# 9 Economic participation

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| Strategic areas for action |
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| Governance, leadership and culture |  | Early child development |  | Education and training |  | Healthy lives |  | Economic participation |  | Home environment |  | Safe and supportive communities |
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| 9.1 Employment by full time/part time status, sector and occupation9.2 Indigenous owned or controlled land and business | 9.3 Home ownership9.4 Income support |
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In 2008, COAG agreed to the *National Partnership Agreement on Indigenous Economic Participation* (expired 30 June 2013) (COAG 2008) and the *National Partnership Agreement on Remote Indigenous Housing* (COAG 2009) with the aim of improving employment and economic development opportunities for Aboriginal and Torres Strait Islander Australians.

Economic participation can affect people’s wellbeing in many ways. The indicators in this strategic area for action focus on the key factors that contribute to positive economic outcomes, as well as measures of the outcomes themselves:

* employment by full time/part time status, sector and occupation (section 9.1) — having a job can lead to improved incomes for families and communities, and also enhances self‑esteem and reduces social alienation. This indicator, which is closely associated with the COAG target of employment (section 4.7) examines some of the characteristics of the employment undertaken by Aboriginal and Torres Strait Islander Australians
* Indigenous owned or controlled land and business (section 9.2) — land can be important to Aboriginal and Torres Strait Islander Australians for a range of cultural, social and economic reasons. The economic benefits flowing from land depend on factors such as location, property rights, governance arrangements of landholding bodies, and the aspirations of the Aboriginal and Torres Strait Islander landowners. Not all Indigenous businesses are necessarily associated with land
* home ownership (section 9.3) — home ownership, although not an aspiration of all Aboriginal and Torres Strait Islander Australians, is an important indicator of wealth and saving. (The availability of appropriate, affordable and secure housing is covered in section 10.1)
* income support (section 9.4) — although provision of income support can prevent individuals from experiencing deprivation, reliance on income support is correlated with the disadvantages that accompany low socioeconomic status (see discussion of individual and household income in section 4.10) and can contribute to long-term welfare dependency.

As noted above, economic participation is closely related to the COAG employment target (section 4.7) and the headline indicator on household and individual income (section 4.10).

The extent to which people participate in the economy is closely related to their personal circumstances (Hunter and Gray 2012). Other COAG targets and headline indicators that can directly influence economic participation are:

* early childhood education (section 4.3)
* reading, writing and numeracy (section 4.4)
* school attendance in years 1 to 10 (section 4.5)
* year 12 attainment (section 4.6)
* disability and chronic disease (section 4.9)
* imprisonment and juvenile detention rates (section 4.13).

In addition, improving financial literacy facilitates and supports individuals, families and communities to progressively achieve greater financial security and independence by making better financial decisions, including budgeting and purchase of financial products and services (ASIC 2014).

Outcomes in the economic development area can be affected by outcomes in several other strategic areas, or can influence outcomes in other areas, including:

* governance, leadership and culture (chapter 5)
* early child development (chapter 6)
* education and training (school engagement, transition from school to work) (chapter 7)
* healthy lives (chapter 8)
* safe and supportive communities (alcohol, drug and substance misuse and harm) (chapter 11).

Attachment tables for this chapter are identified in references throughout this chapter by an ‘A’ suffix (for example, table 9A.1.1). These tables can be found on the review web page (www.pc.gov.au/oid2016).

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## 9.1 Employment by full time/part time status, sector and occupation**[[1]](#footnote-1)**

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| Box 9.1.1 Key messages |
| * In 2014-15, 63.1 per cent of employed Aboriginal and Torres Strait Islander Australians aged 18–64 years were in full time employment, an increase from 54.5 per cent in 2002. This compares with 69.5 per cent of non-Indigenous Australians in 2014 (table 9A.1.1).
* For Aboriginal and Torres Strait Islander Australians, the proportion of employed people in remote areas employed full time has increased from 45.3 per cent in 2004-05 to 60.5 per cent in 2014-15 (the proportion in non-remote areas has remained at similar levels from 2004-05, with 63.6 per cent in 2014-15) (table 9A.1.1).
* Nationally in 2011, over three-quarters of employed Aboriginal and Torres Strait Islander Australians aged 15–64 years (76.8 per cent) worked in the private sector, compared with 84.3 per cent of employed non-Indigenous Australians (table 9A.1.5), and one in five were in professional or managerial positions (table 9A.1.14).
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| Box 9.1.2 Measures of employment by full time/part time status, sector and occupation |
| There are three main measures for this indicator:* *Working hours (full time or part time)* is defined as the proportions of employed people who are employed full time and part time. The main data source is the ABS Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS)/National Aboriginal and Torres Strait Islander Social Survey (NATSISS), with the most recent available data for 2014-15. Data for the non‑Indigenous population are sourced from the Australian Health Survey (AHS)/National Health Survey (NHS)/General Social Survey (GSS), with the most recent data for 2014 from the GSS. Supplementary data are also available from the Census of Population and Housing, with the most recent available data for 2011. Survey and Census data are not directly comparable.
* *Sector* of *employment (public or private)* is defined as the proportion of employed people employed in each sector. The main data source is the Census, with the most recent available data for 2011. AATSIHS/NATSISS data are not available for this measure.
* *Occupation* is defined as the proportion of employed people employed in each occupation type. The main data source is the Census, with the most recent available data for 2011. AATSIHS/NATSISS data are not available for this measure.

Data are also reported for a supplementary measure of the proportion of employed people in each industry.(continued next page) |
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| Box 9.1.2 (continued) |
| AATSIHS/NATSISS data are reported for persons aged 18–64 years to enable comparisons of outcomes in 2004‑05, 2008, 2011–13 and 2014–15 with those in 1994 and 2002. Census data are available for persons aged 15–64 years. Data are available for all jurisdictions by age, sex, and remoteness. |
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This indicator is closely related to the employment indicator in section 4.7, which includes data on labour market participation, employment and unemployment rates, and is aligned with the associated National Indigenous Reform Agreement (NIRA) indicator. This section examines some of the characteristics of the employment undertaken by Aboriginal and Torres Strait Islander Australians, including occupation and sector of employment.

### CDEP

Census data are used for reporting on sector of employment and occupation, as they provide the most detailed information. However, these data are influenced by the Community Development Employment Projects (CDEP) program, which had characteristics of both employment and ‘work for the dole’ (more information on CDEP is provided in section 4.7). In the Census, CDEP participants were only separately identified for discrete Aboriginal and Torres Strait Islander communities (the CDEP item was not asked of people in other areas). These CDEP participants were classed as employed (rather than as unemployed or not in the labour force).

From 1 July 2013, remote CDEP participants were transitioned to the Australian Government’s Remote Jobs and Communities Program (RJCP). People who had been receiving CDEP wages who transitioned to RJCP retained eligibility for CDEP wages until wages ceased on 30 June 2015, coinciding with the start of the Community Development Program (CDP). RJCP participants were not classified as employed in the 2014-15 NATSISS unless they held another job (ABS 2016).

### Full time and part time employment status

While many people work part time by preference (ABS 2014; Hunter and Gray 2016) for others it may reflect underemployment — which occurs when an individual would like to, and is available to work more hours. Underemployment has been found to be particularly common among Aboriginal and Torres Strait Islander employees (Hunter 2002).

In 2014-15, 63.1 per cent of employed Aboriginal and Torres Strait Islander Australians aged 18–64 years were in full time employment, an increase from 54.5 per cent in 2002. This compares with 69.5 per cent for non-Indigenous Australians in 2014-15 (figure 9.1.1).

