



A submission to the *Australia's Future Tax System Review*

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EXECUTIVE SUMMARY

In determining the major challenges facing Australia that need to be addressed through the tax-transfer system it is necessary to consider the salient issues, not as discrete, but in the context of a broader picture of the national interest and the values that underwrite it. Financial arrangements are part of a broader economic system that in turn reflects certain cultural (and ultimately philosophical) values. The alternative would be a piecemeal approach involving a generalised response to sectional interests and special pleading. Any tax reform which attempted to accommodate all of those interests would necessarily be disjointed; or if it did discriminate among them (which would be inevitable) it would be working from an implicit conception of the national interest. It is better to make that conception explicit.

Australian cultural values have changed considerably since federation, from the state paternalism that marked the earlier decades of the 'Australian Settlement' to the current ascendancy of market liberalism. The central question throughout has been the nature of the balance between collective and individual responsibility. It has recently been complicated by the international financial emergency which has thrown into relief the competing claims of a revived Keynesianism and what until now has been a dominant neo-liberalism. The federal government's response has epitomised the underlying tension which, among other things, will have to be resolved by the tax-transfer reform.

Given the tradition of care and social justice to which Anglicare Australia adheres, we openly argue for a primarily moral role for government. The belief that public policy (and therefore taxation policy) should be grounded in principles of equity and fairness does not, however, depend on faith, but has characterised many diverse groups, including classical economists. It is also at one with the federal government's social inclusion agenda. This is entirely compatible with a general commitment to economic prosperity, as the government has consistently argued. It should be used to frame specific proposals for taxation reform.

But social inclusion itself requires a broader framework. On the basis of Anglicare's own research and Treasury statements, we submit that the 'capabilities approach' developed by Amartya Sen and others is the most appropriate. By emphasising prospering rather than

prosperity (though the former includes the latter) this approach provides new criteria for participation and productive activity which can inform a tax-transfer review. In general, activities which are productive in this approach should be encouraged through appropriate incentives; and those which are not productive at the very least not rewarded. One of the major tasks of the tax-transfer review is to determine the relative value of such activities and adjust concessions and transfer payments accordingly.

The work of the community sector illustrates how these new criteria might be applied in practice. Usually regarded as costs or expenses rather than outlays or investments, community activities, from the capabilities perspective, make a significant contribution to overall prospering. This applies as much to those not directly linked to economic participation in the narrow sense (such as aged care) as those which are (like employment services). All should be given greater remuneration by both direct and indirect financial support.

One implication of promoting the community sector in particular and human services in general (with some exceptions in the field of 'convivial' occupations) is that they should receive a higher proportion of overall revenue. This may be done by raising taxation in general, restructuring concessions and transfers, or a combination of the two. In general, Anglicare Australia favours a restructuring of concessions and transfers, away from non-productive activities such as those which involve simply making rather than earning money.

Further details, including technical proposals, will be given in a second submission, to follow the release of the Review Panel's consultation paper at the end of 2008.

1. Introduction

Anglicare Australia welcomes the opportunity to make this initial submission to the review of Australia's taxation and transfer payment system. As a nationwide network of locally based Anglican agencies responding to the needs of some of the most disadvantaged and vulnerable people in our society, Anglicare Australia has a particular interest in addressing the review's terms of reference and objectives through the lens of the federal government's social inclusion agenda.¹ It does so, however, fully recognising that the review's outcomes will primarily be technical in nature. Our concern in this first submission is to establish a broader context within which those technical outcomes may be informatively developed. This will be done in the light of the Review Panel's suggested framing questions, especially the first two (which encompass the third and fourth):

- What major challenges facing Australia need to be addressed through the tax-transfer system?
- What features should the system have in order to respond to these challenges?
- What are the problems with the current system?
- What reforms do we need to address these problems?

A second, more detailed submission, covering specific proposals for reform, will follow the release of the Review Panel's consultation paper at the end of 2008, along with subsequent consultations.

As noted in reference term 3, the purpose of the review is to 'create a tax structure that will position Australia to deal with the demographic, social, economic and environmental challenges of the 21st century and enhance Australia's economic and social outcomes'. That purpose should be taken all the more seriously given the current international financial crisis and the significant changes to the structure and functioning of liberal market societies to which it appears to be leading.

¹ We are thus mainly concerned with arguments pertaining to chapter 3 of *Architecture of Australia's tax and transfer system*.

