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## JESUIT SOCIAL SERVICES SUBMISSION SENATE INQUIRY INTO POVERTY IN AUSTRALIA

### INTRODUCTION

This submission suggests that there are significant structural changes taking place in Australian society such that a significantly new approach must be taken to addressing social disadvantage and social exclusion.

Our research has identified geographical localities of entrenched social disadvantage of a kind never before experienced in Australia. These areas are to be found both in the urban centres as well as in small towns and regional centres.

While national unemployment levels are lower than in recent years, our concern is with the populations of long-term and very long-term unemployed, especially when such populations can be seen to be becoming more concentrated in discrete geographical localities.

Growing up as a young Australian in such a locality of social disadvantage can now mean not seeing a range of adult role models who are participating in the competitive job market. The consequence for a young person is a loss of personal ambition, which will be displayed in low school achievement, poor levels of physical and mental health, and behaviour which is destructive both to one self, one's family and one's locality.

Child abuse and neglect, domestic violence, substance misuse, and behaviour requiring the intensive assistance of mental health and criminal justice authorities are the observed consequences, all at great cost to the wider community.

These findings are contained in two recent research investigations we have conducted, which accompany this submission: **Unequal In Life** (Vinson 1999), and **Barriers to Employment** (Holdcroft 2003).

Substantial barriers now exist which actively prevent individuals, families and local communities from fully participating in the competitive job market.

For an effective remedy to be implemented, a commitment is required involving the participation of the three levels of government in Australia, an approach which is now observed largely by its absence. The consequences in terms of effective intervention into communities of disadvantage are there to be seen. Before all young Australians can exercise their right to participate fully in our society, we must address the factors leading to social exclusion.

**Father Peter Norden, S.J., Policy Director**



## **Jesuit Social Services Submission** **Senate Inquiry into Poverty in Australia**

Social and economic inequalities are to satisfy two conditions: first, they are to be attached to positions and offices open to all under conditions of fair equality of opportunity; and second, they are to be to the greatest benefit of the least advantaged members of society (Rawls 1993:5).

Recent international comparisons indicate that in Australia there is a disparity between economic prosperity and rising rates of poverty and its related phenomena of inequality and disadvantage. The UNICEF report on child poverty, for example, identified that 17 percent of Australian children live below the poverty line. This rate places Australia fifth highest among the 25 industrialised nations considered in the report (Bradbury & Jantti, 1999a).

Problems of poverty and inequality in Australia have proved resilient to a variety of strategies and continue to be a source of growing disquiet. There is an increasing realisation that the complex nature of processes producing, perpetuating and reproducing patterns of poverty requires a multi-dimensional understanding. There are both enduring universal societal factors as well as specific and period-limited processes that combine to perpetuate this problem. A failure to consider this complexity has precluded the development of targeted pragmatic community-oriented strategies to circumvent poverty.

There has been a tendency to attribute poverty, disadvantage and inequality to the rise of economic globalisation. The focus on globalisation in Australia together with neo-liberal government philosophy have led to policies that have ignored the needed and sustained investment in public welfare and this has served to perpetuate the problem. Such global analyses can obscure the concrete nature of the problem at the level of specific groups within society and they provide little basis for pragmatic approaches that can be adopted to mitigate against this problem at a 'grass-roots' level. Also the focus on economic indicators such as income level, underpinning such analyses, under-estimate the degree and diversity of ways in which poverty penetrates the social fabric of the Australian community. In this submission we advocate for a focus on 'grass-roots' factors that contribute to the problem and that this focus provides clearer guidance towards pragmatic measures that can be adopted at the level of local communities and 'at risk' groups within the community. We will present the results of our research which is undertaken within a multi-dimensional view of poverty and discuss the implications of our findings in relation to redressing the problem at a local community level.

### **Poverty - Inequality - Disadvantage**

A number of Australian researchers of disadvantage and inequality have focused primarily on the broad scale and have analysed, for example, globalisation processes or government change towards neo-liberalism and deregulation. Others (e.g. JSS) are concerned with identifying local processes in creating poverty, inequality and disadvantage and base their research and social action on issues raised at the level of local communities.

