

# Poverty in Australia

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## **First Main Report of the Commission of Inquiry into Poverty, April 1975**

### **Migrants**

In the national Income Survey, migrants who arrived since June 1966 are distinguished and described as recently arrived. Of those recently arrived, adult migrant income units from non-English speaking countries, 14 300 or 9.8 per cent, were found to have incomes below the poverty line.

This is deceptive, however, because when housing costs are considered the number of recently arrived migrant income units from non-English-speaking countries with incomes below the poverty line rises to 18 000 or 12.3 per cent, which is nearly double the overall figure of 6.7 per cent for all adult income units. On an after-housing basis these recently arrived migrants represent 6.9 per cent of those below the poverty line in Australia.

### **Income and housing**

Many Australian families entered into a contract to buy their home when prices were much lower than they are today and others have been renting for some time and are paying less than current market rents. Migrants on the other hand have to pay full market rents. Forty-six per cent of those who arrived since 1966 were renting from private landlords. When they buy a house they often have to do so on onerous terms because they have not qualified, by being a depositor for some time, for a cheap savings bank loan. As a result the median weekly housing costs for recently arrived migrant

families were generally higher: \$22 per week as compared with \$15 for all other families. Moreover, these housing costs absorbed an inordinately large proportion of the income of recent migrants. Twenty-four per cent of recently arrived migrant families were spending more than \$30 a week on housing as compared with 10 per cent of other families.

The arrangements for the finance of housing in Australia have not been very helpful to many migrant families. Typically before they have children young Australians save up through a deposit in a savings bank or building society and then obtain a long-term loan at a low rate of interest to buy a new house on the fringe of the metropolitan area. Many of them pay the establishment costs of setting up a home by the wife continuing to work for a few years before having any children.

The migrant who arrives with his wife and children has first to rent or stay with friends or relatives and finds it difficult to save. He often prefers to live in an inner city area close to his compatriots. Often he wants at first to acquire an existing house in an inner or middle city area. Loans to acquire such houses are often less attractive to the low interest long-term lenders such as the savings banks and he often finishes up with a much shorter loan from another source involving very high monthly repayments.

In Chapter 10 on housing, while we have not made any recommendations for positive discrimination in favour of migrants, we have taken these considerations into account in making recommendations which will be of assistance to migrants and others on low incomes. We have, for example, recommended that public housing authorities acquire some existing houses in the cities to let to low income families; that supplementary benefits in the form of tax credits be made available to low

income families who are renting from private landlords; and that a scheme of subsidised house purchase be introduced for low income families that will involve small monthly payments at first, rising as their incomes increase. All these measures will be of special value to many migrant families.

## ***Income and employment***

Financial security is largely dependent upon employment security and newly arrived migrants are more vulnerable than the rest of the population. As the Australian Council of Social Service state in their submission:

In periods of recession, such as 1972, it is the newly arrived, non-English speaking migrants who are likely to be the first dismissed and who figure well above expected figures in any analysis of the unemployed.

The Australian-German Welfare Society was only one of the many bodies whose submission drew attention to the plight of the newly arrived migrant in relation to employment status and security. They also gave case examples showing how housing and location difficulties often reduced the choice of employment and increased costs associated with employment. Their submission states:

The new migrant nearly always has to take a job which is several steps below the one for which he is actually qualified. This is probably unavoidable. The main reason for this state of affairs is language difficulty. If he is the father of a large family this means that he almost invariably has an income just on the breadline or below. At the same time he has to pay a high rent. Often these families have to live on the periphery of the city, because children are unwelcome in houses which are more suitably situated. This means excessive travelling time and high fares. Even if the family is eligible for a Housing Commission home, there is at present a waiting time of three years - the three hardest years for a migrant.

The Australian Council of Social Service further suggested that language difficulties and lack of

familiarity with safety procedures may also lead to high accident rates on the job amongst non-English-speaking migrants. 'The long-range result of injuries is often much more disabling to the migrant because of his anxiety over losing his only asset in employment, that is his physical strength.'

