

**CHILD
POVERTY
ACTION
GROUP
INC.**

Committed to Fairness and Opportunity?

**A brief analysis of the impact of the In Work
Payment on Maori and Pasifika families.**

D Wynd

Child Poverty Action Group (Inc)

Backgrounder 01/06

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Child Poverty Action Group (Inc) is a non-profit group, formed in 1994 and made up of academics, activists, practitioners and supporters. CPAG advocates for more informed social policy to support children in Aotearoa New Zealand, specifically those children who currently live in relative poverty. CPAG believes our high rate of child poverty is not the result of economic necessity but is due to policy neglect. Through research and advocacy, CPAG highlights the position of tens of thousands of New Zealand children, and promotes public policies that address the underlying causes of the poverty they live in. If you are not already supporting CPAG and you would like to make a donation to assist with ongoing work, please contact us at the address below or through our website:

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Child Poverty Action Group Inc.
P. O. Box 56 150
Dominion Road, Auckland.

www.cpag.org.nz

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Introduction¹

The In Work Payment (IWP) is a tax credit for families, and is available when parents meet stipulated work requirements. At \$60 per week for families with up to three children and \$15 per child thereafter it represents a substantial redistribution to those who stand to gain from it. However, because it is available only to families who are not on a benefit it continues the systematic discrimination of its predecessor, the Child Tax Credit (CTC). This backgrounder considers the effects of this discrimination on Maori and Pasifika families who are, on average, more likely to be on a benefit and whose children comprise an increasing proportion of New Zealand's population. It also looks at how the IWP undermines other government policies. It then puts forward several alternatives to the IWP. While the government appears determined to press ahead with the IWP despite its shortcomings, CPAG urges them to rethink this critical policy.

Working for Families and the In Work Payment

In 2004 the government unveiled Working for Families (WFF), its flagship welfare initiative. WFF was budgeted to cost approximately \$2.7 billion over the four years 2004-2008. Consistent with OECD concerns about the fiscal burden of welfare and skilled labour shortages, its focus is on rewarding those who leave welfare to enter the workforce.

The In Work Payment (IWP) is a major plank of the WFF package, and was introduced on April 1 2006. It is premised on the idea that paid work is *the way* (if not the *only way*) out of poverty. According to the Ministry of Social Development it has been designed as a work incentive, although in practice it is part of family assistance, being available only to those with children. It is a tax credit paid through the Inland Revenue Department of \$60 for families with up to three children, plus \$15 per child thereafter. Families must work 30 hours per week for a couple or 20 hours for a sole parent in order to be eligible. The IWP has evolved from the Child Tax Credit (CTC), and is available only to those not on a benefit. However the strictness of the CTC has been moderated. The IWP is available to those on ACC in respect of injuries received after the 31 December 2005 and who would otherwise have been eligible, and to superannuitants and veterans pensioners caring for children who meet the work requirements.

Because the IWP is available only to those not on a benefit, except in the limited circumstances noted above, its effect will be to widen the income gap between children whose families receive benefits and those whose parents are in low-paid work. This will be compounded for families who have to rely on the extra assistance available through

¹ I am grateful to Lorna Dyall for her helpful comments during the drafting of this paper.

Temporary Additional Support (TAS). TAS replaces the Special Benefit from April 1. The assistance available through TAS is not only less than that available from the Special Benefit, it is available only for a maximum of thirteen weeks. For families with ongoing costs this is likely to be a source of real hardship. Although the government insists these changes are aimed at modifying the behaviour of adults, it is the children in these families who will bear the brunt of the resulting economic and social marginalisation.

Beneficiaries have gained very little from Working for Families. For many beneficiary families the 2005 increases in their Family Support were largely offset by losses in core benefit and Special Benefit. Now they must wait until 2007 to gain a further \$10 per child increase. The IWP, a reward for being in work, will provide nothing for the children in these families. As Table I shows, there are over 230,000 of these children in New Zealand.

Low- and middle-income families who are not on a benefit and who also meet the work requirements gain a significant boost to their disposable incomes from this April. Furthermore, there are improvements in eligibility from raising the threshold and reducing the abatement of Family Support. Together these changes are a welcome real redistribution that will materially improve the position of the families that qualify, even as it leaves others further behind.