The main arguments of this submission reflect those of Anglicare Australia's *State of the Family 2008* report, 'Creative Tension: Australia's social inclusion agenda' (henceforth SOTF) which is at Attachment One. Rather than repeating detailed sections of the report, reference will be made to that document where appropriate to substantiate a general point.

2. The importance of values

We begin from the unremarkable premise that a society has an identity that is greater than its constituent parts and which may be said to engender the national interest. More specifically, financial arrangements are part of a broader economic system that in turn reflects certain cultural (and ultimately philosophical) values.² One of the most important issues these encompass is the extent of collective as opposed to individual responsibility. A closely related concern of particular relevance to the tax transfer system is that of equity or equitable distribution. The first and obvious challenge to be addressed through the tax-transfer system, therefore, is to determine the values which define the identity and direction of Australian society in the 21st century; provide an interpretation of, and prioritise, the country's social, environmental and economic concerns; and, ultimately, have a purchase on the tax system. It requires not only a statement of what Australia's identity and direction actually *is*, but more importantly *what it should be* — a matter of some importance given the currently prevailing view that the international financial emergency has occasioned an historic change in the rules of the economic and social game. Some such statement is at the very least implicit in the headline dimensions used in the ABS 'Measures of Australian Progress'.

While this may seem to pitch the argument at a relatively high level of abstraction, its resolution is a necessary prerequisite for any meaningful discussion of specific issues and their implications for the tax-transfer system. Anglicare Australia, for example, has resolved to pursue six specific areas for advocacy and action in the immediate future: workforce participation; housing and homelessness; Indigenous affairs; early childhood development; aged care; and climate change. These have not been chosen at random, or because of

² This does not, of course, suppose uniformity of values throughout the society, but refers to a set of values embodied in public institutions and processes, subject to change over time (as with the transformation of a the White Australia policy to that of multiculturalism). The liberal democratic tradition explicitly encourages debate over such values.

individual members' particular interests, but because of their importance within the organisation's framework of values and strategic priorities, especially that of social inclusion. On a much more ambitious and difficult scale, the same holds for the review's treatment of Australia's national values and how these will impact on taxation reform.

An example will make this clear. The issue of climate change and the proposed emissions trading scheme may be approached from a variety of perspectives, involving a variety of intellectual lenses (ideological, scientific, economic, political, among others) and norms. This is not a straightforward policy area and there is no need here to rehearse the details of the ongoing debate. But without a clear determination of values and priorities, however difficult and however contested the result, policy will flounder, consisting of a generalised response to lobbying on behalf of numerous sectional interests and their associated special pleading. Any tax reform which attempted to accommodate all of those interests would necessarily be disjointed; or if it did discriminate among them (which would be inevitable) it would be working from an implicit conception of the national interest. It is better to make that conception explicit.

On not only this but all matters that pertain to the taxation system — that is, on nearly all matters of any public concern — some such determination has to be made, based on a particular understanding of national values. That is why initial debate has to be made at such a relatively high level of abstraction. Fortunately, this level of debate is already an accepted part of public discourse, as will now be examined.

3. From Australian Settlement to market liberalism

Australian cultural values have changed considerably since federation, and most dramatically since the economic reforms stemming from the 1980s, representing the ascendancy, to date, of what we might term market liberalism (see SOTF: chapter two). The state paternalism that marked the earlier decades of the 'Australian Settlement' — epitomised by the system of wage arbitration initiated by the 1907 Harvester Judgement — has given way to a more individualistic order, based on an open market economy providing for material growth. This has been accompanied by a convergence of social and economic principles (and, to a great

extent, policies) among the main political parties, such that the major difference today is primarily over managerial competence rather than mutually exclusive ideological objectives.

While there is near-universal assent about the primacy of competitive markets to secure prosperity — and about the basic value of prosperity — there remain significant differences over the degree to which collective responsibility should temper individualism and remain a defining element of the public culture. This has been no better illustrated than by the Prime Minister himself, in a series of articles and speeches both before and since he gained office. The significant philosophical divide in Australian politics, he wrote in 2006, is between ‘neo-liberals’ and ‘progressives’. The distinguishing issue is ‘whether the balance of our national values lies with the individual or with the community’. Neo-liberal values ‘are an aggregation of individual interests’, whereas progressives believe ‘the mandate of the state goes beyond the exclusive celebration of self’ such that ‘a properly functioning society embraces the interests of both self and other’. (See SOTF: 24-5)