The inadequacy of the wage earned by many migrant men is indicated by the statistics from the Immigration Survey which show that almost twice as many migrant income units would be in poverty if the wife were not working.

As Dr Jean Martin has shown in her research report, most migrant families achieve an income above the poverty line but in order to do so they have to make great efforts and endure hardships that may cause lasting damage:

... they pay a high price, in personal terms, for maintaining their economic viability... for wives to work and for children to finish their education at the school leaving age or earlier to take jobs or housekeep so that their mothers can work, for children to be left unattended while both parents are working, for families to share accommodation - these are reluctantly accepted by many migrants as the cost of economic well-being.

Dr Martin also states:

The findings of the Melbourne Family Formation study show that three-quarters of southern European-born wives believe that wives should only work when forced to do so by poverty. The group which most disapproves of the employment of married women is thus the group with the highest proportion of working wives.

It may be argued that this period of economic hardship is only short term and to be expected. In fact, however, such a period has a number of costs and long-term effects, some of which can be measured (higher rates of health problems, mental health problems and accidents) and some which can only be guessed at (reduced family life and wasted talent).

The economic and other hardships of migrants

during their first few years could be reduced by measures some of which are already in operation to assist particular groups. The Australian Jewish Welfare and Relief Society, for example, gave details of loan funds it has operated since the end of the Second World War.

These funds have been adjusted from time to time with regard to the preferences for purposes of loans. In the immediate post-war years, loans were mainly granted to families to secure accommodation, for household goods, furniture, and similar necessities for setting up a home. A very important part of giving loans, particularly to newcomers, was for the purchase of tools of trade for skilled workers who could only obtain employment if they had their own set of tools. Later on many migrants who had settled sufficiently desired to purchase modest homes for themselves, but often lacked the full amount for the required deposit. Loans for such deposit gaps were freely given and repayments were always arranged in a way that would incur no hardship for the borrower. Loans were also extended by the Society to students who had passed the competitive test of the matriculation examination and who had gained admission to a course at a university or college, but because of not winning a Commonwealth Scholarship would have missed the opportunity to take up their studies.

In 1955 a new loan fund was established to enable applicants who intended to establish their own small business or wished to extend or renovate existing ones to purchase raw materials or light machinery.

The Society also granted loans to people in financial difficulties of a temporary nature - cases where the applicants could be expected to repay such loans and therefore did not require straight-out financial assistance from the Society. Such financial difficulties were mostly medical bills, temporary unemployment, etc.

In the report of one of the commissioned research studies, David Cox comments that:

Australia has never thought it appropriate to provide immigrants with a resettlement grant or loan, although private sponsoring agencies in this country have seen this to be essential and international

refugee organisations have always included an item of this kind in their budgets. (Israel has resettlement assistance available, as has Canada.)

The acceptance of resettlement grants and loans in other countries and their successful operation for particular groups already in Australia suggests that the Australian Government should consider immediate steps for making this benefit available to all newly arrived migrants, either directly or through ethnic organisations.

Other measures required to reduce the hardships suffered by migrants are those which help migrants realise their full earning potential. In some cases this will involve adequate machinery for recognising overseas qualifications; in others it will involve additional training to bridge the gap between overseas qualifications and the Australian equivalent. For some migrants, to learn English and something of how Australian society works may mean the difference between being process workers with little future and clerical workers with a range of banking, insurance and business fields open to them. The common element in all of these measures must be the payment of a realistic wage by the Australian Government to the migrant while he is taking steps to increase his earning potential. Not all migrants will become skilled workers or professionals but it is in the interests of Australia as a whole to use skills that have been imported.

Such opportunities must be equally available to men and women but a further help, particularly to migrant families, would be the introduction of a female minimum wage as suggested in Chapter 8, applicable to all awards, not just Federal awards as at present.