To understand *poverty*, it is necessary to identify and understand social processes influencing production, perpetuation and inter-generational reproduction of inequality in Australia. Whiteford (2001) argues that the conceptualisation of poverty is essentially descriptive, rather than seeking to explain the fundamental causes of poverty.

When discussing *inequality*, it is important to consider all aspects influencing various dimensions of inequality. As already mentioned, income level is not the only dimension which distinguishes between the 'poor' and the 'rich'. Travers (2001) argues that employment is important for well-being, as well as income. He argues that income levels, workplaces, housing, urban environments, transport, medical services, opportunities for children are all important to take into consideration when inequality is analysed. This multi-dimensional approach to inequality analysis focuses on the processes that produce and perpetuate

disadvantage. It also shows how 'inequality is situated, context-bound in its effects and meanings' (Fincher & Saunders 2001:8).

Fincher and Saunders (2001) note that there are also various forms of *disadvantage* related to circumstances, communities and places people live within. Disadvantage is intrinsically relative condition. It is defined in relation to others and in comparison on how 'others' are treated (or how we are treated compared with 'others'). This relativity affects public image of the 'poor' or disadvantaged and such images can contribute to the paralysis of disadvantaged groups in escaping their condition.

#### Public discourses about poverty, inequality and disadvantage

Fincher and Saunders (2001) argue that the language of public discourse is one of means by which judgement is passed on any achievement or situation. Conceptual debates about the nature and causes of poverty and exclusion have significance for formulation of welfare systems in every society. The everyday meanings of words such as poverty or disadvantage in the way in which they are often used, evaluate people's lives and their abilities. Language also conveys the moral messages of any policy. Through the specific language used in the media, policy makers and governments are conveying their messages to their own political advantage. Analysis of poverty, inequality and disadvantage and the processes that cause them cannot ignore how political is the interpretation of need (Fraser 1989: 164). The reduction of inequality requires understanding of the discursive constructions that guide our interpretation and understanding of the situation. Putnis (2001) argues that media is one of the sites of production of public discourse about poverty, finding that the 'media can and do contribute to the marginalisation of the poor' through the climate of public opinion they help create.

Negative accounts of poverty often receive significant publicity in media. People of low income who are receiving welfare support are often described in media in a quite negative way as those who are misusing the welfare system. People are often presented as being personally responsible for their own disadvantaged position. Such interpretations are highly damaging to the interests of people experiencing poverty and inequality. Such views oversimplify the nature of poverty and disadvantage in the public perception and preclude a focus on the actual structural causes of poverty. For the disadvantaged such public images can de-motivate and demobilise them and provide them with a prescription for a life of incapacity and ineffectuality.

#### Some trends influencing poverty, inequality and disadvantage in contemporary Australia

##### *Changes in the work environment*

Another focus of research has been concerned with changes related to work environment and how these processes influence creation of inequality in Australian society. Growing inequality and poverty in Australia often have been correlated with increased unemployment (Saunders 1992; Watson & Buchanan 2001). Also, an increase in women's employment and shifts in the types of jobs available from full-time to part-time and casualised (or so called non-standard) jobs (Watson & Buchanan, 2001) contribute to uncertainty and growing inequality. Watson and Buchanan (2001) argue that 'unemployed' and 'employed' are no longer adjectives to describe different groups of people, as they may more likely to have been in the past. They identify the process of casualisation of employment in today's labour markets that includes the growth of non-standard jobs, that are part-time, offering of short-term contracts, and often poorly remunerated, and they lack the benefits of permanence like holiday pay and overtime rates. They show how this change is connected in the lives of working people as they switch in and out of precarious forms of employment.

Also, Travers (2001) in his important analysis, comments on the significance for young people of their parents' unemployment or precarious employment, and their own unemployment when they are of working age, for their contribution to the complex processes of marginalisation they experience. He argues that it is the absence of work as well as the absence of income that is disadvantaging for young people. He demonstrates further that young people with unemployed or less skilled parents are more likely to have lower levels of

numeracy and literacy than are demanded in present-day workplaces, and that the jobs young people are getting now are often part-time, if they achieve employment at all. Many children are growing up in both households and neighbourhoods of poverty and disadvantage.