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| Figure 9.1.1 Proportion of employed people aged 18–64 years in full time employment, 2002 to 2014–15**a, b, c** |
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| a Includes CDEP employment for 2002, 2004-05, 2008 and 2011–13. b There is no non‑Indigenous comparator available for 2002. c Error bars represent 95 per cent confidence intervals around each estimate.  |
| *Sources*: ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey (NATSISS) 2002; ABS (unpublished) National Aboriginal and Torres Strait Islander Health Survey (NATSIHS) 2004‑05; ABS (unpublished) National Health Survey (NHS) 2004–05; ABS (unpublished) NATSISS 2008; ABS (unpublished) NHS 2007–08; ABS (unpublished) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) 2012–13 (core component); ABS (unpublished) Australian Health Survey (AHS) 2011–13 (2011–12 Core component); ABS (unpublished) NATSIHS 2004–05; ABS (unpublished) General Social Survey (GSS) 2014; table 9A.1.1. |
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The gap in full time employment between Aboriginal and Torres Strait Islander and non‑Indigenous Australians has narrowed (from 11.5 percentage points in 2004-05 to 6.4 per cent in 2014–15), due to the combination of an increase in Aboriginal and Torres Strait Islander full time employment in remote areas (from 45.3 per cent in 2004-05 to 60.5 per cent in 2014-15) and a small decrease in non‑Indigenous full time employment (from 71.4 per cent in 2004–05 to 69.5 per cent in 2014–15) (table 9A.1.1).

Data for this measure for people aged 15–64 years by State/Territory, age, sex and remoteness are available from the Census back to 2001 (tables 9A.1.3-4).

### Employment by sector and occupation

Data from the 2011 Census show that over three-quarters (76.8 per cent) of employed Aboriginal and Torres Strait Islander Australians aged 15–64 years worked in the private sector, with 23.2 per cent working in the public sector. This compares with 84.3 per cent of employed non-Indigenous Australians working in the private sector, and 15.7 per cent working in the public sector. The proportion of employed Aboriginal and Torres Strait Islander Australians working in the private sector in 2011 was lower in remote and very remote areas than in other areas (table 9A.1.5).

Under the National Partnership Agreement on Indigenous Economic Participation [which expired on 30 June 2013] (COAG 2008), COAG agreed to a national target of at least 2.7 per cent of public sector employment for Aboriginal and Torres Strait Islander Australians by 2015, to reflect the expected national Aboriginal and Torres Strait Islander working age population share. In 2015, the target was amended to 3 per cent by 2018 in the Commonwealth Aboriginal and Torres Strait Islander Employment Strategy (APSC 2015a). The 2014-15 State of the Service Report showed Aboriginal and Torres Strait Islander representation in the Australian (Commonwealth) public sector as at 30 June 2015 was 2.6 per cent — up from 2.5 per cent in 2014 and 2.3 per cent in 2013 (APSC 2013, 2015)Whilst this proportion has increased in 2014 and 2015, Biddle and Lahn (2016) reported that during this period the rate of separation for Aboriginal and Torres Strait Islander Australians was higher than for non-Indigenous Australians, with reasons for leaving[[2]](#footnote-2) including dissatisfaction with career prospects and opportunities, ability to influence decisions, racism and lack of cultural awareness in organisations.

Professional and managerial occupations require a skill set corresponding to a bachelor degree or higher qualification (Taylor et al. 2012). Information on participation and attainment of tertiary education can be found in section 4.8 of this report. Data from the 2011 Census show that of employed Aboriginal and Torres Strait Islander Australians aged 15–64 years whose occupation was known, 20.1 per cent were in professional or managerial occupations (table 9A.1.14), an increase from 16.2 per cent in 2001 (table 9A.1.16). The proportion for non‑Indigenous Australians in 2011-12 was 34.8 per cent (table 9A.1.14), an increase from 32.6 per cent in 2001 (table 9A.1.16).

### Employment by industry

In 2014-15, the largest proportion of employed Aboriginal and Torres Strait Islander Australians aged 18–64 years were in the ‘health care and social assistance’ (15.3 per cent) and ‘construction’ (10.6 per cent) industry sectors (similar proportions to 2008), whilst the proportion for ‘public administration and safety’ has decreased over this period from 12.7 per cent to 9.7 per cent (tables 9A1.17 and 9A1.21). For non‑Indigenous employed people, the largest proportions were employed in the ‘healthcare and social assistance’ (12.5 per cent) and ‘retail trade’ (10.2 per cent) industry sectors (tables 9A1.18 and 9A1.22).

Census data for 2011 show similar patterns (tables 9A.1.23 and 9A.1.25) to the survey data.

### Things that work

A number of programs are targeted at increasing Aboriginal and Torres Strait Islander employment. Box 9.1.3 provides an example of a promising program that is improving employment outcomes.

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| Box 9.1.3 Things that work — improving Indigenous employment |
| Although it has not been formally evaluated, the Steering Committee has identified the Mossman Gorge Centre as a promising program worth further examination, particularly the cost‑effectiveness of the program.**Mossman Gorge Centre** (Queensland) opened in June 2012. The Centre is an Aboriginal and Torres Strait Islander eco‑tourism development developed by the Indigenous Land Corporation (ILC) in collaboration with the local Kuku Yalanji people, on land purchased through the ILC’s Land Acquisition program and supported through the Indigenous Employment Program. It offers visitors improved access to the Mossman Gorge World Heritage area (including a café and art gallery, shuttle access to the gorge and a choice of Aboriginal cultural tours) as well as providing employment and training opportunities for Aboriginal and Torres Strait Islander people. The Centre received 276 000 visitors in 2014-15, and revenue increased to $3.8 million. (ILC 2015).Aboriginal and Torres Strait Islander employment is a key outcome of the centre and in 2014‑15, 90 per cent of the Centre’s staff were Aboriginal and/or Torres Strait Islander (ILC 2015). To assist Aboriginal and Torres Strait Islander Australians to achieve employment, a residential training facility for up to 20 students was built beside the Centre. The training facility provides local people with accredited skills that enable them able to work at the Centre and in broader hospitality and tourism industries. In 2014-15, 17 trainees at the Centre graduated with Certificate II or III hospitality and tourism qualifications, and were employed at the Centre and elsewhere (ILC 2015). |
| *Sources*: ILC 2015*, Annual Report 2014 - 2015*, Australian Government, Canberra; Australian Government 2013, *Closing the Gap Prime Minister’s Report 2013*, Australian Government, Canberra. |
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Taylor, J., Gray, M., Hunter, B., Yap, M. and Adamson, J. 2012, *Higher Education and the Growth of Indigenous Participation in Professional and Managerial Occupations*, CAEPR Working Paper 83/2012, http://caepr.anu.edu.au/Publications/WP/ 2012WP83.php (accessed 6 June 2016).

## 9.2 Indigenous owned or controlled land and business**[[3]](#footnote-3)**

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| Box 9.2.1 Key messages |
| * Ownership and control of land and business can provide a range of social and economic benefits to Aboriginal and Torres Strait Islander Australians, including increased income and employment. However, there are barriers that can prevent realisation of these benefits by Aboriginal and Torres Strait Islander owners.
* Indigenous Land Corporation (ILC) data show that, in February 2016, Aboriginal and Torres Strait Islander Australians collectively owned or controlled 16.1 per cent of land in Australia, with most of this land (98.0 per cent) in very remote areas (table 9A.2.2).
* Nationally at 30 June 2015, native title had been determined to exist in 28.4 per cent of Australia (table 9A.2.3) and 998 registered Indigenous Land Use Agreements (ILUAs)[[4]](#footnote-4) covered 27.5 per cent of Australia (table 9A.2.5), with proportions greatest in very remote areas (tables 9A.2.4 and 9A.2.6).
* In 2014‑15, 10.2 per cent of employed Aboriginal and Torres Strait Islander Australians aged 18–64 years were self‑employed — an increase from 5.8 per cent in 2011–13 (the proportion did not change significantly from 1994 to 2011–13). For non‑Indigenous Australians, the proportion decreased from 19.2 per cent in 1994 to 10.5 per cent in 2011–13, before increasing to 15.4 per cent in 2014‑15 (table 9A.2.13).
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| Box 9.2.2 Measures of Indigenous owned or controlled land and business |
| There are five main measures for this indicator. * *Land tenure*. The different forms of land tenure reported overlap and cannot be aggregated.
* *Indigenous owned or controlled land* is defined as the proportion of all land which is Indigenous owned or controlled. Indigenous owned or controlled land may be freehold, leasehold, crown, license, Aboriginal Deed of Grant in Trust or not stated tenure. The most recent available data for this measure are from the ILC, as at February 2016 (all jurisdictions; remoteness).
* *Native title* is defined as the proportion of land where native title has been found to exist wholly or partially. This is measured as at 30 June each year.
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| Box 9.2.2 (continued) |
| * *Indigenous land use agreements* (ILUAs) has two sub‑measures, defined as:
* the number of ILUAs that intersect each State/Territory
* the proportion of land subject to ILUAs