Although the great majority of migrants earn an income through employment there are some who are unable to do so, and who suffer lack of entitlement to aged and invalid pensions in their early years of settlement. The Holy Apostolic and Catholic Church of the East gave the following case examples:

The aged - He is 65 years of age. He has been living and working in this country for the last six years. He

can no longer work because of his age. He is a naturalised Australian citizen... He can vote at the elections because the law says so. But he will not be entitled to the old age pension because he has not completed ten years' residence in Australia.

The disabled - A young married man, 32 years of age, is suffering from an acute case of advanced cancer. The doctors refer to him as a 'terminal' case. He is a naturalised Australian citizen '... for all intents and purposes you are an Australian citizen...' And yet he is not entitled to the invalid pension because he has not completed five years' residence in this country. The law of the land says so. His is another clear-cut case of deprivation of social justice.

In our opinion these arrangements are relics of an outdated philosophy that benefits must be earned. They cannot be justified on the premise that assistance should be given according to need. The needs of an aged or disabled migrant are similar to those of other aged or disabled Australians, and we recommend that they be treated alike.

While aged relatives may not have contributed through taxes they are an important part of family and community life and the cost of supporting the aged relatives of migrants is one which must be recognised and borne by the country inviting immigrant families.

Neither more adequate child endowment nor entitlement to pensions requires special provision for migrants. Both of these measures merely recognise the fact that families are an important social unit and should be realistically helped in their role of supporting the aged, the invalid and children. In respect of these needs migrants are no different to the rest of the population, but because of their migration they have less resources such as a home, furniture or savings to cope with these demands.

Where a migrant must know of his entitlement and be able to take the necessary steps to obtain pensions and benefits, there will always be a problem of take-up.

Health insurance coverage is less for non-

English-speaking migrants, less for recent arrivals, and less for low income people than for the whole population. Rates of workers compensation, when a migrant gets it, are generally inadequate and 10 000 migrant income units do not receive child endowment. A comprehensive national health insurance scheme and a guaranteed minimum income scheme will therefore be especially valuable to migrants.

Other than the needs for income security, employment and accommodation already discussed, the evidence suggested that migrants have a number of other special needs - to which we now turn.

## **Information and Communication**

### **The need for information and communication**

Information and an ability to understand and communicate with official bodies and organisations are essential to prevent the emergency of problems among recently arrived migrants and to enable them to become self-sufficient in their new country. Those who do not speak English should be able to use services through an interpreter. The migrant's need for information also includes being aware of his rights and responsibilities, people he can trust, the role of the police, how to obtain employment, and a range of other features of Australian society which may differ markedly from the country in which he was born.

Examples of misunderstanding over the taking of fingerprints were submitted to the Commission by the president of the Italian Welfare Centre in Sydney, a lawyer, Mr George Lapaine.

In Italy you only get fingerprinted for very serious criminal offences. In New South Wales you get fingerprinted every time you are charged for even a common street offence, anything at all. In Italy, when you are fingerprinted, you become a branded person because you are under observation. It is even more severe than being out on a bond. I have met

this problem over the years. People come to me completely shattered because they have been fingerprinted. I have had two cases in ten years where they decided to go back to Italy because they felt the finger was pointing at them.

All the submissions relating to migrants mentioned the problems and poverty that language difficulties caused such as isolated mothers, under-employed fathers, accidents in factories, educational problems for children, and difficulty in getting help when needed.

Difficulties in communicating do not force migrants to learn English nor improve integration, and the use of children and domestics as interpreters is not satisfactory in many cases. Migrants find the language barrier very real and there needs to be more than token recognition of this fact when providing for the special needs of migrants. The Australian Council of Social Service stated that:

The key issue really behind the whole question of provision of interpreters is acknowledgment by the community at large that language is a complicated problem, people do not overcome it quickly, and ad hoc measures of meeting communication difficulties really are not adequate in most instances.

### Learning English

Once the need is recognised the situation can be improved. English language classes, which thus far have a poor record, could be diversified and expanded. Only 40 per cent of non-English-speaking family heads for example, undertook an English course after arrival. The majority said they had no time to attend. Both David Cox and the Australian Council of Social Service point out that it has proved more realistic to pay migrants to learn English and they suggest an immediate expansion of this approach.