In the Ignatius Centre for Policy and Research report, **Barriers to Employment**, (Holdcroft 2003) examining ways in which residents of high-rise estates in the City of Yarra are excluded from the competitive job market, it is argued that:

where family income is such as to place the family in poverty, unemployment of one or more parent or guardians severely limits the resources necessary for promoting healthy growth. Unemployment is more likely for a young person growing up in a household dependent upon social security and can likewise have a profound debilitating and long lasting effects upon identity formation (Holdcroft 2003:8).

#### *Geographical location and population mobility*

Fincher and Wulff (2001) argue that geographic locations can be disadvantaging for their residents – specifically those areas experiencing large-scale economic change or the reduction of government investment in service provision. Increase in housing prices due to gentrification also contributes to disadvantaged position for some established residents and to increased spatial and social inequality. Gentrification changes the character of localities often affecting local established social networks and relevant social resources among longer-term residents that may have depended on those for support and welfare. Any inquiry about poverty needs to include this aspect of inequality.

It has been recently suggested that 'a new world order' is emerging, with increasing spatial concentration of both affluence and poverty. Within the major cities of the developed countries there is growing separation between income groups, and a tendency for poverty, worldwide, to be increasingly urban (Massey 1996). Disadvantaged populations here in Australia are becoming more concentrated spatially, with specific processes of population mobility and immobility. Vinson (1999) describes a growing degree of spatial concentration of low-income households. There are indications that lower income households in the 1990s are located more in outer suburbs, in small rural towns and in certain coastal settlements (Fincher & Wulff 1998). More broadly, a split seems to be emerging spatially between Australia's two largest cities (Sydney and Melbourne) and the rest of the country, in which the best employment prospects are growing in the two large cities, attracting people with the skills to take up such positions. Less skilled people face increased difficulties to navigate the changed job market.

Some analysts (Fincher & Sounders 2001; Fincher & Woolf 2001) point to the presence in these spatially concentrated groupings of recipients of social security benefits, those of non-English-speaking background and recent immigrants. Documenting the increase in the number of working age Australians receiving social security benefits, Birell *et al.* (1997) also demonstrate their uneven spatial distribution. Also Healy examines data for Melbourne and Sydney from 1996 census, to show that 'low-income' males are concentrated in particular suburbs. Much of this concentration can be explained by patterns of settlement of recent migrants who lack the skills to compete in the contemporary labour market (Healy 1998). Holdcroft (2003) contributes to this discussion with the findings from his research and identifies the following barriers to employment for the residents concentrated in high rise estates in the City of Yarra:

- lack of adequate English, especially verbal skills;
- the expense and difficulty of obtaining trade licenses in Australia;
- the lack of recognition of qualifications from overseas;
- the need to upgrade skills to Australian conditions;
- chronic illness and disability;
- prejudice from potential employers on the basis of address, race and physical appearance;
- difficulty of keeping cars on the estate, restricting jobs they can apply for;
- difficulty of returning to work after a time of unemployment; and
- financial disincentives to return to work.

Holdcroft (2003) argues that there are significant disincentives to returning to full time low paid, low and semi-skilled work, which involves a loss of public transport concession and an

increase in public housing rental. He shows that the degree of discrimination housing estates residents perceive in trying to gain work tends to affirm that geographically identified social exclusion is self-perpetuating.

We may add here that immigrants who are skilled may also be precluded from appropriate employment by the lack of recognition of qualifications obtained overseas. Hawthorne argues that regardless of possession of elite qualifications, professional skills, clear intention to work, and increasingly high level of English language proficiency many immigrants from non-English speaking backgrounds face significant barriers in securing appropriate employment (1996: 46).

Birell criticises Australia's immigration policy for giving rise to such concentrations of certain immigrants, stating that 'the final overlap between residence, class and ethnicity is... a product, even is unintended, of Australia's immigration program' (Birell & Seol 1998: 29). However the issue of poverty and disadvantage concentration cannot be attributed solely to immigration.