The most recent available data for these two measures are for 30 June 2015, from the National Native Title Tribunal (NNTT) (all jurisdictions; remoteness). Historical data (2013 and earlier) have been updated so that they are consistent with new data for 2014 and 2015. Therefore, data should not be compared with data in earlier editions of this Report.* *Economic benefits of Indigenous rights to land* is reported using qualitative information about: home ownership; service delivery; the customary economy; tradeable assets; eco‑services/land management and commercial businesses. Supporting information is also provided on financial literacy.
* *Self‑employment and Indigenous business* is defined as the number of employed people aged 18–64 years who are self‑employed. The main data source is the ABS Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS)/National Aboriginal and Torres Strait Islander Social Survey (NATSISS) with the most recent data for 2014-15 from the NATSISS (all jurisdictions; age; sex; non‑remote areas only). Data for the non‑Indigenous population are sourced from the ABS Australian Health Survey (AHS)/National Health Survey (NHS)/General Social Survey (GSS), with data available for 2014 from the GSS. Supplementary data are available from the ABS Census of Population and Housing (Census) with the most recent data for 2011 (all jurisdictions; age; sex; remoteness).
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Ownership and control of land can provide a range of benefits to Aboriginal and Torres Strait Islander Australians. Land ownership may lead to greater autonomy and economic independence, and more political influence. It can also deliver commercial benefits like increased income, employment and profits (Altman and Dillon 2004). Aboriginal and Torres Strait Islander owned businesses (which may or may not be associated with Indigenous owned or controlled land) can provide a source of employment and income for individuals and communities (Forrest 2014).

The focus of this section is on Indigenous owned or controlled land and business as measures of economic participation. The social and cultural importance of land to Aboriginal and Torres Strait Islander Australians is discussed in section 5.8 (access to traditional lands and waters).

### Indigenous owned and controlled land

This section examines the extent to which Aboriginal and Torres Strait Islander Australians have communal rights over land. Although similar to freehold title, transfer rights for Aboriginal and Torres Strait Islander land are quite restricted compared to those for ordinary freehold title. Data are reported on purchases by the Indigenous Land Corporation (ILC), Native Title decisions and ILUAs.

Nationally in 2016, Indigenous owned or controlled land comprised 16.1 per cent of the area of Australia (table 9A.2.1), with nearly all (98.0 per cent) in very remote areas (table 9A.2.2). These data measure the area of land held under different forms of title.[[5]](#footnote-5) However, land area is an imperfect indicator of the economic benefits that may be derived from land. Much of the Aboriginal and Torres Strait Islander owned or controlled land in Australia is of great cultural significance but low commercial value.

#### Indigenous Land Corporation purchases

The ILC purchases land for Aboriginal and Torres Strait Islander Australians that cannot be acquired via other means (for example, land that is not available for claim under native title). Between 1995 and 30 June 2015, the ILC acquired 251 properties (of which 189 have been divested), covering almost 6 billion hectares, in remote, rural and urban locations (ILC 2015 p.25) (see table 9A.2.12 for a map of the ILC’s land acquisition activity). An Australian National Audit Office (ANAO) audit in 2013 found that whilst acquisition and divestment results were lower than the ILC targets, the ILC had managed to acquire a diverse range of properties, but noted that the timely and successful divestment of properties (to Indigenous organisations/corporations) was recognised by the ILC as a recurring issue (ANAO 2013).

#### Native title

In 1992, the High Court of Australia decided in the Mabo case that the common law of Australia would recognise native title.[[6]](#footnote-6) This decision led to the Commonwealth *Native Title Act 1993*, which provided a process for native title claims to be determined through the court system. The Federal Court or another individual or body can mediate a claim (Coombs 2012).

Native title provides Aboriginal and Torres Strait Islander Australians with communal rights and interests, with varying levels of control and management of lands and waters. Native title varies according to the rights and interests under the group’s traditional laws and customs, and the extent to which a government has created or asserted rights that are inconsistent with any claimed native title right. Table 9A.2.9 illustrates the potential effect of existing broad land tenure on the existence of native title, and shows that, as at 30 June 2015, the majority of NSW, Victoria, Queensland and Tasmania have extinguished native title (meaning all native title rights are lost under Australian law).

Applications for determinations of native title commence as proceedings in the Federal Court and remain until they are resolved through determination, withdrawal, strike‑out or dismissal. Of the 320 native title determinations made since 1994, 259 found that native title existed over the whole or part of the determination area, and 61 found that native title did not exist (NNTT unpublished)..[[7]](#footnote-7) As at 30 June 2015, 397 active applications were in the system.

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| Figure 9.2.1 Proportion of land within states and territories where native title is determined to exist, 2004 to 2015**a, b** |
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| a At 30 June. b There have been no determinations of native title in Tasmania or the ACT. |
| *Source*: NNTT (unpublished); table 9A.2.3. |
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As at 30 June 2015, native title had been determined to exist in full or in part in 28.4 per cent of the total area of Australia (compared with 4.6 per cent in June 2004), with the largest proportions in SA (48.2 per cent) and WA (43.1 per cent) (figure 9.2.1). Tables 9A.2.7-8 show maps of determinations of native title by State and Territory and by remoteness.

#### Indigenous Land Use Agreements

Indigenous Land Use Agreements (ILUAs) provide an alternative mechanism for resolving native title issues, and may precede or follow a determination of native title, or might be negotiated in the place of such a determination. ILUAs are agreements about the use and management of land and waters, made between one or more native title groups and other parties such as mining companies. ILUAs are made possible by the *Native Title Act 1993*, and must be registered with the NNTT. Aboriginal and Torres Strait Islander Australians may negotiate agreements that lead to economic benefits, like employment and compensation, or to meet other aspirations in ways not possible under native title (NNTT 2010).

The proportion of land subject to ILUAs refers to the total area of a State or Territory covered by registered ILUAs as a proportion of the total area of the State or Territory. ILUAs can overlap (a place may be subject to multiple ILUAs) but the following figures do not include any double counting (data on the gross area of ILUAs are in table 9A.2.5).

As at 30 June 2015, 27.5 per cent of the total area of Australia was subject to ILUAs, with most of the land (79.8 per cent) in very remote areas (table 9A.2.6). The total number of ILUAs increased from 84 at 30 June 2003 to 998 at 30 June 2015 (table 9A.2.5), with almost two-thirds of all ILUAs (63.2 per cent) in Queensland (table 9A.2.5).

Tables 9A.2.10-11 contain maps showing the areas covered by registered ILUAs by State and Territory and by remoteness.