There are obvious implications in this division both for the direction of public policy, institutional arrangements and the mechanisms by which the tax-transfer system might be used to facilitate a given set of policy objectives. Specifically, it affects the way in which overall wealth is shared by way of redistributive mechanisms incorporated in that system; what that redistribution is aimed to achieve; and what criteria should determine the volume of wealth to be redistributed both in general and in particular cases. The direction of the current system, for example, has been summarised thus, by the Treasury Secretary (SOTF: 85):

From the Treasury perspective, there is far more to sharing prosperity than simply ensuring that income is redistributed in a way that avoids inequality widening over time beyond some arbitrary level. To our minds, the distributional goals of government must relate to a much broader concept of prosperity, or wellbeing; one that goes well beyond standard inequality measures, or poverty line constructs, based on crude statistical measures of dispersion around mean or median income.

Clearly, any *general* reform designed to secure a durable new system of equitable distribution must accommodate relatively minor differences of policy that characterise the main political parties (and therefore accommodate changes in government). This requires precisely the sort of open-ended and substantial public discussion which the review is currently undertaking.

4. Implications of the 2008 financial emergency

The question is complicated — but also thrown into greater relief — by the as-yet unknowable consequences of the 2008 international financial crisis and the apparent collapse of unregulated, or what the Prime Minister calls ‘extreme’, capitalism. While rejecting the more excitable commentaries of both putative left and right that betoken the end of free enterprise, Anglicare Australia concurs with the general sentiment that the issue of collective responsibility has again been brought to the fore of public policy debate. In broad economic terms, the debate is over the relative merits of a revived Keynesianism and the neo-liberal perspective that has prevailed over the past 30 or so years (e.g. Davidson 2008; Irvine 2008).

The most benign view is that foreshadowed by the Prime Minister in a talk to the Centre for Independent Studies earlier in the year when he argued that an unapologetic commitment to market mechanisms must not preclude recognition that markets fail (SOTF: 25). When they do, the state has a responsibility to act, precisely to save the market system — as exemplified by the federal government’s moves to maintain liquidity, guarantee deposits and bank funding and its Economic Security Strategy to strengthen the Australian economy.

A less complacent view — based on the fact that Australia’s relatively robust economy and financial sector make it a somewhat exceptional case — is that the moves taken by overseas governments to partly or wholly ‘nationalise’ major banks presage a significant new role for the state in previously liberal market societies, which will necessarily have an impact on the Australian system, whatever its contingent economic and financial health. What that role might be is highly contestable, but is likely to have a considerable impact on perceptions and justifications of public spending priorities, and the value of the goals to be achieved (Freedland 2008).

Without making any detailed comment on the matter — especially given the impressively wide, disparate and mutually contradictory range of expert analyses and forecasts in circulation at the time of writing — Anglicare Australia simply notes that this reinforces the need for a very careful treatment of the notion of collective responsibility in terms of a broader discussion of the national interest. The federal government’s own response exemplifies the underlying tension between Keynesian and neo-liberal approaches which, among other things, will have to be resolved by the tax-transfer reform. The need for caution in this volatile situation reinforces the soundness of the decision for a long period of consultation.

The following remarks are made in the context of this need for caution, as well as the need to develop an explicit, coherent, long-term perspective.

5. Anglicare Australia and the social inclusion agenda

Given the tradition of care and social justice to which Anglicare Australia adheres, we openly argue for a primarily moral role for government, using an openly moral vocabulary. As part of the tradition, Anglicare Australia maintains we have a collective responsibility to provide for those who, for whatever reason, are unable to provide for themselves. But the Anglican adherence to social justice goes beyond charity or welfarism to a notion of fairness that covers all aspects of public and social policy.

While this perspective is obviously grounded in faith, a belief in the primacy of an ethical vision of society is far from confined to the Christian or even a religious tradition. The general claim is that a good society encompasses economics rather than being defined by it, and that a moral conception of human ends is more fundamental than an economic one. This has been articulated by a variety of thinkers and movements since antiquity, including many classical economists (SOTF: 84-7). It is thus our overall position that reform of the tax-transfer system should be grounded in the principles of equity and fairness.