### *Unequal in Life – the distribution of social disadvantage in Victoria and New South Wales (Vinson 1999)*

In 1999 The Ignatius Centre for Social Policy and Research (Jesuit Social Services), conducted a study of the distribution of cumulative social disadvantage in Victoria and New South Wales. The study was based on a range of social health status indicators, some of which were derived from departmental and organizational records (for example, child abuse, court conviction, low birth weight, emergency assistance and child injuries), and others were derived from census data (for example, unemployment, long-term unemployment, early termination of schooling, low income and unskilled workers).

With a cooperation of the individuals and organizations<sup>1</sup> Vinson identified nine indicators, which assess different aspects of social disadvantage. These were: *mortality; unemployment; low birth weight; child maltreatment; childhood injuries; education; psychiatric admission; crime; income; and emergency relief.*

This investigation paid attention not only to variables that are associated with social disadvantage like housing tenure, but also on direct manifestation of disadvantage by using variables which self-evidently represent restrictions on life opportunities and the attainment of wellbeing. Consistent with a multi-dimensional view, which is supported by prominent theory (e.g., Galster 1992), cumulative disadvantage is described by the overlay of the above indicators. According to Vinson (1999) special concentration of disadvantaged groups may contribute to the formation of a sub-culture which may encourage alienation and isolation from mainstream societal values.

The Vinson project examined geographic areas (post code areas) in Victoria and New South Wales. 622 postcode areas in Victoria and 578 postcodes in New South Wales were analysed with respect to the nine indicators<sup>2</sup>.

### Indicators of Disadvantage

The following describes the key indicators and their association with socio-economic status that were used in the Vinson analysis.

#### *Unemployment*

The World Health Organization (WHO, 1998) states that unemployment puts health at risk, and the risk is higher where unemployment is widespread. The health effects of both

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<sup>1</sup> Victorian Council of Social Service; NSW Council of Social Services; Victorian Injury Surveillance System; Youth/ Family Services Div. Dept Human Services (Vic); New South Wales Department of Community Services; Epidemiology and Surveillance Branch; NSW Health Department; Victorian Perinatal Data Collection Unit NSW Midwives Data Unit; Criminal Justice Statistics and Research Unit; NSW Bureau of Crime Statistic and Research and Victorian Department of Human Services

<sup>2</sup> Mortality was the tenth index, however data were not examined due to lack of their availability.

unemployment and job insecurity are linked to the psychological consequences and financial problems. The research has shown (Catalano and Serxner 1992) that job uncertainty and the threat of job loss are related to increased psychological disorder, anxiety, depression, and significant increases in blood pressure.

Wilson claimed that as an area becomes increasingly poor, residents are more likely to face severely reduced access to jobs. They also have fewer social networks and role models of stable, job holding intact families. This picture has been confirmed locally in a study of inner-Sydney unemployed youth (Vinson, Abela & Hutka 1998). In these circumstances, joblessness perpetuates poverty, not just because it undermines the welfare of particular families, but also it has become concentrated in space. An environment is created which isolates residents from the world and its opportunities and promotes a culture of dependency.

#### *Low birth weight*

The importance of prenatal life and early childhood for later health is clearly recognised by the WHO (1998). It is stated in this document that poor social and economic circumstances present the greatest threat to a child's growth, and launch the child on a low social and educational trajectory.

#### *Childhood injuries*

Australian study by Jolly *et al.* (1993) was conducted to establish whether there is a relationship between socio-economic status and child injuries in Australia. Rates of injury for postcodes were calculated and it was found that the relative risk of injury in the lowest socio-economic group was almost three times that of the risk in the highest socio-economic quintile. The strongest association was between injury rate and income.

#### *Education*

Vinson (1999) presents a view that education contributes to the reproduction of inequality. Educational attainment represents a symbolic marker which legitimises the intergenerational transmission of social class.

