

Young People Income Support

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From the beginning of 1995, young people under 18 years of age will no longer be eligible for Job Search Allowance, the principal income support payment for the unemployed. Of the proposals affecting youth in the Federal Government's May 1994 White Paper *Working Nation* (Keating 1994a, 1994b), this is perhaps the most striking aspect. There is, however, much more to this major policy statement. For a start, young people looking for work are not going to be deprived of income support. The White Paper included announcement of a number of changes to the level and nature of the assistance that will be available for young people.

The main purpose here is to describe the policy measures in the White Paper as they affect young people and also, in conclusion, to make some assessment of their overall significance for this group, in terms of labour market prospects and their meaning for young people's transitions to independence. Youth income support policy is complicated by its implications for the relationship between young people and their parents and any changes have a potential bearing on this important aspect of young people's development. Before focusing on the situations of young people, an overview of the White Paper will provide the immediate context.

The White Paper

In May 1993, the Prime Minister announced the establishment of a committee to consider options for addressing unemployment and improving assistance for the unemployed, with special attention to be given to the problems of long-term unemployment. The Committee was charged with producing a discussion paper which would be followed by the Government's response in a White Paper. Not surprisingly, the Committee's December 1993 report, entitled *Restoring Full Employment*, became known as the Green Paper (Committee on Employment Opportunities 1993). The subsequent May 1994 White Paper on *Employment and Growth* (Keating 1994a, 1994b) adopted the major themes and many of the policy options canvassed in the Green Paper.

Underlying the White Paper policies and programs is a belief that the best way of generating new and worthwhile jobs is through economic growth. Still, while the Australian economy is identified to be on the path of economic recovery, it is recognised that not all will automatically benefit from economic growth. This is not a concern based on the spectre of 'jobless growth' raised by some commentators, but rather a concern with dis-



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advantage in the labour market. The experience of the 1980s showed new jobs tending to go to new entrants into the labour market and to some of the short-term unemployed, with the long-term unemployed and other disadvantaged people often missing out.

That is one broad strand of the motivation

for the attention to unemployment in the White Paper: what might be termed the social justice argument. The other strand comprises arguments about economic efficiency. Economic efficiency is seen as a basic requirement for the sustained economic growth needed to generate new jobs,

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Picture: Rhonda Milner



‘Through this White Paper, Australia says to those who are out of work: we believe you are entitled to the benefits of recovery and you have an equal entitlement to contribute to it. If you do not have the right skills to find work, we will help you acquire them. If you are young, we will see that you are educated and trained. If you have been a long time out of work, we will offer you employment and, if necessary, train you for it. We will do all we can to help make you ready for a job.’ – Paul Keating 1994

The White Paper, as its full title suggests, is accordingly devoted both to direct assistance for the unemployed and to measures of micro-economic reform. It includes major changes in six areas of policy: labour market assistance; education and training; income support; regional development; industry development; industrial relations.

The first three of these policy areas include measures of direct and particular relevance to young people which will be described below after a more general account of the thrust of policy changes in these areas.

Labour market assistance

The key element of the reforms to labour market assistance is the Job Compact. Indeed, it is seen as the central part of the Government’s whole strategy. So what is it? The Job Compact is a package of measures directed at people who have been unemployed (defined as receiving unemployment allowances) for 18 months or more. It includes: individual case management; training and support to ensure ‘job readiness’; a job for 6 to 12 months; a job combined with training in some cases; encouragement of local proposals for employment generation;

future economic growth, and the acquisition of skills
their success in the labour market.

and unemployment is identified as the most significant inefficiency in the Australian economy. Indeed, the White Paper stresses the inseparable nature of employment and growth, with each complementing the other, and suggests that it ‘might even be taken to mark the end of the old debate about eco-

nomical and social goals’ (Keating 1994a:3). If there is one central theme of the White Paper, it is probably skills. A highly skilled labour force is seen as the key to future economic growth, and the acquisition of skills by individuals is seen as the key to their success in the labour market.

and intensive job search assistance. The other side of the Compact is the 'reciprocal obligation' on the part of the long-term unemployed. Entitlement to income support will be lost for a period by people who decline to take up the jobs offered, with harsher penalties than those which are currently imposed.