This aligns with the federal government’s social inclusion agenda, itself foreshadowed by the Coalition when in office (SOTF: 84). As summarised by the Parliamentary Secretary for Social Inclusion and the Voluntary Sector, Senator Ursula Stephens (SOTF: 23):

Labor has adopted social inclusion as an objective and organising principle of the nation's social and economic policy. Social inclusion is about recognising that economic prosperity in and of itself is not enough: it is central to the work of government to make sure that this prosperity leaves no-one behind. We need to think about disadvantage in terms of its effects — how it prevents people from participating and living full lives — so as to understand how best to address it.

Put another way, fairness is once again a central item of the public conversation. But it is a notion of fairness that is not coterminous with passive welfare. Rather, in many respects it is not only compatible with, but an active element in promoting economic participation. As the Deputy Prime Minister has noted (SOTF: 28):

Social inclusion is an economic imperative ... Including everyone in the economic, wealth-creating life of the nation is today the best way for Labor to meet its twin goals of raising national prosperity and creating a fair and decent society.

In practical terms this means a commitment to certain basic policies (SOTF: 24):

To be socially included, all Australians must be given the opportunity to:

- secure a job;
- access services;
- connect with others in life through family, friends, work, personal interests and local community;
- deal with personal crisis such as ill health, bereavement or the loss of a job; and
- have their voice heard.

While it is clear that the first of these five opportunities is the ideal bedrock policy³ — social inclusion extends to, and may indeed be more important for, those who legitimately cannot be expected to secure employment.

The Rudd Government has made it clear that its economic and social objectives are not only compatible but mutually reinforcing. Social inclusion and economic growth go together. Given which, it is plausible to propose that a central part of the tax reform process should be a consideration of the interplay of social and economic factors, how they should be prioritised, and the most effective way in which they may be jointly realised. This requires a coherent overall framework or narrative, in which such individual concerns as affordable housing, skill formation and the ageing population are clearly contextualised and weighed. It is, we submit, the second major challenge tax reform has to address. It might, modestly, be thought of as the construction of a new Australian Settlement.

6. A grounding for social inclusion and principles of taxation/transfer

To do this will involve a rigorous re-evaluation of basic political and economic concepts. Social inclusion, though a strong general organising principle, has many interpretations and variations. Government is itself grappling with the issue (Hayes, Gray & Edwards 2008). On the basis of our own research (e.g. Smyth 2007) as well as the stated policy perspective of Treasury (Henry 2007), Anglicare Australia would argue that the framework most appropriate for giving the term operational meaning should be derived from the ‘capabilities approach’ developed by Amartya Sen and others (e.g. Sen 1999). This starts from a general conception of humanity and well-being which focuses not on utility, happiness, income or other traditional markers of prosperity, but on an intrinsic concern with what all people can be and do: their capabilities. In Sen’s phrase, it involves ‘concentration on freedoms to achieve in general and the capabilities to function in particular’. With regard to social exclusion, the crucial element is Sen’s emphasis on rectifying *capability deprivation* (from which broader social exclusion springs) to provide *substantive freedoms*. These include political and civil liberty, literacy and

³ ‘In line with community attitudes, the Government believes that everyone who can work should work’ (Department of Education, Employment and Workplace Relations 2008: 22).

economic security, which form intrinsic components of individual and social development. (See SOTF: 85-7 for fuller details.)

In short, the good life is defined not so much as prosperity, but prospering. And it involves developing the capabilities of *all* members of society. Its primary focus is on the individual as citizen, not consumer or rational utility maximiser. In the context of the tax system, it implies a more explicit statement of the social values and objectives which underline many of the established concessional and transfer mechanisms. At present these values are implicit, or drawn up in a piecemeal fashion, often the result of successful pressure or political expediency — one of the main problems with the current system.

It is worth noting that the capabilities approach has something in common with the old Australian Settlement:

Perhaps the main virtue of the Australian Settlement is that it did not attempt to separate out the ‘social’ and ‘economic’ spheres of life. There was no notion of any trade-off; the test of economic policy was whether it contributed to or detracted from accepted social values. It was not anti-growth, but it did accept that growth had to have an ultimate social purpose. (McAuley 2005)

As Dr Henry has shown, these are not esoteric philosophical questions, but considerations that underpin current Treasury thinking and practice. We may reasonably suppose that, if the capabilities approach is adopted as a template for determining what features the reformed tax system should have to respond to the challenges Australia now faces, this would have significant implications for the rationale of any technical changes.

Anglicare Australia submits that three main implications might usefully be considered.