Association between education and wellbeing is related to its association with privileged family backgrounds, and to access to good jobs. It is noted that higher income and a lack of economic hardship were found to be positively related to physical and psychological wellbeing. Reynolds and Ross (1998) argue that people with higher levels of education experience better mental health, including low levels of depression and other psychological illness. The results of studies showed that years of educational attainment was positively associated psychological wellbeing and this was not simply the side effects of social origins. Also, people who grew up in families with well-educated parents had significantly better health than those who grew up with poorly educated parents, even after adjusting for one's own education. There was however evidence of the enduring effects of childhood poverty. Even after adjusting for respondents' education, work and economic conditions, childhood poverty continues to have an effect on adult health and especially mental health.

#### *Psychiatric admissions*

WHO (1998) in their statement on the social determinants of health, *The Solid Facts* state the following:

poor social and economic circumstances affect health through life. Disadvantages tend to concentrate among the same people, and their effects on health are cumulative. The longer people live stressful economic and social circumstances, the greater the psychological wear and tear they suffer, and less likely are to enjoy a healthy old age.

Vinson comments that an association with socio-economic status and admission to hospital for mental illness has been acknowledged for 50 years (Faris and Dunham 1939). In England, the Royal College of Psychiatrists (1988) has noted that the prevalence of specific psychiatric disorders is strongly related to social and demographic factors. Australian National Survey of Mental Health and Wellbeing (1999) showed that the prevalence of mental disorders was lower among persons who were in the labour force, employed full-time or part-time than those who were unemployed. It is stated in the report that being involuntary

unemployed may increase the risk of either developing or continuing to experience symptoms of a mental disorder (1999: 10).

#### *Crime*

According to available data crime tends to be concentrated in a restricted number of localities and those charged with perpetrating it also are more often found within particular neighbourhoods. Vinson (1998: 18) claims that an increase of 75% in the size of the NSW prison system over the past decade has been serviced by the more intensified quarrying of a relatively small number of indigenous and poor communities. For example, just three of the lowest ranking suburbs on socio-economic status accounted for 30% of Sydney based female prisoners.

#### *Income*

The important role played by income in the distribution of manifestations of social disadvantage has been implicit in the review of the other variables in the present study. The localities which are experiencing large increases in income inequality are those that have systematically under-invested in human resources. For example, poor investments in education and low expenditure on medical care are associated with the most low levels income distribution. Economic problems can undermine parenting and family interactions, with long-term mental health implication for children.

#### *Emergency relief*

The 1975 study of Newcastle (Vinson and Homel 1975) found that the most useful information for identifying 'at risk' areas of the city was the distribution of financial aid by non-government agencies. By including the proportion of households in a postcode area requiring emergency relief, it is hoped to measure economic deprivation at something approaching near survival level. (Vinson, 1999: 20).

#### Findings of the Vinson Report

Vinson calculated three indices of disadvantage for each locality. The first was the number of occasions across all nine disadvantage indicators that a locality appeared in the top five percent of all localities. For example, the Victorian suburb of Braybrook was represented in the top five percent of localities in six of the ten disadvantage indicators, giving it a score of six. The second index focused on the concept of 'disadvantage concentration'. This index considered what proportion of the top 30 localities across all the 10 disadvantage indices was occupied by a 'core set' of suburbs. This was done by counting the number of times a locality was listed in the matrix of the top 30 localities for each of the 10 indicators (i.e., how many appearances were there of any locality in the 30 X 10 cells). The third index, termed the 'cumulative disadvantage' score was based on the fact that most indicators were moderately correlated. That is, there were localities that scored highly on multiple disadvantages and others that scored low across all disadvantage indicators.

The 'cumulative disadvantage' score was sum of all scores on the disadvantage indicators where each indicator was weighted by the degree to which it contributed to the common variation of all the indicators. (Technically, this was the factor score derived from the first component of a principal components analysis.) In common terms, this index can be thought of as the sum of disadvantages for each locality where some disadvantages are more important contributors to this sum score. Some of the more important contributors to the 'cumulative disadvantage' score were unemployment rate, low income, long-term unemployment rate, leaving school prior to the age of 15 and the rate of unskilled workers in the locality. Low score contributors were emergency assistance and low birth weight rates.