Implementation of the Job Compact, and a number of the other White Paper initiatives, will involve major reform of the operations of the Commonwealth Employment Service, including the introduction of competition through the use of community and private sector agencies in case management.

Education and training

This area of policy change focuses very much on young people and aims to expand employment opportunities by accelerating reforms in vocational education and training. The policy changes include: closer integration of general and vocational education, a new incentive structure to encourage employers to take on apprentices and trainees, new types of training and a package of specific measures for young people in a Youth Training Initiative. Integral to the direction of a number of these policy changes, and to elements of the Job Compact, is the introduction of training wages which were foreshadowed in the February 1992 statement *One Nation* (Keating, 1992) with announcement of agreed levels closely following issue of the White Paper. Training wages mark an important shift away from an age-related to a competency-related wage structure.

Income support

The major social security changes in the White Paper relate to married couples, with individual income support to be provided to each partner in an unemployed couple and introduction of a degree of individual income-testing within couples. These changes are seen as responses to two major changes in the Australian labour market: the increasing labour force participation of married women, and the narrowing gap between unemployment benefits for a couple and low-wage full-time work.

A third major labour market change which is identified is the growing share of part-time jobs. The White Paper response to this is a restructuring of the income test on unemployment benefits, which is designed 'to encourage more substantial part-time and casual work' (Keating 1994b:153). The dollar for dollar withdrawal of allowance which currently cuts in when other income exceeds \$140 per fortnight will be replaced by a 70 cents in the dollar withdrawal. This will ensure that working more part-time hours will always increase income, unlike the situation at present. Simultaneously, however, the present \$30 per fortnight 'disregard' of earned income is to be abolished. The net effect of these two changes is for only a slight overall increase in the generosity of the test for single people, and for people with income within a certain range to be worse off under the new arrangements. Single people with part-time earnings of up to \$60 per fortnight will be unaffected by the change; those with earnings of between \$60 and

The White Paper measures provide no guarantee of long-term employment but seek to enhance the prospects of worthwhile and lasting jobs both by increasing the skills of the workforce and by other areas of economic reform.



Picture: Don Weston

\$240 per fortnight will be worse off; and those with earnings above \$240 per fortnight, and up to around \$500 per fortnight when all entitlement disappears, will be better off.

Other general changes to unemployment benefits include broadening the activities in which people can take part without losing eligibility for Job Search Allowance or Newstart Allowance (primarily voluntary work and the training and development of self-employment initiatives) and harsher penalties for people who breach activity tests, such as by turning down a reasonable job offer. The stiffer penalties mentioned above in the context of the Job Compact are, in fact, part of an across-the-board increase in penalties which has the new element of penalties increasing with the length of time that someone has been unemployed. Under current arrangements, for example, a first breach of the activity test attracts a suspension of allowance for two weeks. Under the new arrangements, this same penalty will apply to people who have been unemployed for less than 12 months, but the suspension period will be four weeks for those unemployed for 12–18 months, and six weeks for those unemployed for 18 months or more.

Young people

The White Paper acknowledges that the general reforms to labour market assistance and training will not necessarily help young people and, accordingly, presents a strategy for building the skills of young people. The strategy has three parts:

- encouraging young people to participate in education and training through appropriate financial support and by making schooling more relevant through the promotion of training programs run jointly by schools and industry;

- increasing the number and range of entry level training places available to young people and providing more help to young people to obtain these places; and

- improving the employment prospects of unemployed young people through better access to training opportunities through a new Youth Training Initiative. (Keating 1994b:91).

We will now look at each of these elements in turn.

Closer Integration of General and Vocational Education

In this element of the strategy for young people, the White Paper builds on current developments which are seeing some breaking down of the distinction between the general education provided by schools and the training offered by industry. These developments are attempting to ensure that school curricula are relevant and flexible enough to suit the needs of all young people and that they impart the key competencies needed for work and adult life.

All States and Territories are currently moving to a closer integration of general and vocational education, and the White Paper strengthens these moves with the announced establishment of the Australian Student Traineeship Foundation. The purpose of the Foundation will be to expand school-industry programs by funding local brokers to purchase off-the-job training for school students. Year 11 and Year 12 students will thus be able to combine their school-based studies with work experience and off-the-job training. The Foundation will be provided with \$38 million over four years and is expected to be assisting around 5000 students by 1995–96.