### The potential economic benefits of land

The potential to derive economic benefits from activities on land may depend on: the location of the land, particularly in remote areas; the attributes of the land; the extent of ownership and control over the land (for example, communal or otherwise restricted land title may limit selling or leasing the land, or restrict land use); and the capacity and aspirations of the traditional owners.[[8]](#footnote-8)

Altman and Dillon (2004) outline potential economic benefits that may accrue to Aboriginal and Torres Strait Islander Australians from rights to land including (many of these sources of benefit overlap):

* *Home ownership* — Private home and land ownership can provide economic benefits from living in, renting out, selling or borrowing against the property (see section 9.3 for more information on home ownership). Many Aboriginal and Torres Strait Islander Australians live in community housing built on communally owned land, where ‘inalienable’ communal title prevents land from being sold or mortgaged.[[9]](#footnote-9) While this ensures ongoing Indigenous ownership of land, it has created barriers to individuals using land for housing or business, or as security for a loan (though the granting of 99 year leases in some jurisdictions, such as Queensland and SA, goes some way to addressing this issue).
* *Service delivery* — Communally owned land can be used to site and deliver services to Aboriginal and Torres Strait Islander communities, such as community housing, aged care and postal services, while income from land investments can enable the funding of services.
* *Customary and hybrid economy* — Aboriginal and Torres Strait Islander Australians can benefit from customary (non‑monetary) activities associated with land such as food gathering or to create products for sale, and becoming part of a hybrid economy that intersects with the market economy (Altman 2009 cited in Russell 2011).
* *Tradeable assets* — Aboriginal and Torres Strait Islander Australians have negotiated land use agreements with governments and others (for example, mining companies and pastoralists). These agreements can yield benefits in the form of monetary payments; support for community services, facilities and infrastructure; employment and training programs; and protection of cultural sites.
* *Eco-services and land management* — Many programs recognise and employ Aboriginal and Torres Strait Islander Australians’ land management skills, through joint management of conservation reserves, national parks and marine parks, for example, Indigenous Protected Areas (IPA) agreements between the traditional owners and the. As at May 2016 (Department of the Environment nd), there were 70 IPA agreements in place spanning 65 million hectares (up from 51 IPA agreements covering 35 million hectares in January 2014 (SCRGSP 2014)).
* *Commercial businesses* — Enterprise development on Indigenous owned or controlled land provides opportunities for economic development, whilst allowing Aboriginal and Torres Strait Islander Australians to maintain close connection to the land (Bawinanga Aboriginal Corporation 2007; Fordham, Fogarty and Fordham 2010).

#### Relieving impediments to realising economic benefits of Indigenous land

In May 2015, the Australian Human Rights Commission held an Indigenous Leaders Roundtable meeting on economic development and property rights. The aim was to identify options to address challenges to Aboriginal and Torres Strait Islander peoples creating economic development opportunities on Indigenous land. Participants called for dialogue on five sets of issues:

* *Fungibility and native title* — enabling communities to build on their underlying communal title to create opportunities for economic development.
* *Business development support and succession planning* — ensuring that Aboriginal and Torres Strait Islander Australians have the governance, risk management skills and capacity to successfully engage in business and manage their estates (see also the information later in this section on financial literacy).
* *Financing economic development* — developing financial products, such as bonds, to underwrite economic development through engaging the financial services sector and related Indigenous organisations.
* *Compensation* — rectifying the existing unfair processes of compensation for extinguishment of native title and considering how addressing unfinished business could leverage economic development opportunities.
* *Promoting Indigenous peoples’ right to development* — promoting opportunities for development on Indigenous land including identifying options to provide greater access to resources (AHRC 2015).

At its December 2015 meeting, the Council of Australian Governments (COAG) considered the report *Investigation into Indigenous Land Administration and Use* (COAG 2015) (see appendix 1). The report identified five key areas where governments should focus their efforts (Senior Officers Working Group 2015).

* *Gaining efficiencies and improving effectiveness in the process of recognising rights* — The process of recognising rights and interests in land of Aboriginal and Torres Strait Islander Australians under the Native Title Act and statutory land rights regimes can be time consuming and expensive.
* *Supporting bankable interests in land* — As Indigenous land has mostly communal and inalienable title (meaning it cannot be sold or mortgaged), innovative mechanisms are required so that land can be used as collateral for a loan. The Investigation found that leasing could create bankable interests on statutory land, and recommended establishing a forum for Aboriginal and Torres Strait Islander stakeholders and the banking sector to better understand opportunities for private investment.
* *Improving the process for doing business on Indigenous land and land subject to native title* — Compliance with the processes under the Native Title Act and the various statutory land rights regimes can be time consuming and expensive, and a deterrent to investment. More efficient and accountable decision-making processes can facilitate greater investment and economic development opportunities.

One of the recommended actions for governments supporting this area was amending the Native Title Act to create choice in decision-making for native title holders and greater. At the same time the *Aboriginal Land Rights (Northern Territory) Amendments Act 2015* was amended to allow NT land councils to delegate certain functions and powers to Aboriginal corporations, and improved their capacity to take advantage of economic opportunities.

The report recommended streamlined approvals for developments, so that they are accessible for land and water use proposals by traditional owners.

* *Investing in the building blocks of land administration* — Remote Indigenous communities often have limited or no access to the basic building blocks of land administration such as complete cadastre surveys, town planning and zoning and essential services infrastructure. State and territory legislation such as environmental, planning and heritage regulations, when applied to remote Aboriginal and Torres Strait Islander communities, can unreasonably restrict development opportunities.
* *Building capable and accountable land holding and representative bodies* — Much of the institutional infrastructure of land holding and representative bodies was developed to achieve successful claims for recognition of native title or Indigenous land. This infrastructure has not yet fully adapted to supporting the use of those rights as part of the mainstream economy (Australian Government 2015a).

Also launched in 2015, the White Paper on Developing Northern Australia included additional funding across various projects to support Aboriginal and Torres Strait Islander land owners and native title owners (Australian Government 2015b).

#### Financial literacy

Financial literacy is a combination of financial knowledge, skills, attitudes and behaviours necessary to make sound financial decisions, based on personal circumstances, to improve financial wellbeing (ASIC 2014). An individual’s level of financial literacy will influence choices that influence the nature and extent to which they participate in the economy − including the extent to which financial security can be sustained, achieving home ownership, and even understanding the economic benefits of native title. Industry stakeholders told the Investigation into Indigenous Land Administration and Use that the capacity of Aboriginal and Torres Strait Islander Australians to engage in financial and business development opportunities was key to the quality of economic outcomes (Senior Officers Working Group 2015).

### Things that work

A case study of a promising program that aims to enhance the economic benefits from Indigenous owned or controlled land is presented in box 9.2.3.

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| Box 9.2.3 Things that work — Indigenous owned or controlled land |
| Although the outcomes have not been formally evaluated, the Steering Committee has identified the Indigenous Landholder Services as a promising program worth further examination.**Indigenous Landholder Services (ILS)** is a collaborative partnership in WA between the Department of Agriculture and Food WA (DAFWA) and the Indigenous Land Corporation (ILC). Established in 1996 in one remote community, ILS has expanded to include 70 properties spanning more than five million hectares across Western Australia from the Kimberley to the South Coast. ILS staff, including four Aboriginal and Torres Strait Islander employees, work with Aboriginal and Torres Strait Islander landholders to facilitate the long term viability of Indigenous held lands in terms of profitability, improved land management and sustainable employment outcomes.The program focuses on:* Extension services: planning and on-property agribusiness advice
* Training: targeted and tailored training packages directly related to the operations of individual landholdings and businesses, and
* Infrastructure development: funding allocated to improve the infrastructure on Indigenous landholdings.

In 2014-15 the ILS contributed to the following outcomes:* 44 properties with improved land management practices
* 604 Aboriginal and Torres Strait Islander people participated in training on 31 properties
* 12 properties increased their annual income
* 5 infrastructure and planning projects were funded
* 42 business and property management plans were developed increasing the viability and profitability of Indigenous landholdings.

In 2011, the ILS won the nation’s top award for Indigenous Economic Development from Economic Development Australia (Government of WA, 2011).Given its lengthy history, a formal evaluation and cost benefit analysis would be worthwhile. |
| *Sources*:DAFWA (2014) website, personal communications, ILS Autumn/Winter 2015 Newsletter; Government of WA (2011) media statement. |
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### Self‑employment and Indigenous owned business

Self‑employment and participation in ownership of enterprises can allow individuals to improve overall levels of economic participation through increased financial capacity and independence.