The report identified that some localities have generally high ranking on the multiple indicators of disadvantage. A basic finding from the analysis of the concentration index was that a relatively small number of postcode areas accounted for a large percentage of the locations, which rank highly on the disadvantage indicators. Postcode areas which were ranked very high on the disadvantage scale also displayed some variation in the problems that were locally prominent. Similar findings were found for Victoria and New South Wales. The Tables

included in the Appendix to this submission highlight the main localities that ranked highly with multiple disadvantages in Victoria and NSW. (Note that the more negative the cumulative disadvantage score the greater the number of disadvantages scored by a locality.)

The Vinson report also highlighted a number of related observations. In the analysis of Victorian data indicated that on a per capita basis, the Top 30 disadvantage localities accounted for:

- three and a quarter times their share of emergency assistance claimants;
- two and a quarter times their share of child abuse case;
- twice their share of court defendants; and,
- approximately one and a half times their share of child injuries, low-income households; psychiatric hospital admissions; and a little under one and a half time their share of leaving school before the age of 15 years.

Additionally the analysis of NSW data indicated that the most disadvantaged localities accounted for:

- four and quarter times their share of child abuse;
- three and a quarter times their share of emergency assistance;
- three times their share of court convictions and long term unemployment;
- twice their share of low income households; and,
- a little under one and a half times their share of leaving school before the age of 15 years.

### Conclusion

The statistical analyses used in the Vinson report have intended to serve the following social purposes:

- a) to understand a complexity of deprivation and life experiences that are commonly referred to as social disadvantage, by constructing a range of measurable indicators of community wellbeing;
- b) to enable estimates to be made of the overall degree of fundamental inequality and diminished life opportunities experienced by people resident in neighbourhoods across Victoria and New South Wales;
- c) to present the outcome of this research in ways which invite a stepwise response to social disadvantage, rather than causing authorities to turn away from a challenge which seems overwhelming in its totality (Vinson, 1999:43).

Furthermore, there were differences identified between localities in the way the disadvantage is experienced. Differences between ranking and the cumulative disadvantage score reflected the varying importance of different disadvantage indicators in different localities.

The report identified that localities which rank highly on the disadvantage factor contain significant concentration of social problems. It is suggested that these areas are worthwhile starting points for any concentrated efforts to lessen inequality.

The findings of this investigation suggest that:

- efforts to ameliorate social disadvantage need to be conducted on several levels, not least the spheres of national and state (and we may here add local government) social policy;
- any serious effort to increase life opportunities for society's most disadvantaged groups cannot ignore such evidence of persistent, local inequalities;
- it cannot be assumed that social initiatives taken at the state or national level, can override extreme degrees of local cumulative disadvantage.
- if the residents of such localities and their children are to break free from this web of disadvantage which limits their life opportunities, intensive help in the form of educational, health, family support, housing, justice and other needed community



services is requested, in combination with supported community-building endeavours to sustain the benefits of assistance rendered.

Vinson (1999) argued that 'many parts of Australia are experiencing high levels of social control and intrusive police measures, especially in relation to young people, the degree of inter-connectedness between crime and medico-social disadvantages could serve to generate deeper questioning of the usefulness, and morality, of current policies. Essentially, if crime and disadvantage are found to be highly interrelated, it would seem uneven to emphasise controlling the former while paying scant attention to the latter (1999: 2).

It is worth being reminded that, at a time of reduced social expenditures, multiply disadvantaged sections of the community will inevitably continue to fall further behind unless special efforts are made to increase their life opportunities.

In deciding to meet this challenge by instigating constructive community work in selected highly disadvantaged areas of Victoria and New South Wales, The Ignatius Centre recognises that in no sense can the residents be held responsible for the flawed planning and neglect which has helped to produce the concentration of social need documented in this report. Having opportunities in life is a birthright of all Australian children, but a right which, in the parlance of the day, will only be attained by some "levelling of the playing field".'

In his work on justice and human rights Minas (2001) supports some aspects of Rawls' theory (Rawls, 1971, 1993), which requires that groups that are among the most disadvantaged (e.g. indigenous groups, asylum seekers and refugees and we may add 'poor') are accorded priority in the framing of political and social arrangements that are intended to ensure justice.