The economic position of Maori and Pasifika in New Zealand

The economic position of Maori and Pasifika people in New Zealand lags well behind that of Europeans.² They have lower than average incomes and correspondingly higher rates of unemployment, and are therefore more likely to be on a benefit. As with groups in other countries where economic disparities are linked to ethnicity, Maori and Pasifika have higher rates of teen pregnancy, lower life expectancy, and are less likely than the dominant ethnic group to graduate from university.

The relatively high unemployment rates of Maori and Pacific Island people will have a direct bearing on how they and their families will fare with the IWP. Table 1 shows the number of children of working age beneficiaries by ethnicity as reported by the parent. MSD officials point out that this data is not necessarily accurate as it is not checked by WINZ frontline staff, who are more concerned with income support. However, even allowing for some error the picture is clear: Maori and Pasifika children are at greater risk of being disadvantaged by the discrimination built into the IWP.

² For the purposes of this discussion the economic position of the Asian population will be ignored, not because they are unimportant – indeed the figures suggest otherwise – but because they are an ethnically diverse group, and their problems merit their own investigation.

Does the effect of the IWP on Maori and Pasifika children matter?

There are two key reasons the effect of the IWP on Maori and Pasifika children should be of concern to policymakers. The first is that it directly contradicts the government's own obligations and stated policy goals. The second is one of simple demographics: these children are an increasing proportion of the population, and as a society New Zealand cannot afford to allow them to fall further behind.

Table 1: Number of children of WINZ working age clients by ethnicity as at the end of December quarter 2005.

Ethnic group	Number of dependent children	Proportion of children in each ethnic group
Maori	93,423	40.4%
NZ European	82,973	35.9%
Pacific Island	27,854	12.0%
Other	23,939	10.4%
Unspecified	3,091	1.3%
Total	231,280	100

Source: MSD 2006

New Zealand's *Agenda for Children*, published in 2002, sets out a strategy that aims to make "life better for children" (Ministry of Social Development, 2002). Ending child poverty is one of its key action areas. It affirms the importance of government support to families and whanau to help them meet children's needs. It acknowledges the Crown's obligations under the Treaty of Waitangi and UN Convention on the Rights of the Child (UNCROC) to work in partnership with Maori to protect the collective and individual interests of Maori, and to reinforce (not simply protect) Maori children's rights. One of the pillars of the UNCROC is the state parties' obligation to adequately provide for children.

By ignoring the children of beneficiaries, the government is failing in its obligation to support these families and whanau. Moreover, it continues to ignore its UNCROC obligation to provide adequately for children. The IWP does not address the poverty faced by too many New Zealand children, and fails to protect – much less reinforce – the right of Maori children to equal access to resources implied by the Crown's Treaty obligations. Indeed, it appears that children's rights under UNCROC and the Treaty, and

indeed the government's own anti-discrimination legislation, the Human Rights Act,³ are not overarching principles for state action. Rather, they are contingent on government policy preferences, in this case the preference for parents to be in work.

The IWP also undermines the government's Maori Health policy, *He Korowai Maori*. This, too, recognises the Treaty of Waitangi and the need to strengthen Maori whanau.

Socio-economic status is a key determinant of health status. The Public Health Advisory Committee notes: "Adverse socioeconomic circumstances during childhood are more potent predictors of health in later life, than subsequent circumstances and lifestyle choices" (Public Health Advisory Committee, 2004). If the health of those in the top quintile is assumed to be the best attainable, then each quintile has worse health outcomes than the one above, with the bottom quintile having the worst health of all. Those in the bottom quintile are least likely to have access to primary healthcare, and their children are significantly more likely to die from infectious diseases and non-road traffic accidents (Shaw C. et al, 2005). The Ministry of Health (Ministry of Health, 2001) also links low socio-economic status to an increased risk of obesity, the focus of yet another government health strategy.

According to the Ministry of Health (Ministry of Health, 2005) disparities in New Zealanders' health outcomes can be linked to the income disparities that have emerged since the late 1980s. Not only have the bottom four deciles' incomes fallen in real terms, they have fallen relative to others. Moreover, there is increasing evidence that low life expectancy and poor health that cannot be explained by material deprivation alone, can be explained by differences in *relative* income. Maori and Pasifika people are over-represented in low-income households and have been affected disproportionately by increasing income disparities, and this is reflected in their health statistics. As a policy instrument designed to widen the gap between beneficiaries and others, the IWP is likely to increase the health gradient already observed by the Ministry.