Both the public and private sectors have a direct role in supporting Indigenous business, through programs, finance and other business support (Hunter 2013). Since 2009, the Business Council of Australia (BCA) has surveyed its member companies on their Indigenous engagement. In 2014, 51 of the 89 respondent companies (57.5 per cent) reported that they had knowingly used an Indigenous business in their supply chain (an increase from 45.7 per cent in 2009) (BCA 2015 p.4).

In 2014‑15, 10.2 per cent of employed Aboriginal and Torres Strait Islander Australians aged 18–64 years were self‑employed — an increase from 5.8 per cent in 2011–13 (the proportion did not change significantly from 1994 to 2011–13). For non‑Indigenous Australians, the proportion decreased from 19.2 per cent in 1994 to 10.5 per cent in
2011–13, before increasing to 15.4 per cent in 2014‑15 (table 9A.2.13).

Census data (the most recent for 2011) are available for a broader scope of reporting (for remote and non‑remote areas, and for people aged 15–64 years), and are available in tables 9A.2.13–15. These data show that self-employed people as a proportion of all employed people increases with age, with proportions greatest for those aged 55–64 years for both Aboriginal and Torres Strait Islander and non-Indigenous Australians (table 9A.2.15).

### Things that work

Promising programs that support Indigenous owned or controlled businesses are presented in box 9.2.4.

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| Box 9.2.4 Things that work — Indigenous owned or controlled business |
| The Australian Government’s **Indigenous Procurement Policy (IPP)** commenced on 1 July 2015, with the aim of stimulating Indigenous entrepreneurship and business development, and providing Aboriginal and Torres Strait Islander Australians with more opportunities to participate in the economy. The policy has three key components:* a target number of contracts that need to be awarded by Australian Government departments to Indigenous businesses
* a mandatory set-aside for Indigenous businesses to apply in certain situations
* mandatory minimum requirements for Indigenous employment and Indigenous supplier use applying to certain high value government contracts (Australian Government 2016).

In the first 11 months, the Government awarded 1070 contracts with a total value of $229 million to 284 Indigenous businesses. This compares to $6.2 million in 2012-13. (Australian Government, unpublished.)The Closing the Gap Clearinghouse has found the following practices have helped Indigenous businesses and community‑based enterprises: * government programs that assist Aboriginal and Torres Strait Islander people to access finance that has otherwise not been available through commercial avenues
* services that provide financial and business advice and ongoing support
* membership bodies (such as Supply Nation) that link Indigenous businesses into the supply chains of large companies and government agencies (AIHW 2014).

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| Box 9.2.4 (continued) |
| **Supply Nation** (formerly Australian Indigenous Minority Supplier Council) was established to assist Indigenous businesses with Certified Supplier status to enter into commercial relationships with some of Australia’s largest corporations and agencies who wish to purchase goods and services (IBA 2014).Currently Supply Nation works with around 1030 registered Indigenous suppliers. The registration requirement is that the business be at least 50 per cent Indigenous owned. During the 2013-14 financial year $44.4m was recorded in transactions and $63.3m was recorded in contracts between Supply Nation Certified Suppliers and corporate and government members (Supply Nation 2015). There are a broad range of Supply Nation certified Indigenous businesses, covering industries including arts and crafts, transport, hospitality services, security services, employment services and cosmetics (AIHW 2014). A post‑implementation review of the former Council indicated the concept was achieving significant success in the first two years of the pilot project which then led to Supply Nation being established (AIHW 2014; DEEWR 2011). |
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| *Sources*: Supply Nation (2016) webpage http://www.supplynation.org.au/membership/SN\_members; DEEWR (2011), *Post‑implementation review of the Australian Indigenous Minority Supplier Council*; Indigenous Business Australia (2014), Supply Nation; AIHW (2014), *Success factors for Indigenous entrepreneurs and community‑based enterprises*, Resource sheet no. 30 produced for the Closing the Gap Clearinghouse; Australian Government (2016), Department of Prime Minister and Cabinet, *Indigenous Procurement Policy (IPP) webpage* http://www.dpmc.gov.au/indigenous-affairs/economic-development/indigenous-procurement-policy-ipp |
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### Future directions in data

The tenure type is recorded as ‘not stated’ in around 80 per cent of the ILC data on Indigenous owned or controlled land. As different tenure types have different governance arrangements and rules for how the land can be used, better information on tenure type is critical.

Self‑employment data by Indigenous status in remote areas are not currently available from ABS surveys — largely due to the difficulty of obtaining a sufficient sample for reliable estimates. An alternative approach to collecting these data should be investigated.

The ABS has developed a statistical definition for an Aboriginal and Torres Strait Islander owned business (ABS 2012). However, there is currently no data collection.

The ANZ Survey of Adult Financial Literacy in Australia (ASIC 2016) is a potentially useful source of data on population-wide financial literacy levels in Australia, however the small sample of Aboriginal and Torres Strait Islander Australians currently limits the ability to reliably conclude whether significant gains in financial literacy are achieved in the population.

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## 9.3 Home ownership**[[10]](#footnote-10)**

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| Box 9.3.1 Key messages |
| * The proportion of Aboriginal and Torres Strait Islander adults who lived in a home owned, with or without a mortgage, by a member of their household increased from 21.5 per cent in 1994 to 27.4 per cent in 2002 and 29.1 per cent in 2014-15 (table 9A.3.3). Earlier data are not available, but the proportion for non‑Indigenous Australians decreased from 73.7 per cent in 2002 to 69.0 per cent in 2014-15 (table 9A.3.4).
* In 2014-15, the proportion of Aboriginal and Torres Strait Islander Australians living in homes owned by someone in their household was 34.1 per cent in non-remote areas — around three times the proportion in remote areas (11.6 per cent) (table 9A.3.1).
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| Box 9.3.2 Measures of home ownership |
| There are two main measures for this indicator.* *Living in a home owned with or without a mortgage* is defined as the proportion of people aged 18 years and over, living in homes someone in their household owned, with or without a mortgage. The main data source is the ABS Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS))/National Aboriginal and Torres Strait Islander Social Survey (NATSISS), with the most recent data available for 2014-15 (NATSISS). Data for the non-Indigenous population are sourced from the Australian Health Survey (AHS)/National Health Survey (NHS)/General Social Survey (GSS)), with data for 2014 (GSS). Supplementary data are also available from the Census of Population and Housing, with the most recent available data for 2011 (all jurisdictions; age, sex; remoteness). Survey and Census data are not directly comparable.
* *Proportion of Aboriginal and Torres Strait Islander households owning or purchasing a home* is defined as the number of Aboriginal and Torres Strait Islander households owning or purchasing a home as a proportion of the total number of Aboriginal and Torres Strait Islander households. An Aboriginal and Torres Strait Islander household is defined as a household where one or more occupants identify as being of Aboriginal and/or Torres Strait Islander origin. Data are sourced from the AATSIHS/NATSISS, with the most recent data available for 2014-15 (NATSISS) (all jurisdictions; location; tenure).

Supplementary data are also provided on the proportion of people living in public, community and private rental housing. |
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Home ownership is closely related to outcomes in other indicators in this report, particularly those concerning education, income and employment. Home ownership is an important indicator of wealth and saving, as owning a home provides a secure asset base against which people can borrow, contributes to financial stability and provides opportunity for wealth creation (Forrest 2014; Senior Officers Working Group 2015). Home ownership also provides security of tenure and allows control over living arrangements. Research highlights the perceived intergenerational benefits of home ownership for Aboriginal and Torres Strait Islander Australians (rather than economic benefits such as selling a house for profit) (FaHCSIA 2010; Memmott et al. 2009).

During consultations for previous editions of this report, many Aboriginal and Torres Strait Islander Australians said that home ownership was an important part of improving wellbeing and an essential indicator in the framework. Some Aboriginal and Torres Strait Islander Australians said that home ownership was important to them as a connection to the land, particularly in closely settled regions where native title has been extinguished and there are limited opportunities for land grants. Others suggested that not all Aboriginal and Torres Strait Islander Australians want to own their own homes; people who move frequently for family and cultural reasons may prefer to rent accommodation. For Aboriginal and Torres Strait Islander Australians in remote Australia, communal ownership may be preferred.