Minas (2001) argues further that a comprehensive theory of justice in a multicultural state will include both universal rights, assigned to individuals regardless of group membership, and certain group-differentiated rights for minority groups. Group-differentiated rights can be made to compensate for unequal circumstances that put members of minority groups at a systematic disadvantage regardless of their personal choices. The freedom and autonomy of individual members of minority groups require not identical treatment but rather differential treatment in order to accommodate differential needs (Barry 1990). Such differential treatment can support the common rights of citizenship through promoting equal access to mainstream culture and its benefits (Kymlicka 1995). This may require that priority is accorded to disadvantaged groups on the principle of equity that 'equals should be treated equally, and unequals unequally' (Barry 1990).

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**APPENDIX**

***Comparison of ranking on disadvantage factor and 'top 30' listing - Victoria***

	Cumulative Disadvantage Score	Population Size	Disadvantage Ranking	No. times in 'top 30' rankings on indicators
Braybrook	-2.3347	5867	1	6
Corinella	-2.1722	2554	2	2
Broadmeadows	-2.0891	18586	3	3
Korumburra	-2.0875	1530	4	4
Corio	-2.0836	25642	5	3
Nyah	-2.0718	346	6	6
West Heidelberg	-2.0550	12823	7	1
Doveton	-2.0066	10143	8	2
Lake Boga	-1.9980	460	9	2
Seymour	-1.9851	7059	10	3
Mildura	-1.9215	20603	11	4
Churchill	-1.9078	2215	12	5
Hastings	-1.9003	6075	13	2
Colac	-1.8957	4373	14	4
Comet Hill	-1.8946	9704	15	-
Bealiba	-1.8782	286	16	5
Frankston North	-1.8681	9535	17	3
Korong Vale	-1.8144	243	18	4
Shepparton	-1.8115	24168	19	1
Morwell	-1.8035	17227	20	2
Seaspray	-1.7834	2592	21	3
Rockbank	-1.7758	1042	22	2
Delacombe	-1.7719	9312	23	-
Nowa Nowa	-1.7488	450	24	3
Albion	-1.7090	32219	25	1
Clunes	-1.6981	855	26	3
Cabbage Tree Creek	-1.6951	151	27	2
Rosebud West	-1.6852	3262	28	4
Rye	-1.6843	9256	29	-
Nyah West	-1.6808	529	30	4

**APPENDIX cont'd**

**Comparison of ranking on disadvantage factor and 'top 30' listing - NSW**

	Cumulative Disadvantage Score	Population Size	Disadvantage Ranking	No. times in 'top 30' rankings on indicators
Windale	-5.21484	2075	1	9
Menindee	-4.02147	533	2	6
Ingha	-3.49042	855	3	6
Northern Rivers MSC	-3.38345	923	4	4
Lightning Ridge	-3.27648	3354	5	6
Koorawatha	-3.03023	6	6	
Bowraville	-3.00039	1935	7	5
Islington	-2.89260	1292	8	7
Blairmount/Claymore	-2.86556	4309	9	4
Collarenebri	-2.59898	919	10	2
Mandurama	-2.58996	125	11	5
Wilcannia	-2.49951	1147	12	3
Carrington	-2.47834	1500	13	6
Tighes Hill	-2.27295	1456	14	4
Dareton	-2.26670	1283	15	4
Mid North Coast MSC	-2.01826	2521	16	2
Wickham	-1.96355	1760	17	5
Central West MSC	-1.96172	224	18	3
Gunnedah-Forward	-1.95040	725	19	4
Harrington	-1.92128	1474	20	2
Brewarrina	-1.91889	1597	21	2
Waterloo	-1.83580	5690	22	4
Stroud Road	-1.80557	122	23	3
Tweed Heads	-1.78110	8979	24	4
Nambucca Heads	-1.75549	8688	25	2
Mount George	-1.75529	344	26	3
Coopernook	-1.70219	456	27	4
Walgett	-1.64964	3612	28	2
Nabiac	-1.61721	543	29	1
Evans head	-1.60515	2615	30	2