Expanding Entry Level Training Places

Like the previous element of the strategy for young people, an expansion of entry level training places amounts to a reinforcing of current developments. Existing agreements between the Commonwealth and the States and Territories would already have seen increasing expenditure on vocational education and training, particularly for Technical and Further Education, at least through to 1996. In the White Paper, the Government announced that it is seeking the cooperation of industry, unions and the States and Territories for a further expansion in the number of places.

The target is for Commonwealth sponsorship of around 150,000 entry level training places by 1995–96, which would represent a 50 per cent increase over the 1993–94 number of just around 100,000 places. These places are essentially for 15–24 year olds and comprise apprenticeships, work-based traineeships, pre-vocational places, and a range of other forms of training.

Youth Training Initiative

The third element of the strategy for young people, and the most innovative, is the Youth Training Initiative.

The Youth Training Initiative will send a strong signal to young people about the importance of being in education or training. The Youth Training Initiative will make sure that help will be provided at an early stage in the unemployment cycle to assist young people into worthwhile education, training or work opportunities (Keating 1994b:95)

The Youth Training Initiative will apply to young people under 18 years and will be introduced on 1 January 1995, covering all new unemployed 15–17 year olds who are not receiving Job Search Allowance by that date. There will be three strands to the Youth Training Initiative: intensive case management, an expansion of vocational and training places for young people, and a new form of income support. (See boxed inset.)

Intensive case management will provide young unemployed people with the assis-

tance of a specific case manager in finding a suitable work, training or education placement. In general, case management will begin 13 weeks after registering as unemployed, with earlier assistance for people in 'high risk' groups. For all those still unemployed six months after registering, a labour market or vocational training place and job search assistance will be provided. The third strand of the Youth Training Initiative is the new form of income support for unemployed people under 18 years which is considered in some detail below.

Youth Training Allowance

From 1 January 1995, young people under 18 years of age will no longer be entitled to Job Search Allowance. Instead, they will be entitled to a new income support payment called Youth Training Allowance. This is the third strand of the Youth Training Initiative and is intended to 'encourage young people to undertake education and training' and 'will carry a greater reciprocal obligation for recipients to undertake approved education, training, work experience or job search activities' (Keating, 1994b:96). This greater reciprocal obligation is that Youth Training Allowance will be subject to the same increased penalties for non-compliance described above for unemployment assistance in general. While Job Search Allowance for under 18 year olds is currently administered by the Department of Social Security, Youth Training Allowance, like the other elements of the Youth Training Initiative, will be administered by the Department of Employment, Education and Training. Payment of Youth Training Allowance will, however, be made by Department of Social Security acting as an agent of Department of Employment, Education and Training.

The Youth Training Allowance will be a hybrid of Job Search Allowance and Austudy provisions, and it is described below with reference to the corresponding elements of Job Search Allowance and Austudy, looking at: rates of payment, means-testing, Rent Assistance and the method of payment. For simplicity, the description below is limited to the circumstances of single young people under 18 years without dependants. To

include consideration of young people with partners and/or dependant children would add considerable complexity to the description. At present, around 97 per cent of Job Search Allowance recipients under 18 years of age are single and without dependants.

Rates of payment

Maximum payment rates for Youth Training Allowance will be aligned with those under Job Search Allowance and Austudy. The maximum rates for Job Search Allowance and Austudy have themselves been aligned for some years under the 'common allowance structure', though there are some important differences in the eligibility requirements for particular rates. There are two different dollar rates of payment for singles under 18 years of age: at present, a lower rate of \$132.30 per fortnight and a higher rate of \$218.40 per fortnight. Under Job Search Allowance, recipients paid at the At Home rate receive the lower payment, while those paid at either the Independent or Homeless rate receive the higher amount. Under Austudy, the lower rate is received by Standard rate recipients, and the higher rate by those who qualify for the Away From Home, Independent or Homeless rate. (See boxed inset.)

An important point to recognise here is that the terminology of the different rates does not necessarily match people's circumstances. For example, young people living away from home will not necessarily receive an Away From Home rate of payment. Essentially, people receive the basic At Home or Standard rate unless they can fulfil one of the qualifications for the higher rate of payment, and there are very specific requirements for doing so.

