



Brotherhood  
of St Laurence

Working for an Australia free of poverty

# Barriers to effective climate change adaptation

Submission to the  
Productivity Commission inquiry

Brotherhood of St Laurence

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## Summary

The Brotherhood of St Laurence commends the Productivity Commission for undertaking this inquiry and welcome the opportunity to participate. We believe any effort towards climate change adaptation must be based on the three complementary principles of equity, environmental effectiveness and economic efficiency.

The key points made in this submission are the following:

- The negative effects of climate change and climate policy will impact most heavily on disadvantaged members of our community and will exacerbate the disadvantage already experienced by vulnerable groups.
- Low-income and disadvantaged groups are less likely than others to be able to respond adequately to the negative impacts of climate change and climate policy because they experience barriers to preparing for a changing climate. These barriers relate to a lack of financial, information and social resources targeted to their needs.
- Climate change adaptation will be most effective where it involves both preventative and preparatory work to develop climate change *readiness* and the design and implementation of effective climate change *responses*.
- To assist low-income and disadvantaged Australians to adapt to a changing climate, policy must:
  - facilitate housing quality upgrades to improve the thermal comfort of homes and lessen energy bills
  - ensure that information provided about likely impacts of climate change and the action that householders can take in response is relevant and accessible
  - create opportunities for social connectedness to develop social capital and social support to assist people to support one another in times of adversity or crisis imposed by climate change.

We look forward to an opportunity to discuss this submission further with the commission as the inquiry proceeds.

## The BSL and effective climate change adaptation

The Brotherhood of St Laurence is an independent non-government organisation with strong community links that has been working to reduce poverty in Australia since the 1930s. Based in Melbourne, but with a national profile, the Brotherhood continues to fight for an Australia free of poverty. We undertake research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating the understandings gained into new policies, new programs and practices for implementation by government and others.

The Brotherhood is a leading national voice on the impacts of climate change and climate policy on Australians with low incomes. We have developed our knowledge and influence through long-term engagement with low-income households, community organisations and all levels of government in research, advocacy and program development. In this work we develop solutions and advocate policies that improve social equity by building the capacity of low-income Australians to respond to climate change and implement effective climate change adaptation.

We welcome this opportunity to contribute to the Productivity Commission's *Inquiry into barriers to effective climate change adaptation*. In this submission, we present our responses in summary form. We are keen to seek opportunities to engage more fully with the Commission as the inquiry develops.

The Brotherhood of St Laurence believes any effort toward climate change adaptation must:

- be based on the three complementary principles of equity, environmental effectiveness and economic efficiency
- target those most vulnerable to negative impacts of climate change and climate change policy
- build the capacity of those with the least capacity to adapt to a changing climate
- improve social equity and increase the inclusion of the most socially excluded.

While this submission focuses on areas of specific interest to the Brotherhood, we recognise that a coherent national approach to climate change adaptation is essential for the wellbeing of all Australians, particularly those who are already disadvantaged. As identified by the CSIRO (Hennessy 2011), the impacts of climate change are already occurring and pose significant risks across society, including:

- reduced water security
- risks to coastal populations from sea level rise and increased risks of flooding and inundation
- failure of urban drainage and sewer systems, increased blackouts and transport disruption
- the impacts of heatwaves, storms and floods on human health and wellbeing
- productivity losses for Australian agriculture.

A coherent approach to climate change adaptation can assist in managing these risks.

It is, however, important to note that there are limits to climate change adaptation. Most significantly, as global temperatures increase, the potential for more and greater negative consequences from climate change increases significantly. Therefore, effective action to mitigate greenhouse gas emissions also remains essential.

## Responses to selected issues

This section of our submission outlines our response to selected issues raised in the Productivity Commission's issues paper, *Barriers to effective climate change adaptation*.

We commend the commission's approach in undertaking this important inquiry, acknowledging 'barriers to effective climate change adaptation' exist and taking into account 'the welfare of the community as a whole'.

### Defining climate change adaptation

In addition to the concepts underpinning the definitions of climate change adaptation in the issues paper, we believe there are two further factors that need to be considered.

The first is consideration of *who is adapting*. Clarity is required to identify whether it is individuals, households, communities, community sector organisations and/or local, state and federal governments that service them that face barriers to effective adaptation. This will have significant implications for the way adaptation responses are framed and enacted.

The second is the distinction between adaptation as a climate change *response* (p. 3) and adaptation as climate change *readiness*. Effective climate change adaptation will require preventative and preparatory work that can be flexible to accommodate significant uncertainty about the impacts of climate change.

