reform. Good Shepherd Youth and Family Service made a submission in response to the Green Paper.

In its response, Good Shepherd expressed the view that the proposals did not adequately address the multidimensional aspects of homelessness.

Sufficient resourcing for public and community housing, mental health services, drug and alcohol services, domestic violence support, additional investment in the supported accommodation sector and the creation of a partnership between homeless specific and mainstream services are needed.

The Good Shepherd submission recommends that the new approach to homelessness include increased funding and resources put into public and community housing, homeless specific services, community based medium-term mental health services, drug and alcohol treatment facilities and indigenous specific support, housing and services. The new approach to homelessness should focus on increasing support services for women and children who have experienced or who are escaping domestic violence, with a national policy developed allowing partnership, collaboration and cooperation between different services and child protection. Specific services should be in place to support young people leaving state care and to support people leaving the justice system.

Partnerships are needed between homeless services and mainstream services to ensure a satisfactory response. Mainstream services need to be given training and resources to allow them to assist homeless people. The submission also urges development of more crisis accommodation facilities targeted at specific groups (e.g. women, young people, families and men). It is also recommended that the homeless sector supports the skilled and knowledgeable workers already in the sector, by providing better remuneration and career progression. There needs to be the provision of professional development and ongoing training.

The White Paper is expected in late 2008.

The Good Policy newsletter

'Good Policy' is the newsletter of the Social Policy Research Unit of Good Shepherd Youth and Family Service. We aim to bring the latest news of research and policy developments in areas of importance to our supporters, colleagues, service partners, interested donors and funders, responding to the ongoing interest in the policy voice and research outcomes of Good Shepherd Youth and Family Service. Thankyou to all contributors and supporters.

Good Policy is a free newsletter, which generally comes out three times a year. Back copies available or see our website www.goodshepvic.org.au. All feedback is welcome.

NEWS >> Submissions

During recent months the Unit has made submissions to the following:

- » The Federal Government Green Paper on Financial Services and Credit Reform 'Improving, Simplifying and Standardising Financial Services and Credit Regulation', July 2008
- » The National Council Plan to Reduce Violence Against Women and Children, July 2008
- » The Federal Government Green Paper on Homelessness 'Which Way Home? A New Approach to Homelessness', June 2008
- » 'Australia's Children: Safe and Well. A National framework for protecting Australia's Children: A Discussion Paper for consultation', July 2008

Youth Services Project

This project will lay the foundation for an agency-wide model for working with young people by mapping the youth services within Good Shepherd Youth and Family Service and by identifying the needs and priorities for working with young people.

Research Publications now available

Money, Dignity and Inclusion: The Role of Financial Capability	\$22 inc GST (plus \$10 postage and handling inc GST)
NILS® Small Loans, Big Changes: The Impact of No Interest Loans on Households Reprinted 2008	\$12 inc GST (plus \$8 postage and handling inc GST)
Respite Care Literature Review, Report to the Project Partners, June 2008	\$12 inc GST (plus \$8 postage and handling inc GST)

'Spirit in the Pub': Youth and Transport in the West

Through 'Spirit in the Pub' Good Shepherd takes social policy conversations into the community.

On Monday 16th June our St Albans office, in company with the Good Shepherd Social Policy Research Unit, invited people to attend a local discussion on public transport and community needs in Melbourne's Western suburbs. One focus would be particular problems that young people face and some of the possible public transport solutions that could be explored. Speakers were Ms Tiffany Overall, Advocacy and Human Rights Officer at the Youth Law Centre and Mr Chris Loader from the Bus Association of Victoria.

Tiffany gave an overview of the problems faced by young people in the western suburbs and Melbourne generally. Youth Law have been undertaking research into the public transport fines accrued by young people. Chris used some of the research carried out by Professor Graeme Currie and his own work to point out the current deficiencies in public transport provision in serving the needs of young people. Chris also gave a very informative overview of the current state of the Eddington study and the pluses and minuses of the road tunnel and public transport projects that have emerged so far.

In the general discussion a key concern was how to get social justice and equity issues into the current debate, which seems to be dominated by engineering proposals for large tunnels. In particular

our challenge is to make solutions to the growing social and environmental problems for families and young people that have resulted from inadequate public policy a priority. Speakers from the audience gave many examples of ways in which people in the west are badly served with public transport. Youth in particular are very disadvantaged in terms of access to jobs, education and recreation, a conclusion strongly supported by the guest speakers and the comprehensive research of Professor Currie.

Interestingly since this meeting the Eddington study has received over 2,000 submissions from individuals and organisations. Clearly, transport is hotting up as an issue and rising petrol prices can only exacerbate this.

Announcements by the Rudd Government in the May Federal budget have focused efforts on national infrastructure investment. This, combined with the announcement by Premier Brumby of the preparation of a wider transport package for Victoria by November 2008, provides an opportunity for Good Shepherd and other organisations to put a case for inclusion of some socially oriented public transport in the western suburbs. The Social Policy Research Unit has resolved to prepare a submission to the Premier and would welcome contributions from interested individuals or organisations.

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