In recent years an intensive English course of 12 weeks has been introduced, with, for the first time in Australia, the incorporation of a system of paying the participants. The scheme is essentially for qualified persons who require a knowledge of English in order to practise their trade or profession. There are long

waiting lists and the amount of the available living allowance is a severe handicap for a number of would-be participants. It is generally agreed that this system requires immediate and considerable expansion.

Other migrant groups suggested that time off work was essential if migrants were to learn about Australia and the English language. The Church of All Nations in Melbourne has been attempting an outreach program primarily designed to help teach English. It shows how a diverse approach to this problem is needed and how voluntary community resources can complement and maximise government resources spent in this area:

One full-time teacher financed by the Myer Foundation and William Buckland Trust teaches six classes per week in a language laboratory as well as providing individual tuition if requested. An English teacher from the Government runs classes two nights per week. Research and study of teaching methods suitable for adult migrants is also undertaken.

Child-minding facilities have been provided for those who attend classes and bring their children. Even so some migrant women are unwilling to bring their children or are themselves too shy to come although they wish to learn English.

To overcome this problem and help establish contact with an Australian in the community, Church of All Nations had gradually developed a group of volunteers who visit a migrant family once per week on average, with the twofold purpose of teaching English and becoming friends. This often serves as an introduction to the Australian community.

English language classes will not be successful unless they take account of the long hours most migrant families work, cultural differences (such as not allowing female family members out alone or after dark), child care problems, transport difficulties, and a range of other practical hindrances. In many cases migrants will need time off from work if they are to attend.

Education Departments should have the

expertise and responsibility for teaching English and how Australian society works. New Australians need to learn how to communicate in their new society, and these educational needs should be met by a variety of community education programs carefully designed to harness voluntary resources and to be appropriate to the particular needs of a variety of migrant groups.

### **Interpreters**

Teaching the English language and how Australian society works, however, will be only a part answer to the total problem of communication. Many migrants are non-English-speaking, and not all will be able to learn English. Many will prefer to deal with personal problems, or read, in a language other than English. While a program of immigration continues and for at least a generation thereafter, foreign language literature and interpreters will be an essential part of Australian society.

The telephone interpreter services, operating in Sydney, Melbourne and Perth, indicate the level of demand. The Melbourne service received over 21 000 calls in its first year of operation. Migrant groups reported highly unsatisfactory interpreter facilities in relation to health, mental health, marriage guidance, family welfare, legal services, the police, the courts and employment.

The need for interpreter services seems in little doubt. The main question is who should be responsible for providing them, and how. The evidence of this Commission supports the recommendations of the Victorian Migrant Task Force Committee, which suggested the establishment of interpreter pools. The Departments of Labor and Immigration and Social Security, for example, might each have pools which could serve employment and welfare services. In addition to these pools organisations such as hospitals which have continuing demands for interpreter services should employ their own interpreters at least in the most commonly used languages.

The Australian Council of Social Service and the Australian Council for Overseas Aid have recommended training for interpreters both for top level conferences and for community work. Their recommendation on training for community work states:

It is proposed that short generic courses providing basic training for interpreters be established in the major State capitals.

These courses would cover areas such as the role of the interpreter, interview techniques, sensitivity, confidentiality, interaction processes, and language training. Following the basic course, short specialised courses should be made available covering the aims, terminology and working patterns of the various professions, especially law, medicine and social work.

These courses might well be located at Colleges of Advanced Education with a basic education requirement of Leaving Certificate. They should be available on a day and evening basis.

The Victorian Migrant Task Force Committee also recommended a career structure for language officers within the Australian and State Government Public Services.

Progress has already been made in developing courses in Victoria and at the Institute of Languages in NSW. While it is the responsibility of tertiary education bodies to develop such courses, however, both the Department of Labor and Immigration and the voluntary organisations have a responsibility for lending their knowledge in this field and pressing for the rapid development of carefully evaluated courses for interpreters throughout Australia.