Given that health disparities are linked to low relative incomes it can be argued that using work status to target support, effectively filling out the bottom end of the income scale with the 'ineligible poor', will not produce the best outcome for society in the long run. The government's *Opportunity for All New Zealanders* (Ministry of Social Development, 2004) recognises this and notes: "Poor child health is linked to poor adult health and also to broader poor outcomes including unemployment and crime." In other words, today's low-income children are most likely to be tomorrow's unemployed.

³ Child Poverty Action Group is presently taking a case under the Human Rights Act (HRA) against the government alleging the IWP discriminates against certain children on the basis of their parents' work status. The Human Rights Review Tribunal has ruled CPAG has the right to bring the complaint, however the government is appealing this decision. See http://www.cpag.org.nz/campaigns/Child_Tax_Credit_IWP.html.

The *Sustainable Development for New Zealand – Programme of Action*, published in 2003, is more explicit about this link. It lists “investing in child and youth development” as one its four goals, with the stated rationale for this investment being the narrow one of preparing the country’s future workforce for the “demands of the workplace and knowledge economy”. Yet, as *Opportunity for All* concedes, sick children may have their ability to participate in the workforce compromised. Children who, as a result of government policy, fall behind because of their family situations are unlikely to grow into the educated, healthy adults the knowledge economy – or any other economy for that matter – needs.

If we put aside the notion that all children are taonga and deserve to be treated as such, it might be possible for New Zealanders to ignore this gap forever. Yet two central facts count against this. The first is that we have an ageing society. We are not having enough children to replace our population, while the number of people retiring will continue to grow. In addition, retirees are likely to live for longer. If New Zealand is to keep paying a universal state pension then it will need as many working adults as it can get. Those adults are today’s children. We cannot afford to distinguish those who deserve access to basic resources from those who do not. The second fact fundamentally challenges our view of who and what New Zealanders are: the 2001 census reported that approximately 35% of children under 15 were of Pacific or Maori descent, as compared to 21% for the population as a whole. For children under five years of age the proportion was 38%. The future workforce will be predominately brown, and we need to take steps to ensure adequate investment in them now, as promised by the *Sustainable Development Programme of Action*.

Some options to the IWP

Now imagine for a moment that all children were given genuine equality of opportunity. In this situation the social or work status of their parents is irrelevant. However, government spending is still constrained. According to the December 2005 half yearly fiscal update, the forecast budget for the IWP is as per Table 2. From 2008 on, the IWP is projected to cost approximately \$360 million per annum. What other options are there for these funds?

Table 2: Projected cost of IWP, 2006 – 2010.