The detail of these requirements has received close attention over recent years as they are seen to provide an official interpretation of when it is appropriate for young people to have the option of leaving the parental home. A number of commentators, for example, have criticised the stringency of the requirements on the grounds that it may force some young people to remain living in the parental home when that may well not be the best thing for them and, more generally, on the basis that the provisions implicitly presume that young people's transitions to independence happen in a uniform manner, all reaching the same stage at the same age and so on. The government's response to such criticism has tended to be in terms of 'the need to avoid inappropriate incentives to leave home'; a political concern reinforced by the perennial claims from some quarters that even the mere existence of 'away from home' rates of payment serves to encourage homelessness and family breakdown.

Youth Training Allowance will be paid at At Home, Independent and Homeless rates akin to those prevailing under Job Search Allowance at present, as well as at an Away from Home rate. The eligibility criteria for receiving the higher Independent and Homeless rates of payment will be tightened. One of the differences between Austudy and Job Search Allowance, at present, is the stricter definitions of independence and homelessness for under 18 year olds under Austudy

Youth Training Initiative

The Youth Training Initiative will provide:

- intensive case management, so that unemployed people under the age of 18 years will have the assistance of a specific case manager in their search for a suitable work, training or education placement. Case management will begin 13 weeks after registering as unemployed (with earlier case management assistance for the high risk group).
- a labour market or vocational training place and job search assistance for those who remain unemployed six months after registering, and
- new income support arrangements which encourage young people to participate in education and training

Source: Keating, P. Working Nation: Policies and Programs, p. 96

Rates of Payment

	Job Search Allowance	Youth Training Allowance	Austudy
Lower rate	At Home*	At Home*	Standard*
Higher rate	Independent Homeless	Independent Homeless Away from Home*	Independent Homeless Away from Home*

*Subject to parental means tests

— the definitions for Youth Training Allowance look like being somewhere in between.

At present, a young person can receive the Independent rate of Job Search Allowance if they fulfil the three following conditions: live away from parent(s) and have done so continuously for at least 18 weeks; have been unemployed or in full-time work for at least 13 weeks while living away from parent(s); receive no regular financial support from parent(s). Under Youth Training Allowance, the test will be harsher with the required time spent living away from parent(s) to be increased to 26 weeks. On the other hand, the requirement regarding full-time work will be relaxed to mean work of at least 20 hours per week.

Qualification for the Independent rate of Austudy, in contrast, generally requires the recipient to have been self-supporting either through full-time work or through receipt of a social security payment for at least three out of the previous four years — a condition that very few under 18 year olds would be able to fulfil.

It is true that there is also the Away-From-Home rate under Austudy, although eligibility for this rate is essentially determined with reference to distances and travel times between the parental home and school or other educational institution, rather than on the basis of criteria which aim to define independence. Similarly, qualification for the Away From Home rate of Youth Training Allowance will depend on certification by the Department of Employment, Education and Training that the young person needs to live away from home for job search or training. Receipt of the Youth Training Allowance Away From Home rate will provide the same higher level of payment received by Independent or Homeless Young People, but will be subject to parental means tests.

The eligibility criteria for the Homeless rate of payment will also be stricter under Youth Training Allowance than is presently the case under Job Search Allowance. At present, the Homeless rate of Job Search Allowance is paid to single people under 18 years if they either: do not have a parental home; are not allowed by the parent(s) to live at home under any circumstances; 'cannot be expected to live with their parents' for reasons of exceptional circumstances such as domestic violence or sexual abuse. (Department of Social Security 1994a:32). The wording of the corresponding Austudy requirement suggests that life in the parental home needs to be somewhat more intolerable before homelessness is recognised. The Homeless rate of Austudy is paid when conditions at home would pose a threat to the 'physical or psychological health' of the applicant, including situations of 'serious domestic violence, sexual harassment, extreme family breakdown or other exceptional circumstances' (Department of Employment, Education and Training and National Union of Students 1994:28). It appears that the Austudy wording is to apply with Youth Training Allowance (Department of Employment, Education and Training 1994:3).

Means-testing

There are considerable differences between the means-testing provisions which apply under Job Search Allowance and under Austudy, and it is in this area that Youth Training Allowance promises to be a real mixture of the two forms of income support. Recipients of Youth Training Allowance will be subject to the Job Search Allowance personal income test, the Austudy personal assets test and, where applicable, to the Austudy parental income and assets tests.