### Making adaptation effective

We caution against the interpretation of effective adaptation as that which 'maximises the net benefit to the community as a whole' (p. 5). This is because evidence suggests climate change will disproportionately impact already-disadvantaged groups, including those who are:

- living in poverty, or on a low income (Edwards & Wiseman 2009; Frankston City Council 2011; SNIFFER 2009; Stanley 2010; Sullivan 2007)
- homeless or living in rental or substandard housing (Fielding et al. 2010; Harford, Oliweler & Richards 2010; Loughnan, Nicholls & Tapper 2009; SNIFFER 2009; Sullivan 2007)
- older people and/or those living with a disability or chronic illness (Frankston City Council 2011; Harford, Oliweler & Richards 2010; Loughnan, Nicholls & Tapper 2009; Stanley 2010)
- socially isolated and/or living alone (Edwards & Wiseman 2009; Harford, Oliweler & Richards 2010; Loughnan, Nicholls & Tapper 2009; SNIFFER 2009)
- people with limited mobility (in terms of public or private transport) (SNIFFER 2009)
- children (Frankston City Council 2011; Harford, Oliweler & Richards 2010; Loughnan, Nicholls & Tapper 2009)
- Indigenous (Frankston City Council 2011; Green, Jackson & Morrison 2009; Stanley 2010)
- refugees and newly arrived migrants (Frankston City Council 2011; SNIFFER 2009)
- unemployed (Edwards & Wiseman 2009; Frankston City Council 2011).

These groups require additional consideration in climate change adaptation planning. Therefore, a more appropriate definition of *effective adaptation* is one which emphasises equity and social inclusion as measures of effectiveness.

## Are there barriers to adaptation?

We are concerned that the narrow categorisation of barriers as ‘market failures’, ‘regulatory barriers’, ‘behavioural and cultural barriers’ and ‘organisational barriers’ does not give sufficient prominence to the structural barriers to adaptation facing many disadvantaged Australians. Poverty and constrained choices due to a lack of resources, and a lack of appropriate information, are masked when barriers are articulated in the terms used in the issues paper. A greater focus on socioeconomic disadvantage and social exclusion as barriers to effective adaptation is needed. This is because climate change will exacerbate the disadvantage already experienced by vulnerable groups. The Brotherhood of St Laurence sees two key barriers to effective climate change adaptation for low-income and disadvantaged Australians:

- *insufficient financial resources* – to upgrade housing (Johnson & Sullivan 2011) and to purchase adequate insurance (Collins 2011)
- *lack of community readiness* – including a lack of information that is relevant to the lived experience of people on low incomes and is accessible to them, and of opportunities to develop social capital and social support to respond to adversity or crisis.

## What policy instruments could be used to address the barriers?

Governments must prioritise the needs of the most vulnerable groups as they:

- better integrate social, climate change adaptation and disaster preparedness policy
- address the immediate impacts of climate change, such as heatwaves and energy costs
- consider longer term implications of climate change for natural and social systems.

The Brotherhood is particularly interested in two main areas within which policy can be implemented to address barriers to effective climate change adaptation for people experiencing social exclusion or other socioeconomic disadvantage. These are housing improvements and community readiness.

*Housing improvements* should be encouraged by

- strengthening of housing regulations for rental properties
- incentives to landlords to improve housing stock
- direct action through energy efficiency retrofitting programs to improve the thermal comfort of homes and lessen energy costs.

*Community readiness* requires policies that ensure:

- education and information for householders that addresses the varied needs of different residents, with a focus on those groups most vulnerable to negative impacts of climate change. We note the proposition (p. 20) that government may be the appropriate body to research climate change impacts and disseminate information about associated risks and opportunities. At a general level, this may have merit; however, governments do not always have the close knowledge of people’s situations or information needs that community service organisations do. When considering the needs of low-income and vulnerable Australians, a better role for government is to support the community service organisations that have already built up this knowledge and influence through long-term engagement with low-income and vulnerable households

- support to community service organisations to respond to community needs through service development
- direct engagement of people with low incomes in adaptation planning at the community level
- support to local government and community service organisations to develop social connectedness, social capital and social support within their communities
- collaboration between federal and state governments, insurers, housing providers and community sector organisations to develop appropriate and affordable home and contents insurance products for low-income Australians. These products must include policy information that is clear, succinct, in plain English and easily understood by people with limited financial literacy.

## Direct assistance

We commend the commission on recognising there may be ‘circumstances where impacts could be uneven and significantly affect particular groups, [and] there may be a role for government to intervene to meet distributional and social objectives’ (pp. 20–1). In addition to ‘assistance to aid recovery’ (p. 21), direct assistance is also required for planning and prevention measures.

Improving housing quality and community readiness are the main areas where support is required.

## Setting priorities for reform

Any process for setting priorities for reform must identify the most vulnerable groups.

## Conclusion

We commend the Productivity Commission for undertaking this inquiry and welcome this opportunity to participate. We believe any effort toward climate change adaptation must be based on the three complementary principles of equity, environmental effectiveness and economic efficiency. For adaptation policy to be effective, there is a need to:

- clarify the adaptation policy targets—that is whether these are individuals and households, communities, community service organisations or governments
- recognise that some groups are more vulnerable to negative impacts of climate change than others, especially people living in poverty, those in poor housing, the elderly, people with a disability or chronic illness and individuals who are socially isolated
- develop policy to address poverty and poor-quality housing and improve community readiness.

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