### **Foreign language literature and publications**

Foreign language literature is another important way of bridging the communication gap. The Australian Government Department of Social Security has now produced some of its basic information in fifteen languages. No State health or welfare department, however, so far as we can discover, provides literature in foreign

languages.

While the responsibility for providing literature in foreign languages clearly rests with all government departments, the Department of Labor and Immigration has a special responsibility to encourage other departments. Although it already offers this service, the dearth of foreign language literature suggests that its present service needs to be expanded and the Department needs to take more initiative in encouraging other departments and other levels of government to produce material in foreign languages.

A practical suggestion made to us relating to official letters was that they should include a footnote in a large number of languages, inviting the recipient to tick a box and return the footnote if they wished to have the letter provided in another language.

The responsibility of government departments, however, extends beyond simple formal communication. Extra efforts, through television, radio, newspapers and informal networks, must be made to try to get information through to migrant groups as has been done for days of total fire ban in Victoria. Informal networks also play an important part and their further use is stressed by Dr Jean Martin in her research report by using:

strategic individuals in those networks and modal points of network communication (like milk bars and cafes, canteens in factories and out-patient waiting rooms) for disseminating information and providing the first steps in bringing the migrant and services into initial contact.

Clearly the Department of the Media as well as the Department of Labor and Immigration have an important role in helping other departments disseminate their information.

The Finnish Lutheran Church of Brisbane stressed the importance of visiting and contacting migrants in order to overcome problems of communication and assist the gradual process of integration:

Welfare work, visiting in the homes and helping with instruction in the home, not only in the language but in the Australian way of life. That is where the welfare worker-cum-interpreter would come in attached in this way.

## ***Helping Migrants Feel at Home and be Self Sufficient***

### **The importance of ethnic groups**

The suggestion of appointing welfare workers-cum-interpreters in ethnic organisations raises the broader issues of helping migrants to settle in, to find their feet and to be able to deal with problems in a way that is neither degrading nor frustrating. The importance of ethnic groups in this area is indicated by the following statement from the Church of All Nations:

Lack of a strongly established ethnic group within which a newly arrived migrant can identify is likely to increase the initial adjustment difficulties. The newly arrived feels very isolated from his homeland, language and friends and as yet not part of the new community.

Being able to meet fellow migrants and discuss topics new and old decreases some of the feelings of alienation .

This opinion was supported by the then Department of Immigration:

...Thus the existence of ethnic organisations is important to the mental health and adjustment of many migrants and their families and ultimately to the migration program as a whole...

The Australian-German Welfare Society felt strongly:

...that the actual work among migrants should be carried out by people who understand their language as well as the social and physical background from which they came. Even people who speak English quite well like to discuss their most intimate troubles with helpers who speak the same language. It is equally important for our workers, of course, to speak English, in order to liaise between our clients

and local agencies. Probably all migrant groups feel as we do, that you need bilingual abilities to work for the New Australians.

Both the Italian Committee of Assistance (Co. As. It.) and the Australian Jewish Welfare and Relief Society have an impressive record in family welfare, care of the aged, and help to the handicapped, and show how far the work of ethnic organisations can extend.

The Department of Labor and Immigration has recognised the value of working through established community organisations by providing subsidies for the salaries of social workers. Of the 32 organisations receiving subsidies under this scheme, however, only 3 are ethnic organisations.

The Department has now identified up to 2000 ethnic groups and made contact with 900 of them. Clearly there is a very large resource already existing which should be maximised and in view of this fact the Commission initiated and funded a detailed study of some of these ethnic groups and their potential for developing their welfare role.

In the preface to the study David Cox states:

Ethnic groups play a vital, but often unrecognised, role in the provision of certain welfare services and many of them have the potential to do even more. However, ethnic groups differ considerably in terms of the degree of welfare need existing among members and in the potential to meet that need?