The Job Search Allowance personal income test, which will apply to Youth Training Allowance, is far less generous than the corresponding Austudy test which allows a higher income from other sources before the level of income support is reduced and which is also less restrictive regarding when other income is received: the Job Search Allowance test is based on fortnightly income, while the Austudy test is applied against annual income. On the other hand, the Job Search Allowance personal assets test is more generous than the Austudy personal assets test, which will apply to Youth Training Allowance; the Austudy test having a far lower level of assets at which entitlement ceases.

In adopting the Job Search Allowance personal income test, the test under Youth Training Allowance will also incorporate the restructuring of the test described earlier. The impact of this restructured test on young people is, however, less positive than it appears when considered for the unemployed in general. This is because young people under 21 years of age receive less than adult rates of unemployment allowances and thus lose all entitlement at a lower level of other income. Compared to older unemployed people, they will equally feel the abolition of the earned income 'disregard', though will gain less benefit from the removal of the dollar for dollar rate of withdrawal. Recipients paid at the lower At Home rate, for example, will only be better off under the new income test if they have earnings of between \$240 and \$272 per fortnight; at the latter figure all entitlement cuts out. Those with earnings of between \$60 and \$240 per fortnight will be worse off.

As is the case with Job Search Allowance and Austudy recipients under 18 years of age, Youth Training Allowance recipients who are not paid at the Independent or Homeless rates will be subject to the parental means tests. It is the Austudy parental means tests that will apply to Youth Training Allowance. The Austudy parental income and assets tests are slightly more restrictive than those which apply with Job Search Allowance, though are arguably more equitable among claimants. For example, the Austudy parental income test includes a valuation of certain employer fringe benefits, such as cars and housing loans, in the calculation of parental income. Thus, the children of parents who receive substantial parts of their remuneration in the form of fringe benefits will not be advantaged over those whose parents receive straight wages or salary.

The means tests to apply with Youth Training Allowance therefore amount to the selection of the least generous of each pair

of Job Search Allowance and Austudy tests. However, one particularly important and more generous element of Job Search Allowance parental means-testing that will be retained in Youth Training Allowance is the payment of a minimum amount of allowance irrespective of parental income and assets. Under Austudy, the parental means tests can remove all entitlement to income support, while the Job Search Allowance parental means tests can at most reduce entitlement to just under 50 per cent of the maximum payment. Out of the current maximum Job Search Allowance entitlement of \$132.30 per fortnight for under 18 year olds who receive neither the Independent nor Homeless rate, only the first \$70.50 is subject to the parental means tests.

The logic for this distinction within Job Search Allowance payments for young people is that part of the payment is a contribution to living costs, and is subject to the parental means tests, while the other part is designed to meet the additional costs of job search. Similar reasons have been given for the retention of this floor with Youth Training Allowance: 'to help with the cost of training and job search for those who do not otherwise qualify for the Youth Training Allowance because of the parental income and assets tests' (Department of Social Security 1994b). Given that Youth Training Allowance will be part and parcel of participation in the Youth Training Initiative, the White Paper itself provided a broader reasoning: 'to encourage young people whose parental incomes or assets exceed the limit to participate in the Youth Training Initiative' (Keating 1994b:97).

Rent Assistance

Rent Assistance can provide a very valuable supplement to the base levels of youth income support. At present, young people under 18 who receive Job Search Allowance at the Independent or Homeless rate are eligible for Rent Assistance, though no Austudy recipients are eligible for the payment. Those people deemed eligible for the Independent or Homeless rates of Youth Training Allowance will be eligible for Rent Assistance. Incidentally, it was announced in the 1994–95 Commonwealth Budget that Austudy recipients paid at the Homeless rate would become eligible for Rent Assistance.

Method of payment

While Job Search Allowance is always paid to the person concerned, Austudy payments for people under 18 years of age are paid to the parent(s) unless payment is at the 'independent' or 'homeless' rate. Job Search Allowance thus provides the possibility of a greater degree of financial independence for young people than does Austudy, and this will continue with Youth Training Allowance with payments made directly to the young people.

What Does it all Mean?