	2006	2007	2008	2009	2010
IWP (forecast, \$ million)	51	295	356	361	361

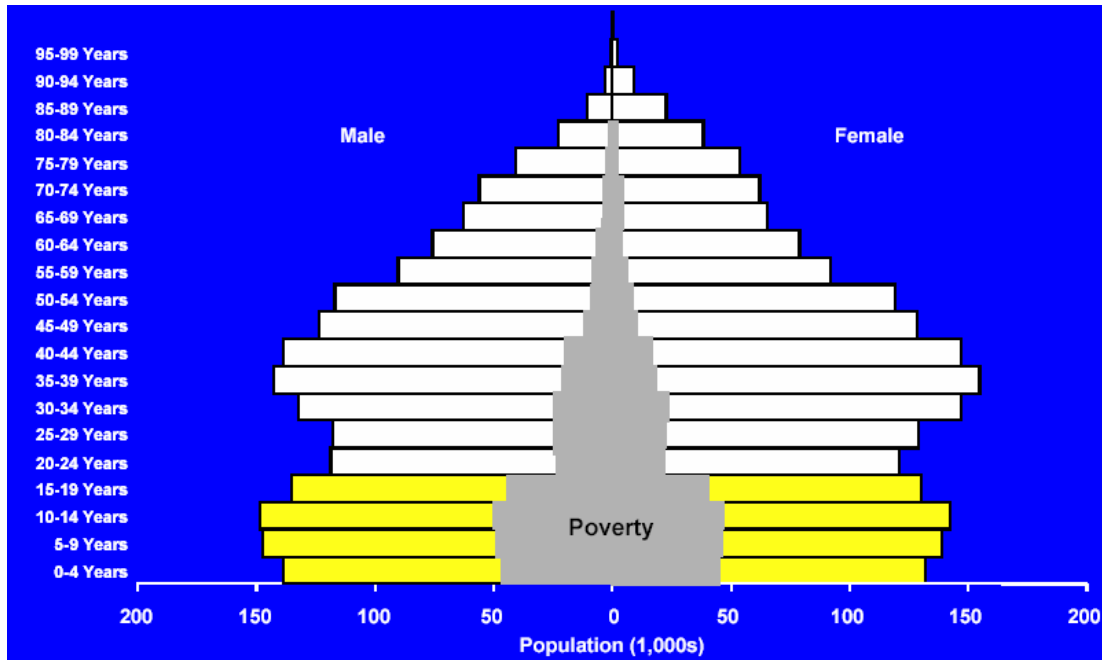
Source: Treasury (2005). <<http://www.treasury.govt.nz/forecasts/hyefu/2005/hyefu05-6.pdf>>

(i) Universal Family Benefit

The first option considered here is the reintroduction of a universal Family Benefit and abolishing the IWP. The benefit would attach to the child and be paid regardless of family income. If every child aged 15 or under received a \$20 per week Family Benefit then the cost would be approximately \$1 billion per year, well in excess of the saving from abolishing the IWP.

There are a couple of reasons why it might be worth the expense in the long run. A universal Family Benefit may reduce the need for other forms of assistance from both the government and non-government organisations. It also focuses on income not work, and acknowledges all families need an acceptable level of income in order to participate in society, not simply exist on the margins. It would also signal a clear move away from the private charity model that New Zealand has adopted,⁴ and towards a more inclusive regime such as that enjoyed by superannuitants. It would remove the difficulties associated with targeted provision such as low take-up rates, and recognise all children as valuable.

Figure 1: Estimate of proportion of New Zealanders living in poverty by age group.



Source: Asher, (2004)

⁴ See John Raulston Saul (2005) *The Collapse of Globalism*, Atlantic Books.

There are, however, a couple of factors that militate against spreading so much money so thinly. Over the last twenty years the gap between New Zealand’s top and bottom income earners has opened up markedly. Moreover, as in other neo-liberal economies, the burden of this widening income gap and the poverty it has engendered has fallen disproportionately on children (See Figure 1). An ever-increasing proportion of children are of Maori or Pacific descent, and this group has been particularly adversely affected by the rise in child poverty. Arguably spending on the bottom income groups needs to increase in order for this group to recover some of the ground they have lost since 1984.

(ii) Extend the IWP

Option two might be to extend the IWP to families that are on benefits. The benefits of this would be similar to option one, but there would be limits on how far up the income scale the additional assistance would go. For children in low-income families it would remove the disparity between those whose parents work and those who do not. It would also acknowledge that the costs of raising children are the same regardless of their parents’ work status.

Because there is no up to date data on the number of children per beneficiary family, figures from the 1999 Statistical Report (Ministry of Social Development, 1999) will suffice. These must be treated with caution – as it assumes that figures from 1999 apply in 2005. The relevant figures are in Table 2.

Table 3: Estimate of proportion of families and number of children

Number of children in family	Proportion of beneficiary families
1 child	49%
2 children	31%
3 children	13%
4 children	5%
5 or more children	2%

Source: (Ministry of Social Development, 1999).

We estimate there are approximately 150,000 families on benefits⁵. Table 4 shows estimates of what it would cost to extend the IWP to beneficiary families, and how different groups would benefit.

If this money were allocated to ethnic groups as per the figures in Table 1 this would result in a cash injection of approximately \$193 million to Maori and \$57 million to Pacific Island families. Most of the balance of \$228 million would go to European families. Note the total amount is still well in excess of present costings for the IWP, and this would be paid in addition to the funds already allocated. While this level of generosity may be desirable, the political reality is that it is highly unlikely.