Research suggests that some Aboriginal and Torres Strait Islander Australians may face greater barriers to attaining home ownership than those faced by non‑Indigenous Australians (Birdsall-Jones and Corunna 2008; FaHCSIA 2010; Szava and Moran 2008). Although affordability is a widespread issue in Australia, smaller markets and higher construction costs in remote areas are also problematic for home ownership (Crabtree et al. 2012; FaHCSIA 2013). The availability of appropriate, affordable and secure housing is covered in section 10.1, ‘Overcrowding in housing’.

The Australian National Audit Office (ANAO) found that barriers associated with home ownership for Aboriginal and Torres Strait Islander Australians included: higher unemployment rates; intergenerational welfare dependency; lower incomes and likely lack of savings; limited access to loans; and lack of information about financial planning (section 9.2 has more information on financial literacy). These factors were particularly prevalent amongst those living in remote and very remote areas (ANAO 2010). Additional barriers include access to initial capital, complexities of the lending process, and a shortage of affordable housing (FaHCSIA 2013).

Under Council of Australian Governments (COAG) agreements, governments have committed to Aboriginal and Torres Strait Islander Australians having the same housing opportunities as other Australians, and reducing Indigenous disadvantage by improving access to mainstream housing, including home ownership (COAG 2009).

A report prepared by FaHCSIA for the then Select Council on Housing and Homelessness (FaHCSIA 2013) divides Aboriginal and Torres Strait Islander home ownership into two categories: ‘established market’ and ‘on Aboriginal and Torres Strait Islander land’. Established markets generally offer higher appreciation in value and hence greater economic opportunities and wealth creation — but can be less affordable. Home ownership on Aboriginal and Torres Strait Islander land provides ongoing connection to the land, but land tenure arrangements can provide challenges in purchasing or acquiring a private interest on these lands. For example, where land is not freehold it cannot be sold and cannot be mortgaged. This ensures its continuing ownership by Aboriginal and Torres Strait Islander Australians, but means that developments on the land need to be pursued through leasing and sub‑leasing arrangements. Australia’s legislative provisions for sub‑leasing and private sector financing are different in every State and Territory. In addition, most communally owned Aboriginal and Torres Strait Islander land is located in remote and very remote areas with higher infrastructure, development, construction and maintenance costs, limited access to employment and services. Section 9.2 looks at Indigenous land use in more detail.

The Senior Officers Working Group report of the *Investigation into Indigenous Land Administration and Use* recommended amending the *Native Title Act 1993* (Commonwealth) to create choice in decision-making for native title holders and efficiencies in future act processes (Senior Officers Working Group 2015). The *Aboriginal and Torres Strait Islander Land (Providing Freehold) and Other Legislation Amendment Act 2014* (Qld) commenced operation on 1 January 2015. The Act enables some areas of land inside 34 Indigenous communities in Queensland to be divided up and converted to ordinary freehold (providing the opportunity for home ownership leases) (ILC 2015). Indigenous land ownership in other states and territories is determined by separate legislation in each jurisdiction. More information on Indigenous land tenure is included in section 9.2.

### Living in a home owned by a member of the household

The proportion of Aboriginal and Torres Strait Islander adults living in a home owned, with or without a mortgage, by a member of their household increased from 21.5 per cent in 1994 to 27.4 per cent in 2002, and 29.1 per cent in 2014-15. The proportion of Aboriginal and Torres Strait Islander adults living in homes owned with a mortgage increased from 10.6 per cent in 1994 to 19.4 per cent in 2014-15, while the proportion living in homes owned outright in 2014-15 was 9.6 per cent – a level similar in 1994 (table 9A.3.3).

Earlier data are not available, but the proportion of non-Indigenous Australians living in a home owned, with or without a mortgage, by a member of their household decreased from 73.7 per cent in 2002 to 69.0 per cent in 2014-15 (table 9A.3.4).

In 2014-15, a lower proportion of Aboriginal and Torres Strait Islander adults (29.1 per cent) than non‑Indigenous adults (68.6 per cent) lived in a home owned, with or without a mortgage, by a member of their household (figure 9.3.1). For Aboriginal and Torres Strait Islander Australians, the proportion was higher in major cities (34.7 per cent), inner regional (36.4 per cent) and outer regional (31.4 per cent) areas, than in remote (19.1 per cent) or very remote (7.7 per cent) areas. The proportions for non‑Indigenous Australians were not significantly different across remoteness areas (figure 9.3.1).

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| Figure 9.3.1 Proportion of people aged 18 years and over living in homes owned with or without a mortgage, by remoteness, 2014–15**a, b, c, d** |
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| a Data for Aboriginal and Torres Strait Islander Australians are from the 2014-15 NATSISS. Data for non‑Indigenous Australians are from the 2014 GSS. b Data are not available for non‑Indigenous people in very remote areas from the 2014 GSS. c Comprises participants in rent/buy schemes and those living in a household in which payments were being made on mortgages or secured loans towards the purchase of the dwelling. d Error bars represent 95 per cent confidence intervals around each estimate. |
| *Sources*: ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey 2014-15; ABS (unpublished) General Social Survey, 2014; tables 9A.3.1-2. |
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Tables 9A.3.5–8 contain additional data from the 2011 Census on Aboriginal and Torres Strait Islander and non‑Indigenous Australians living in a home owned by a member of the household, by State and Territory, remoteness (including very remote areas for non‑Indigenous Australians), age and sex.

### Households owning or purchasing a home

The proportion of Aboriginal and Torres Strait Islander *households* owning or purchasing a home (as opposed to the proportion of *people*) is an indicator in the National Affordable Housing Agreement (NAHA).

In 2014-15, 30.3 per cent of Aboriginal and Torres Strait Islander households owned or were purchasing a home, similar to the proportion in 2012-13 and 2008 (31.7 per cent and 32.5 per cent respectively). The proportion in 2014-15 was similar in capital cities (32.2 per cent) to all other areas combined (29.2 per cent) (tables 9A.3.9–11). A higher proportion of households owned or were purchasing a home with a mortgage (20.0 per cent) than without a mortgage (10.2 per cent) (table 9A.3.14).

### Rental housing

Data from the 2011 Census indicate that, nationally, around one-third (33.1 per cent) of Aboriginal and Torres Strait Islander households were renting privately (compared with 24.7 per cent of non‑Indigenous households). A further 21.5 per cent of Aboriginal and Torres Strait Islander households were living in housing provided by a State/Territory housing authority (compared with 3.6 per cent of non‑Indigenous households) and 4.7 per cent of Aboriginal and Torres Strait Islander households were living in housing provided by an Indigenous/community housing organisation/church group (compared to 0.5 per cent of non‑Indigenous households) (AIHW 2013, p. 93). More information on social housing provided to Aboriginal and Torres Strait Islander people is included in the annual Report on Government Services (SCRGSP 2016).

Historically, in remote areas, a high proportion of houses are located on communally held Aboriginal and Torres Strait Islander owned land, and managed by community housing providers that rent houses to families and individuals. In some regions, this arrangement led to a lack of clear responsibility for the maintenance of the asset itself, which in turn contributed to a reduced occupancy span from an expected 30 years to around seven years. Through the National Partnership Agreement on Remote Indigenous Housing, governments are securing tenure over remote community-titled land with long-term leases and introducing standardised public housing-like arrangements (Australian Government 2013; Habibis, Phillips and Verdouw 2013).

### Things that work

The Steering Committee was not able to identify any evaluations of programs that worked to improve home ownership for Aboriginal and Torres Strait Islander people.