The White Paper describes its contents as including 'sweeping changes' to the social security system and 'landmark' new labour market programs. While this may be true for the measures at large, it is less so for those



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measures applying to youth: a point that becomes clear if we remind ourselves what has been happening with relevant aspects of policy over the past decade or so.

For a start, the White Paper initiatives can be seen to finally add some considerable substance to the rhetoric of the Active Employment Strategy which has been with us since the mid-1980s. Up until now, policy change in this direction has been somewhat constrained. For example, generally young unemployed people previously had to wait 12 months before receiving intensive labour market assistance — and 12 months is a very long time for a teenager. The broad thrust of the White Paper towards a genuine active employment strategy, evinced in the major changes in the extent and nature of assistance to the unemployed, is a natural and very welcome extension of more gradual change over previous years.

Turning to the specific measures for young people, it has already been noted how the moves toward a closer integration of general and vocational training and the expansion of entry level training places amount to accelerations of policy which is already moving in these directions. What about the Youth Training Allowance? When this new payment is examined in any detail, it becomes difficult to see why it was necessary to add the complexity of a new payment. It is not very different from Job Search Allowance as it currently applies to under 18 year olds, and the changes of any substance, which will be considered further below, could easily have been incorporated in the existing payment. The White Paper offers no real rationale for the replacement of Job Search Allowance with Youth Training Allowance and the suspicion is that the key motivation for the change may have been simply the change of name, with its strong suggestion that the payment is to support training rather than job search. Changing the name provided the opportunity to fiddle here and there with the provisions of the payment.

From the standpoint of income support, the most important change for young people is possibly the stricter criteria for the def-

inition of homelessness and independence which will apply under Youth Training Allowance than those applying under Job Search Allowance. At the margin, this will constrain more people to the parental home when their preference would be to move out, or will see more people living away from home but without any commensurate increase in their level of income support. The White Paper offers no argument for the tightening of these criteria, simply stating them to be a feature of Youth Training Allowance. If the intention was to remove the potential incentives to leave education early because the independence and homeless criteria are tighter under Austudy, then there needs to be an argument about why the appropriate response is not to amend the Austudy criteria. On the other hand, the addition of the Away from Home rate to Youth Training Allowance expands the scope for young people to live away from home and receive the higher payment. By how much it will expand options, we can only guess. It will depend crucially on how entitlement to the Away from Home rate is administered.

In summary, the education, training and labour market reforms have the potential for significant impact on the labour market prospects of young people, particularly through the provision of useful skills. The measures should go a long way to reaching the White Paper aim that 'young people complete the education and training that they need to enter the workforce' (Keating 1994b: 10). The assessment of the accompanying income support changes, however, has to be less positive. Besides the points made above concerning the criteria for independence and homelessness, the personal income test changes applying to all recipients of unemployment assistance may well see more losers than gainers among the young unemployed, a group with already relatively low levels of income support.

How it is all going to work in practice is another matter. Measures such as the Job Compact and the Youth Training Initiative will involve considerable expansion of ser-

vices and radical changes in the way these services are delivered. Already, the Australian Youth Policy and Action Coalition (1994) has raised concerns about details of the operation of the initiatives for young people: for example, the potential confusions arising from dealing simultaneously with Department of Employment, Education and Training, Department of Social Security and community or private sector agencies, and questioning whether the expected case loads will be excessive for case managers working with Youth Training Initiative participants. Question marks are going to have to remain over such matters, although it is encouraging to note the substantial allocation of resources in the White Paper for the purposes of monitoring and evaluation.

The big question mark, however, comes back to the fundamental philosophy of the White Paper: 'Through this White Paper, Australia says to those who are out of work: we believe you are entitled to the benefits of recovery and you have an equal entitlement to contribute to it. If you do not have the right skills to find work, we will help you acquire them. If you are young, we will see that you are educated and trained. If you have been a long time out of work, we will offer you employment and, if necessary, train you for it. We will do all we can to help make you ready for a job.' (Keating 1994a:2)

It is the last sentence in this list of undertakings which reveals the key to understanding what the White Paper means for young people. The White Paper measures provide no guarantee of long-term employment but seek to enhance the prospects of worthwhile and lasting jobs both by increasing the skills of the workforce and by other areas of economic reform. Judgement on the lasting impact of the White Paper initiatives on young people will largely rest on one's faith in the Government's overall strategy for employment and growth.

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