In conclusion David Cox reported that there was:

considerable diversity between ethnic groups [who] are significantly involved in the welfare of their members in both a general and specific sense, and through a variety of formal and informal structures. At the general level the ethnic group serves as an important bridge between the two cultures and enables the immigrant to integrate from a position of security. At the specific levels of welfare many ethnic groups are already providing various preventive and remedial services.

There is reason to conclude that ethnic groups have considerable potential in the provision of welfare services. However, the nature and degree of development will vary as a result of the diversity between groups.

There is evidence that ethnic welfare development is a slow process resulting in organised or formal welfare services only when a certain stage of development is reached. In the all-important early years of ethnic group life, formal ethnic welfare services are usually non-existent...

There is considerable evidence to suggest that community-based welfare structures, both statutory and voluntary, are frequently unable to deal with cultural and social differences because of insensitivity to such differences and inadequate staff. As a result most forms of welfare service are available only to a small minority of newly arrived or non-English-speaking immigrants.

This suggests that whenever possible encouragement and support should be given to ethnic groups even if they have not yet reached the stage at which a formal ethnic group organisation has emerged.

This research report goes on to recommend a range of practical methods whereby ethnic groups could be developed. These include the formation of State Councils of ethnic groups and the funding of ethnic centres together with a more liberal approach towards the current grant-in-aid program for funding social workers. There also needs to be special training opportunities for migrant personnel as well as language and cultural tuition for Australian-born workers in the welfare field.

The clear message of this research, as well as the Commission's other evidence, was that migrant integration does not just happen out of necessity; the gap between New Australians and their new society does not automatically close, and migrant problems do not just melt away. These issues must be deliberately and sensitively dealt with and ethnic groups are a very important bridge.



## How ethnic groups can help

Some ethnic groups may simply act as intermediaries as suggested by the Holy Apostolic and Catholic Church of the East:

We would direct our people. They would come to us and we would give them advice and guide them to go and see the appropriate government department. If need be we might even accompany them to the government department to help them explain their needs?

Others, like the Jewish Welfare and Relief Society, may provide family counselling, psychiatric services, care of the aged and sheltered workshops. Whatever their role, however, their efforts will largely be wasted if existing government departments and the services they provide do not broaden their approach to cater for the special needs of migrants. In this regard the Reverend Norman Lowe of the Church of All Nations expressed concern at placing too much responsibility on ethnic groups:

...I find myself in a dilemma over ethnic groups because I can see there is a very real part for them to play. The stronger you make the ethnic group and the more support you give it the easier it is for the Australian members of the community to opt out of the situation which is also essentially theirs, as well as that of the group...

Ethnic groups can, however, provide feedback and information valuable in the operation of services. They can make the needs of migrants known and be the basis for better political participation by these minority groups. They can be the basis for better understanding on both sides. Ethnic groups have a very large contribution to make to Australian society in addition to their more specific contribution to migrant welfare.

All special services to help migrants, however, should not be based on ethnic groups. Choice is important and normal services should be sensitive to the needs of migrants. The Department of Immigration suggested that

increased publicity, co-ordination and localisation of general community services would particularly benefit migrants; 'a more extensive location of welfare facilities and services would greatly assist migrant welfare generally.'

The Italian Committee of Assistance (Co. As. It.) in Sydney suggested that "placement of a social worker with local councils such as Fairfield, Blacktown and Leichhardt, for instance, would be... most effective"; that is, in councils with a high migrant concentration.

It is not for this Commission to determine what would be best for all migrants. What is important is that migrants be assisted to make their needs known and, where appropriate, be given the resources to take action to meet those needs.

In some cases this will mean that migrants and groups representing migrants are consulted by education, health and other key service departments. In some other cases it will mean that migrants are represented on Regional Councils for Social Development and on Councils of Social Service. In others it may be appropriate for ethnic groups to have their own resources and their own decision-making bodies. International and ethnic centres may also be a tangible way of helping to support ethnic groups and of enabling them to take action on their own behalf.