- First, the capabilities approach, providing an overarching framework for the commitment to social inclusion, provides a broader conception of ‘participation’ than that underwriting current tax-transfer arrangements. The overall object of these arrangements should be to

maximise participation, by whatever means are appropriate in individual circumstances. This should be reflected in the incentives built into the tax-transfer system.

- Secondly, this broader conception extends to and changes the current notion of productive activity, without in any way undermining genuine wealth creation. Work is socially useful to the extent it serves to maximise participation. This takes more forms than the ABS currently recognises as constituting ‘employment’ (though it does not involve a very significant number of individuals). More importantly, it provides a new set of criteria for assessing the *value* of different forms of work, and how these should be rewarded either directly in wages/salary or indirectly through tax concessions and transfer payments. Individuals and groups (whatever form they take) should be rewarded to the extent their activity contributes to maximising participation. This would be decided not by how much they contribute to GDP (which measures only monetary transactions, no matter what their rationale or impact) — though that is in most cases important — but by how much they contribute to prospering. (See SOTF: Chapter Two.)
- Third, and conversely, it also provides a new set of criteria for assessing what is not ‘productive’ in this expanded sense. The implication is not that such activities should be penalised, but that they should not be further rewarded through tax concessions and transfer payments. This would apply, as an example, to individuals or groups who simply make, rather than earn, money — primarily by speculation.

7. The community sector, social inclusion and prevailing values

The point may be pursued with reference to the work of the community sector. As demonstrated by the work of Anglicare agencies (as outlined below), the sector engages in a continuum of activities, from the provision of emergency relief through assistance to refugee families, community housing and financial counselling to a range of employment services. While some of this work is with people who do not and will not be able to participate in the market economy — the most obvious examples being people with very severe disabilities and those in aged care — much of it is with individuals who *can* be enabled to so participate. The lines are often blurred. Drug and alcohol rehabilitation, for instance, is usually a prelude to

more directly work-focused interventions. The salient point is that all this work (whether by providing housing, dealing with mental health issues, or helping victims of family violence) is aimed at bringing the excluded into the mainstream system. It serves to promote social inclusion and, within the broader capabilities framework, maximise societal prospering.

Like many other activities in the human services sector, these are normally regarded as *costs* or *expenses* rather than productive *outlays* or *investments*. On orthodox terms, it is taken for granted that any tax transfers they involve should be minimised. Even those human services which are regarded as an undoubted social good in developing human capital — like education and training — are not considered productive in themselves, but as on a par with necessary business expenses. There is a parallel here with expenditure on such matters as security, corrective services and infrastructure (which, unlike most community services, can be privatised and made profitable).

This is not only a matter of nomenclature, though the significance of language in conditioning behaviour should never be underestimated. It affects the way in which such activities are assessed for tax purposes.

One reason for the treatment of community services as an expense is the continuing, albeit largely unconscious, influence of an outmoded model of the economy in which services of all kinds are viewed as ancillary to the ‘real’ economic business of extracting or manufacturing physical goods (Quiggin 2000: 218-20). But this is only part of a broader fixation on restrictive notions of wealth and prosperity which the capabilities approach calls into question.

It must be stressed that in arguing for greater recognition of community work we are in no way seeking to undermine genuine wealth creation. Indeed, the whole purpose of many community services is to help people become part of the direct wealth creation process through employment. Adoption of the capabilities perspective involves a *reinterpretation* of what is productive. As Henry notes, following Sen, helping people to live without shame, and to enjoy self-respect, is as crucial as enabling them to meet nutritional requirements and escape avoidable disease (SOTF: 86). This is as productive an occupation, societally, as

producing manufactured goods or providing an education. Obviously, as noted, there will be a weighting in terms of status and remuneration, but it is not ancillary or a discretionary act of charity. What it does differ from is those occupations which generate no real wealth but only income on the basis of speculation and gambling in its various guises.

8. General implications for the tax-transfer system

The clearest implication of this argument is that resources should be directed towards these productive human services; and that the tax system should facilitate this process through appropriate transfers and concessions. It must be faced head on that this will require an expansion of public investment, which in turn means either higher taxation, or a restructure of current taxation incentives and concessions, or both. Anglicare Australia strongly supports the second option.

For purposes of tax-transfer reform, by 'productive' human services we mean those concerned with maximising human capabilities. This excludes those services geared towards, say, entertainment or spectator sport, or any others which are solely for profit. In this regard we support the retention of tax exempt status for genuine charitable organizations. Anglicare Australia's detailed arguments on this question have been put in a submission to the 2008 Senate Inquiry into the disclosure regimes for charities and not-for-profit organisations, which is at Attachment Two.