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## 9.4 Income support**[[11]](#footnote-11)**

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| Box 9.4.1 Key messages |
| * From 2002 to 2014-15, there was a significant increase in the proportion of Aboriginal and Torres Strait Islander Australians whose main source of personal cash income was employee income (from 32.2 per cent to 43.0 per cent, with a particular increase in remote areas), and a corresponding decrease in CDEP/other cash income (from 14.9 per cent to 3.0 per cent – incorporating the phasing of out of CDEP in 2013) (figure 9.4.1). Proportions for those whose main source of personal cash income was government pensions and allowances were similar in 2002 (49.5 per cent) and 2014-15 (46.9 per cent) (figure 9.4.1).
* From 2002 to 2014‑15, the proportion of non‑Indigenous Australians whose main source of income was employee income fluctuated with no clear trend (61.1 per cent in 2014‑15), while the proportion for government pensions/allowances decreased (from 19.6 per cent to 13.8 per cent). However, from 2004‑05, there was a large increase in ‘not stated’ responses in the survey collection (figure 9.4.1).
* From 2003 to 2015, there was a decrease in the proportion of Aboriginal and Torres Strait Islander Australians aged 15–64 years on Parenting Payment Single (from 9.3 per cent to 7.6 per cent) and an increase in Newstart Allowance (from 10.0 per cent to 15.5 per cent). From 2003 to 2011 the proportion receiving Disability Support Pension almost doubled (from 5.5 per cent to 10.4 per cent), but remained stable since (10.5 per cent in 2015) (figure 9.4.4).
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| Box 9.4.2 Measures of income support |
| There are two main measures for this indicator.* *Personal cash income* is defined as the proportion of people aged 18–64 years by main source of personal cash income. The main data source is the ABS Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS)/National Aboriginal and Torres Strait Islander Social Survey (NATSISS) with the most recent data available for 2014‑15 (all jurisdictions; remoteness). Data for the non-Indigenous population are sourced from the Australian Health Survey (AHS)/National Health Survey (NHS)/General Social Survey (GSS), with the most recent data for 2014 from the GSS. Indicators using both AATSIHS (2012-13) and AHS (2011-12) are referenced as 2011–13.
* *People receiving income support payments* is defined as the proportion of people aged 15–64 years receiving income support payments by payment type. The main data source is Centrelink administrative data with the most recent data available for 2015 (all jurisdictions; sex; remoteness).

Results from the survey and administrative data are not directly comparable.  |
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Reliance on income support for those of the working age population is a key indicator of social and economic wellbeing. Historically, Aboriginal and Torres Strait Islander Australians have been over-represented in the Australian income support system. A range of adverse socioeconomic conditions contribute to this high dependence on income support, including poor health, lack of employment opportunities in some local labour markets and lower levels of educational attainment (DEEWR 2009). The relatively lower levels of financial literacy of economically disadvantaged Australians makes it more difficult for those individuals to achieve financial security (ASIC 2014) (financial literacy is discussed briefly at the beginning of chapter 9 and in section 9.2).

Low income (often in the form of income support) is associated with a wide range of disadvantages including poor health, shorter life expectancy, poor education, substance abuse, reduced social participation, crime and violence (AHMAC 2015). Welfare dependence was cited by the Cape York Institute (CYI) as contributing to social breakdown in Cape York (FaHCSIA 2012).

Income support is available to all eligible Australians to ensure that they have adequate levels of income to support themselves and their dependents. Income support accounts for the largest component of welfare provided by the Australian Government, with over five million direct beneficiaries at any one time (DSS 2015b). Income support payments are paid by Centrelink to the aged, people with disability, carers, youth and students, families with children, the unemployed, and widows.

A relatively high proportion of Aboriginal and Torres Strait Islander Australians receive income support. The longest running Indigenous-specific government program was the Community Development Employment Projects (CDEP), which until 30 June 2009 allowed some Aboriginal and Torres Strait Islander people to receive CDEP wages in the place of unemployment benefits. From 1 July 2009, new CDEP participants received income support payments (such as Newstart) rather than wages, which caused a shift in the recorded source of income for some Aboriginal and Torres Strait Islander participants. From 1 July 2013, remote CDEP was rolled into the Australian Government’s Remote Jobs and Communities Program (RJCP). The Community Development Program (CDP) replaced the RJCP on 1 July 2015 (more information on CDEP is provided in section 4.7).

Aboriginal and Torres Strait Islander welfare reform initiatives include income management, under which part of a person’s income support and family assistance payments are directed towards priority items such as food, housing, education, clothing, health care and utilities (Buckmaster and Ey 2012). As part of the 2015-16 Federal Budget, the Australian Government announced that income management would continue across all existing sites until 30 June 2017 (DSS 2015a).

Income management was introduced into several Northern Territory Aboriginal communities in 2007 as part of the Northern Territory Emergency Response (NTER). It has since been introduced in varying forms (both voluntary and involuntary) in other locations:

* 2008—four Aboriginal communities in Cape York as part of the Cape York Welfare Reform trial
* 2008—selected communities in WA as part of a child protection initiative (Income management in WA)
* 2010—extended across the entire NT as part of New Income Management. The Australian Government made changes to income management to make it compatible with the Racial Discrimination Act
* 2012—extended to five communities around Australia under a new Place Based Income Management model
* 2012-2013—introduced into the APY Lands in South Australia and then Laverton and the Ngaanyatjarra Lands (including Kiwirrkurra) in Western Australia
* 2014—introduced into the Ceduna region in South Australia
* 2016—introduced into the far north Queensland community of Doomadgee (Australian Government 2016; DSS 2016).

While income management is available for non-Indigenous Australians, it is largely provided to Aboriginal and Torres Strait Islander Australians (nationally, 79 per cent are Aboriginal and Torres Strait Islander Australians). As at 25 March 2016 there were 26 508 income support recipients on income management across all locations with 80 per cent (21 190) of participants in the NT (Australian Government 2016).

Buckmeister and Ey (2012) found there were substantial difficulties in evaluating the effectiveness of income management, that there had been few studies evaluating its effectiveness and that it was difficult to separate the effects of income management from other factors and policy interventions. Bray et al. (2014) evaluated income management in the NT and concluded that while income management may benefit some individuals there was little evidence that it had achieved the intended outcomes of promoting independence and building skills, changing long-term behaviour or had impacts at the community level. Additional data and further evaluation and research are needed to determine the benefits of income management both generally and in its various forms (also Australian Government 2015).

### Personal cash income

In 2014‑15, government pensions and allowances (46.9 per cent) were the main source of personal cash income for Aboriginal and Torres Strait Islander Australians aged 18−64 years, followed by employee income (43.0 per cent) (figure  9.4.1).

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| Figure 9.4.1 Main sources of personal cash income, people aged 18–64 years, 2002 to 2014–15**a,b,c** |
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| a In 2012‑13, CDEP was only able to be separately identified for Aboriginal and Torres Strait Islander Australians in remote and very remote areas. Therefore, for comparability CDEP is presented in this figure combined with other cash income. b CDEP was discontinued in 2013. c Relative standard errors and 95 per cent confidence intervals should be considered when interpreting these data, and are available in attachment table 9A.4.1. |
| *Sources*: ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey (NATSISS) 2002; ABS (unpublished) National Aboriginal and Torres Strait Islander Health Survey 2004‑05; ABS (unpublished) NATSISS 2008; ABS (unpublished) Australian Aboriginal and Torres Strait Islander Health Survey 2012‑13 (2012‑13 NATSIHS component); ABS (unpublished) General Social Survey (GSS) 2002; ABS (unpublished) National Health Survey 2004‑05 and 2007‑08; ABS (unpublished) Australian Health Survey 2011–13 (2011‑12 NHS component); ABS (unpublished) NATSISS 2014‑15; ABS (unpublished) GSS 2014; table 9A.4.1. |
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From 2002 to 2014‑15, there was a significant increase in the proportion of Aboriginal and Torres Strait Islander Australians whose main source of personal cash income was employee income (from 32.2 per cent to 43.0 per cent), and a decrease in CDEP/other cash income (from 14.9 per cent to 3.0 per cent). The proportions of those whose main source of personal cash income was government pensions and allowances were similar in 2002 (49.5 per cent) and 2014-15 (46.9 per cent) (figure 9.4.1).