We therefore recommend that the Australian Government investigate ways of assisting ethnic groups - in particular the funding of ethnic and international centres - and that they consult ethnic groups in relation to how the needs of migrants may be made better known and more effectively met.

## **The Department of Labor and Immigration**

The need for all departments to consider and cater for the special needs of migrants reduces the necessity for the Department of Labor and Immigration to provide services itself direct to

migrants.

The evidence received by this Commission suggests that the Department's primary responsibility lies in the selection and early resettlement of migrants. This suggests a rather short-term involvement once the migrant has reached Australia. In practice, however, there are a number of continuing and specialised jobs which may be left undone if the Department does not do them. These include research, evaluation, innovation, special aid to ethnic groups and the voluntary welfare sector, and consideration of how new government policies in the fields of employment, education, health, child care, and welfare will affect migrant groups.

Further to these, there should be machinery to promote co-operation between all departments and all levels of government for the benefit of migrants and to develop cohesive policies for migrant groups. Other departments, governments and the population as a whole must be made aware of the needs of migrants and how each can contribute towards meeting these needs. There should, therefore, be an administration concerned with immigration which has expertise and practical aids that can be used in helping other bodies meet migrants' needs. Local governments for example, need to know something about the distribution of migrants and what cultural differences can mean in providing child care or in administering building regulations. They should be able to turn to immigration officials for advice and practical help. In this sense the department administering immigration needs to be primarily a resource body with good liaison with all levels of government and easy access for community groups.

Concerning the selection and resettlement of migrants, the Commission received evidence that more could be done to inform and educate the intending immigrant as well as inform appropriate Australian organisations and departments about the immigrant. Although many migrants are now sponsored by relatives and friends, it is clear that the Department

should take a more active role in ensuring that sponsored migrants are fully informed, particularly in relation to housing, employment, and income security provisions, and that they are introduced to an appropriate person of their own language and culture whom they can contact when queries and problems inevitably arise during their early period of resettlement.

## **Summary**

About 12 per cent of recently arrived, non-English-speaking migrants have incomes below the poverty line after housing costs are considered. This represents 18 000 adult income units.

Income, however, is not the only way in which migrants are disadvantaged. Language difficulties create a serious barrier to their access to community services and the lack of foreign language literature limits their knowledge of sources of help. Lower employment status and less employment security make migrant families vulnerable in times of ill health and the necessity for many mothers to work creates family stress. In order to earn incomes above the poverty line, therefore, many families have to make large personal sacrifices. To overcome these disadvantages all government departments should develop better methods of understanding the situation of migrants and adapting their services to meet their needs.

Resettlement loans would reduce the stress in the early years after arrival, and interpreter pools and increased foreign language literature are needed to help migrants to benefit more from community services.

Ethnic groups can also be an important bridge between migrant families and community services, making schools, hospitals, employment services and welfare services more aware of migrant needs. Some ethnic groups are able to go much further in directly providing services themselves to migrants. We believe ethnic groups are a necessary and important link in Australian society and that they should receive much more support from the Australian

Government in developing their potential for contributing to the well-being of migrants.

## **Recommendations**

- (1) The Australian Government Department of Social Security investigate ways of assisting the development of ethnic groups, in particular the funding of ethnic and international centres and the liberalising of the present grant-in-aid program.
- (2) The Department of Social Security consult ethnic groups to determine how the needs of migrants may be made better known and met more effectively by all departments providing community services.
- (3) The Department of Social Security establish a program of resettlement loans.
- (4) The residence qualifications for the aged, invalid, widows and blind pensions be the same as for unemployment, sickness and special benefits, that is, that applicants intend to remain permanently in Australia.
- (5) The Department of Labor and Immigration take steps to establish interpreter services to help non-English-speaking migrants to make use of the normal range of health, legal, welfare and other community services .
- (6) The Department of Labor and Immigration extend the emergency telephone interpreter service to all urban areas.

*Professor Ronald F. Henderson was the Chairman of the Commission of Inquiry into Poverty.*