The current system is not value-free. As mentioned above (section 6), the values are often implicit and haphazardly introduced. The provision of tax deductions for expenses incurred in earning one's living is not indiscriminate: some expenses are considered legitimate, others not. To take an obvious example, corporate entertainment often enjoys tax deductible status; the private entertainment supplied by many small businesses and community groups (to attract clients or donations) does not. In both cases the object is the same. In deciding to which business tax deductible status should be granted, authorities are making at the very least an implicit value judgement.

On the broader question of increased taxation for socially beneficial purposes, we may note polling that consistently shows a majority indicating willingness to forgo tax cuts in favour of improved human services (Argy 2006). International comparisons also suggest a ‘capabilities’ reform would be entirely consistent with economic and financial conservatism. Under a centre-right government in Denmark, for instance, \$5.40 of every \$1000 earned is used to train or retrain people who have lost jobs, with an additional \$9.80 to subsidise their re-entry into the workforce. The comparable figures for Australia are 10 cents per \$1000 earned, and 60 cents on wage subsidies (Colebatch 2008).

Increased expenditure of this order might seem to require a significant increase in business and individual taxation, but could also be achieved by restructuring, to move concessions away from non-productive to productive activities, as defined by the capabilities approach. We do not at this stage make specific recommendations, given the need for a general consideration of values and purpose for which we have been arguing. It would clearly, however, involve an examination of such issues as trusts and company structures that facilitate tax avoidance; the withdrawal of tax concessions that are not directly linked to productive activity; and a restructure of capital gains tax, especially with regard to both residential and investment properties.

To emphasise the point: none of this should jeopardise real wealth creation. Indeed, in what appears to be an approaching period of relative austerity (or the end of debt-fuelled ‘prosperity’) such wealth creation becomes all the more important. What we are arguing for is an expansion of the very concept of wealth, in line with the capabilities sense of prospering. It involves, in other words, a resuscitation of the ideal of the common wealth.

9. Conclusion

The Review Panel is entirely correct to emphasise both the significance of the tax-transfer reform and its propitious timing — even before the current financial crisis made it even more so. In fact, as many others have noted, one benefit of the crisis is that it allows or indeed requires a thorough rethinking of social as well as economic and financial priorities and

arrangements. The length of the consultation process and the comprehensive examination which this allows is also most appropriate for the task at hand.

The most important initial step is to determine the proper relationship between financial, economic and social objectives, based on an informed statement of Australia's national interest. To be avoided at all costs is a 'smorgasbord' reform which attempts to accommodate different sectional interests.

Representing an important part of the community services sector, Anglicare Australia itself clearly does have a sectional interest. But our belief in social justice goes well beyond our immediate work to espouse values and policies that are shared with faith and non-faith interests alike. The most significant in the present context is the Commonwealth itself, in its espousal of the social inclusion agenda. More fully grounded in the capabilities approach, this — we submit — can provide a conceptual framework within which both the general and specific technical challenges of tax-transfer reform can be met, and serve the national interest. To which end, we look forward to engaging in the detailed heart of the consultation process.

About Anglicare Australia

Anglicare Australia is a nationwide network of locally based Anglican organisations serving the needs of their communities.

From Groote Eylandt, NT to Kingston, Tasmania, from Bondi to Bunbury, Anglicare member agencies are committed to caring for people in need and seeking social justice for all.

Anglicare agencies work in close cooperation with other community organisations and some receive funding from Federal, State and Local Governments to provide a wide range of services including:

- residential and community aged care
- foster care, Out-of-Home Care, adoption and child care

- family relationship support programs
- support for people with disabilities
- financial counselling and low/no interest loans
- family support and relationship counselling
- treatment for drug and alcohol dependence
- family violence
- youth programs
- emergency relief
- employment services
- community housing and emergency accommodation for homeless people
- community development through building communities of hope
- working with Aboriginal and Islander Australians
- assistance to refugees and migrants
- social research and advocacy

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ATTACHMENT ONE

[State of the Family 2008: Creative Tension](#)

ATTACHMENT TWO

[Anglicare Australia submission to the Senate Standing Committee on Economics, Inquiry into the disclosure regimes for charities and not-for-profit organisations, August 2008.](#)