Table 4: Estimated cost of extending IWP to beneficiary families.

# children in family	\$ (million) per annum
1	229.32
2	145.08
3	60.84
4	29.25
5 or more	14.04
Est. total cost per annum	\$478.53

Source: Adapted from MSD data 2006 and Ministry of Social Development, (1999).

The opportunity provided by the introduction of a higher threshold and a lower rate of abatement for Family Support to reconsider the IWP has been lost. A more modest suggestion, given that the IWP has been already introduced, would be to reallocate the funds, gradually transferring entitlement from the IWP to Family Support until the former disappears. For example, in 2007 \$10 could be taken from the IWP and every child given a \$20 increase in Family Support instead of the promised \$10 increase.

(iii) Increase Family Support

Option 3 is to simply add \$20 per child to the existing Family Support, while abolishing the IWP. This would mean all families with children on incomes under \$35,000 received the \$20 per child in full, including the children of beneficiaries. The cost for the latter

⁵ Ministry of Social Development (2003), *New Zealand Families Today*, Ministry of Social Development: Wellington, lists 137,000 families on means-tested benefits. This figure does not include those bringing up children on student allowances and non means-tested benefits such as New Zealand Superannuation.

group would be in the order of \$240 million, and would put \$97 million in disposable income in the pockets of Maori families. Pasifika families would receive \$29 million while European families would get \$86 million of the remainder. The cost would be offset by a reduction in family assistance for those eligible for the IWP, affecting small families in particular, for whom the IWP is very generous. While some losers are created, the advantage would be to achieve the aim of treating all children the same, within the framework of the existing targeted assistance regime. It is also a simplification as the IWP is likely to prove difficult to administer and apply for, whereas adding to the existing Family Support would be easier to administer and budget for, and would have an immediate impact on child poverty. This option would involve a backdown by the state over the IWP but acknowledges there are costs involved in bringing up children, no matter what the circumstances of their families. It is also much more protective of families in the event that a recession strikes. As it stands working families will lose their IWP if they lose their jobs or have their hours cut back to below the specified limit.

Conclusion

With approximately 230,000 children excluded from the benefits of the IWP it is not obvious why the government is claiming its policies will ensure “that families, young and old, are able to be secure and have the opportunity to reach their full potential”.⁶ Clearly, for some of the poorest New Zealanders, the opportunity to “reach their full potential” will only become more elusive as they become relatively worse off. The burden of the discrimination inherent in the IWP will fall particularly hard on Maori and Pasifika families, already disproportionately represented among low-income earners. The complexity of the IWP is another factor that makes it less likely to be accessed even by those who qualify for it, as was the case with the Child Tax Credit.

Under IWP the goal of investing in child and youth development has become contingent upon the work status of a child’s parent/s. This cannot be justified by any meaningful notion of equality of opportunity. The discrimination inherent in the IWP must be removed, as a matter of either self-interest or social justice.

⁶ Prime Minister’s Statement to Parliament, 14 February, 2006. Available at <beehive.govt.nz>.

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Backgrounder 25: CPAG alleges Child Tax Credit discriminatory. 28 November 2005.
A summary of CPAG's case to date, to the Human Rights Review Tribunal.

Backgrounder 24: Tax cuts don't make sense. 30 October 2003.
A critique of National's proposed tax cuts.

Backgrounder 23: Aussies win, hands down. 30 September 2003.
Asks why New Zealanders cannot see the importance of adequate tax-based and universal child benefits.

Backgrounder 22: Where is the commitment to eradicating child poverty? 30 April 2003.
A comment on the Child Tax Credit.

Backgrounder 21: Accommodation supplement. 30 June 2002.
Providing children with decent affordable accommodation is the most important step that can be taken to improve the well-being and prospects of these children.

Backgrounder 20: Poverty primary care and child and youth health. 30 April 2002.
Child Poverty Action Group has become increasingly concerned by the evidence of deteriorating child health in Auckland and other parts of the country. This backgrounder has been put together by members Assoc. Professor Innes Asher, Head of Starship Children's Hospital Respiratory Service, Dee Parks, health manager and researcher, and Dr Carolyn Dakin, Paediatric Respiratory Specialist.