In 2014‑15, employee cash income was the main source of personal income for non‑Indigenous Australians (61.1 per cent). From 2002 to 2014‑15, this proportion fluctuated with no clear trend, while the proportion for government pensions/allowances decreased (from 19.6 per cent to 13.8 per cent). However, from 2004‑05, there was a large increase in ‘not stated’ responses for income source in the survey collections (figure 9.4.1).

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| Figure 9.4.2 Main source of personal cash income for Aboriginal and Torres Strait Islander Australians aged 18–64 years in remote/very remote areas, 2002 to 2014‑15**a,b,c,d** |
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| a Error bars represent 95 per cent confidence intervals around each estimate. b Remote areas include ‘remote’ and ‘very remote’. c In 2012‑13, CDEP was only able to be separately identified in remote and very remote areas. d In 2014‑15, the number of CDEP participants receiving ‘wages’ was zero. |
| *Sources*: ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey (NATSISS) 2002; ABS (unpublished) National Aboriginal and Torres Strait Islander Health Survey 2004‑05; ABS (unpublished) NATSISS 2008; ABS (unpublished) Australian Aboriginal and Torres Strait Islander Health Survey 2012‑13 (2012‑13 NATSIHS component); ABS (unpublished) NATSISS 2014‑15; table 9A.4.3. |
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The majority of the change in main income source from 2002 to 2014‑15 reflects an increased proportion of Aboriginal and Torres Strait Islander Australians in remote and very remote areas with employee income (from 20.5 per cent to 36.0 per cent), and a similar increase in the proportion receiving government pensions and allowances (from 42.2 per cent to 55.5 per cent). Data reported from 2012-13 onwards will be affected by the phasing out of CDEP (figure 9.4.2).

Data on main sources of personal cash income for people aged 18–64 years are also reported by State and Territory (tables 9A.4.1–2) and by remoteness (table 9A.4.3). Data on people aged 18–64 years receiving government cash pensions and allowances are also reported by sex and State and Territory (table 9A.4.4), sex by remoteness (table 9A.4.5) and by sex by age group (table 9A.4.6). Data on sources of cash income for Aboriginal and Torres Strait Islander *households* for 2004‑05 and 2012‑13 are in tables 9A.4.7–9.

### People receiving income support payments — administrative data

The following figures use Centrelink administrative data to calculate the proportion of Aboriginal and Torres Strait Islander and non‑Indigenous Australians aged 15–64 years receiving various types of income support payments. As individuals can receive multiple payment types, these data cannot be aggregated.

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| Figure 9.4.3 People aged 15–64 years receiving income support payments by selected payment types, 2015**a,b,c** |
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| a Identification of Indigenous status in Centrelink data is voluntary. People whose Indigenous status is unknown are included in the counts for non‑Indigenous people. b Non‑Indigenous people are not eligible to receive Abstudy. c All data are point in time data. Depending on the particular payment type, data are reported at various points in time across June.  |
| *Sources*: Centrelink (unpublished); ABS 2015, *Australian Demographic Statistics, June 2015* Cat. no. 3101.0; ABS 2014, *Estimates and Projections, Aboriginal and Torres Strait Islander Australians, 2001–2026*, Cat. no. 3238.0; table 9A.4.10.  |
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In 2015, a higher proportion of Aboriginal and Torres Strait Islander Australians than non‑Indigenous Australians received each of the selected income support payment types. Newstart Allowance was the most common income support payment received by Aboriginal and Torres Strait Islander Australians (15.5 per cent) followed by Disability Support Pension (10.5 per cent) and Parenting Payment Single (7.6 per cent). Disability Support Pension was the most common income support payment received by non‑Indigenous Australians (4.7 per cent) followed by Newstart Allowance (4.4 per cent) (figure 9.4.3).

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| Figure 9.4.4 People aged 15–64 years receiving income support payments, by selected payment type, 2003 to 2015**a,b** |
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| a Identification of Indigenous status in Centrelink data is voluntary. People whose Indigenous status is unknown are included in the counts for non‑Indigenous people b All data are point in time data. Depending on the particular payment type, data are reported at various points in time across June. |
| *Sources*: Centrelink (unpublished); ABS (2012) *Australian Demographic Statistics, June 2012*, Cat. no. 3101.0; ABS 2013, *Australian Demographic Statistics, June 2013,* Cat. no. 3101.0; ABS (2014) *Australian Demographic Statistics, June 2014*, Cat. no. 3101.0; ABS (2015) *Australian Demographic Statistics, June 2015*, Cat. no. 3101.0; ABS 2014, *Estimates and Projections, Aboriginal and Torres Strait Islander Australians, 2001–2026*, Cat. no. 3238.0; table 9A.4.10.  |
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From 2003 to 2015:

* the proportion of people on Parenting Payment Single decreased for both Aboriginal and Torres Strait Islander and non-Indigenous Australians (both by around 1.7 percentage points)
* the proportion of people on the Disability Support Pension and Newstart Allowance increased for Aboriginal and Torres Strait Islander Australians (though the increase in Disability Support Pension tapered off around 2011), but showed no clear trend for non-Indigenous Australians (figure 9.4.4).

Data are also available by State and Territory (tables 9A.4.11–12), by sex (table 9A.4.10) and by remoteness (tables 9A.4.13–14).

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1. The Steering Committee notes its appreciation to Ms Heron Loban, Griffith University, who reviewed a draft of this section of the report. [↑](#footnote-ref-1)
2. Reasons for leaving were based on Biddle and Lahn (2016) analysis of responses to a series of semi-structured interviews with 34 Aboriginal and Torres Strait Islander people previously or currently employed with the APS. [↑](#footnote-ref-2)
3. The Steering Committee notes its appreciation to Ms Heron Loban, Griffith University, who reviewed a draft of this section of the report. [↑](#footnote-ref-3)
4. ILUAs provide an alternative mechanism for resolving native title issues, and may precede or follow a determination of native title, or might be negotiated in the place of such a determination. ILUAs are agreements about the use and management of land and waters, made between one or more native title groups and other parties such as mining companies (NNTT 2010). [↑](#footnote-ref-4)
5. This includes land that is freehold (alienable and inalienable), leasehold, Crown, licenced, and Aboriginal Deed of Grant in Trust, as well as land for which tenure was not stated. [↑](#footnote-ref-5)
6. Native title is the recognition in Australian law that some Indigenous people continue to hold rights to their land and waters, which come from their traditional laws and customs (NNTT 2009). [↑](#footnote-ref-6)
7. The 61 determinations where native title was determined not to exist include applications which were made by Aboriginal land councils in NSW in response to the requirements of the Land Rights Act 1983 (NSW). Of the 61 determinations that native title does not exist that were made up to 30 June 2015, 39 were in response to non-claimant applications made by land councils in NSW (NNTT unpublished). [↑](#footnote-ref-7)
8. Some Indigenous owned or controlled land in Australia is inalienable freehold land (tenure information is not available for 80 per cent of Indigenous land) (table 9A.2.1). While inalienable title ensures that Indigenous land remains in the control of Indigenous people, it can restrict people's ability to develop land for uses such as housing and business. The New South Wales jurisdiction is unique, as under the NSW *Aboriginal Land Rights Act 1983,* Aboriginal Land Councils hold their land under alienable freehold title. This permits participation in commercial ventures (at the direction of their members and subject to the approval of the peak NSW Aboriginal Land Council) (AA 2014). [↑](#footnote-ref-8)
9. Except in SA, where Aboriginal Land Trust freehold land can be sold with the consent of both Houses of Parliament. [↑](#footnote-ref-9)
10. The Steering Committee notes its appreciation to Ms Heron Loban, Griffith University, who reviewed a draft of this section of the report. [↑](#footnote-ref-10)
11. The Steering Committee notes its appreciation to Ms Heron Loban, Griffith University, who reviewed a draft of this section of the report. [↑](#footnote-ref-11)