Backgrounder 19: Social hazards. 30 November 2001.
Reduce the prevalence of these social hazards requires appropriate legislation and education, combined with government policies which reduce poverty and its effects.

Backgrounder 18: Family financial assistance 1986 - 2001. 30 July 2001.
This discussion document analyses the effect on families of the failure to adequately adjust income support for inflation, and the effect of increased targeting of the payment.

Backgrounder 17: Who pays if you don't? 30 March 2000.
This backgrounder is a follow up to the complaints made by CPAG in 1998, regarding the factual accuracy of advertisements depicting a boy who apparently missed out on soccer because of the non-payment by his father of child support, which were never resolved satisfactorily.

Backgrounder: Briefing paper to the incoming government – 1999. 30 December 1999.
A briefing paper to the Labour Government on issues relating to child poverty.

Backgrounder 16: Poverty and child health. 30 September 1999.
A backgrounder on the deteriorating health of our children.

Backgrounder 15: The student loans scheme. 30 August 1999.
A criticism of the current policies for the support of students.

Backgrounder: Schools, Telecom and distributional equity. 30 June 1999.
A study to determine any association between the socio-economic status of schools and the amount of donations they received from the Telecom New Zealand Ltd School Connection programme.

Backgrounder 14: Work and Income 1999. 30 June 1999.
This paper documents the experiences of some beneficiaries with WINZ and Income Support.

Backgrounder 13: The IRD Child Support infomercial 1998. 30 November 1998.
A backgrounder outlining the concerns of children's advocacy groups about the IRD's controversial TV campaign on child support.

Backgrounder 12: Housing update 1998. 30 August 1998.
This backgrounder shows why housing costs are the greatest single cause of poverty in Aotearoa/New Zealand. Lack of access to adequate, affordable and stable housing diminishes opportunities, health and well-being of families and children.

Backgrounder 11: Submission of the Social Security Bill Amendment No 6. 30 July 1998.
CPAG's representation to the select committee expressing objections and concerns relating to Social Security Amendment Bill 6.

Backgrounder 10: The code of social and family responsibility. 30 May 1998.
This backgrounder asks why are only parents and families selected by the government to be the focus of the questionnaire without reference to the other groups which also contribute to the lives and well-being of children?

Backgrounder 9: New Zealand and financial support for children. 30 March 1998.
CPAG's response to a dramatic change in the direction of family policy in the UK.

Backgrounder 8: The white paper and New Zealand. 30 July 1997.
CPAG's concerns about the impact of the proposed compulsory savings scheme on low income families.

Backgrounder 7: The state of our children's health. 30 June 1997.
A review of negative child health outcomes which result from poverty in New Zealand today.

Backgrounder 6: Policies for housing low-income families. 30 April 1997.
Many families with children face serious housing problems. These problems relate to the 1993

decision to deliver all housing assistance through a single cash-based Accommodation Supplement.

Backgrounder 5: The coalition agreement and New Zealand children. 30 April 1997.
On 11th December 1997 the New Zealand First Political Party and the New Zealand National Party agreed to the formation of a coalition government. Among the matters which were negotiated as part of the agreement were several that impinge on the well-being of children. However many of the policy initiatives are vaguely expressed and all funding proposals are subject to 'being considered' within the agreed spending limits.

Backgrounder 4: Election 1996 – An analysis of party policies as they affect children. 30 October 1996.
Dr. Dorothy Howie's analysis of the policies of the political parties drawing on the principles spelled out within the U.N. Convention on the Rights of the Child, to which New Zealand is a signatory.

Backgrounder 3: Targeting and housing for low-income families. 30 September 1996.
Housing is fundamental to the well being of children. Unless children have stable, warm dry shelter, improving other aspects of income support for families will simply tinker around the edges. This backgrounder outlines the nature of the housing crisis.

Backgrounder 2: Targeting and the Community Services Card. 30 July 1996.
Child Poverty Action is very concerned about the current operation of the Community Services Card (CSC) and the impact on child health.

Backgrounder 1: Targeting and the Independent Family Tax Credit. 30 May 1996.
This backgrounder questions why child poverty is so endemic during an economic recovery, and suggests it is more than time to question the direction of social policy.