Common Wealth
for the
Common Good

People's Edition

A summary of a paper from the
Australian Catholic Bishops' Conference
Dear Subscriber,


The full pastoral statement *Common Wealth for the Common Good* is being published as a paperback ($12.95) by Collins Dove. It is the outcome of an extensive consultation which was launched early in 1988 by the Bishops' Committee for Justice, Development and Peace, on behalf of the Australian Catholic Bishops’ Conference.

Adopted as the Australian Catholic Bishops’ 1992 social justice statement, *Common Wealth for the Common Good* appears at a moment when public concern about such issues as unemployment, future economic policies and ethics in business and public life is at an unprecedented height.

The long-awaited document is a timely contribution by the leaders of the Catholic community to a national debate which is relevant to every person living in this country. The Bishops place a heavy accent on the need for action to follow from a mature reflection on their message.

This summary or "people's edition" of the pastoral statement was prepared by the Secretariat of the Bishops' Committee for Justice, Development and Peace. Collins Dove are also publishing some supplementary materials, including posters, liturgy notes, a discussion guide and a full bibliography, for the use of local communities and groups wishing to study either the full statement or the summary in some depth. For the convenience of readers, an order form for the full statement and the additional materials is printed on the inside back cover of this Occasional Paper.

On behalf of the Bishops’ Committee, I take the opportunity to thank the Australian Catholic Social Justice Council, and in particular the Chief Executive Officer, Mr Keith O'Neill, for the decision to disseminate the summary of the statement in this way. I also thank Ms Debra Jopson for her assistance in the preparation of the summary.

Michael Costigan
Executive Secretary
BCJDP

September 1992
COMMON WEALTH FOR THE COMMON GOOD

A Summary of the Bishops’ Statement
INTRODUCTION

The Church's spiritual and humanitarian mission involves Christians at the very heart of the struggle for human development and progress.
(Pope John Paul II, October 1991)

This is a summary of *Common Wealth for the Common Good*, the statement issued in September 1992 by the Catholic Bishops of Australia following their inquiry into the Distribution of Wealth in Australia. It has been prepared by the Secretariat of the Bishops' Committee for Justice, Development and Peace. It should be noted that the summary of Chapter 6 includes only a selection of the many recommendations made by the Bishops in Chapter 6 of the full text of *Common Wealth for the Common Good*.

In February 1988, the Catholic Bishops of Australia began their inquiry into the distribution of wealth in this country. This heralded a new, democratic approach to addressing social justice issues. The Bishops chose the topic after asking advice from the wider Church. The strong plea was to look into and make a statement on wealth distribution.

The consultation continued over four years. The Bishops received 700 submissions in the lead-up to their draft statement. Called *Common Wealth and Common Good*, the draft was released in January 1991 and attracted 600 written responses. Issuing a draft as part of a new, experimental process was itself a first for the Church in Australia.

The aims of the consultation were:
1. Teaching and learning. The laity were strongly involved in the process and the Bishops' role was to teach and to learn.
2. Bringing about change. The Bishops and others involved in the consultation wanted both to spread knowledge about the Church's social teaching (which leads people to rethink the values underlying our current economic system) and to encourage activities which will help remedy the suffering caused by social injustice.

What Does the Statement Say?

Cardinal Clancy, Archbishop of Sydney and President of the Australian Catholic Bishops' Conference, states in the Foreword: We make our own the words of Pope John Paul II in October 1991:

*The common good cannot be served unless appropriate attention is given to the ethical and moral dimensions of economic, social and political questions.*

While socio-economic issues have an important political dimension, our perspective when making comments on such issues is religious, pastoral and ethical. The message of *Common Wealth for the Common*
Good is both spiritual and practical—a call to the kind of inner conversion that will lead to action in support of a more just society.

The Message
In a nutshell, the message of the statement is: that the Gospel-based values widely accepted by those who work from a Christian perspective to attain a just society include:

- a recognition of the essential dignity and freedom of all persons;
- the need to work for the common good;
- our duty to stand alongside poor people and to ensure they are treated justly.

That ours is not a just society is apparent from the great and increasing inequality of wealth and income in Australia, the presence of serious poverty, unemployment and homelessness, and the growth of what is commonly called an underclass.

Consequently, Australians need to change those attitudes and structures which help to create and maintain serious imbalances in our society. In particular, we need to reform our attitudes towards wealth, poverty, greed and consumerism, and the structures that underlie them. Our aim should be to promote and encourage at every level an acceptance of the requirements of the common good.

What Does the Title Mean?
The Bishops changed the title of their final statement slightly from that of the draft. By calling it **Common Wealth for the Common Good**, they wanted to show that in a truly just society, the common wealth should be used for the common good.

'Common wealth' can mean much more than purely monetary wealth. It can mean things like common possessions, heritage and the well-being of the whole population. This rich concept has unfortunately been devalued in recent times.

The Political and Economic Climate
Current events and certain economic ideas had an impact on Australia which influenced the way the statement was written. Some of these are mentioned below.

World events since 1990 which had an impact on the statement included the Gulf and Balkans wars, conflicts in places like East Timor, Bougainville and Thailand, and revolutionary changes in Eastern Europe.

Within the Catholic Church, the major papal encyclical on social justice, **Centesimus Annus**, published in May 1991, was especially important. Pope John Paul II further developed the Church's teaching on private property and his own reflections on socialism, capitalism, free markets, poverty, the welfare state and consumerism.

When the draft statement was published, Australia had been in recession for some time. But the economic crisis, bringing high and rapidly increasing unemployment, then deepened. Its impacts included:

- An estimated more than two million Australians in poverty and distress;
- over 680,000 children living in homes in which no one had an income-producing job;
- particular suffering for farming communities;
- a rise in the youth suicide rate;
- harder times for disadvantaged people, including Aborigines, sole parents, some migrants, and elderly, sick and disabled people;
- increased bankruptcies;
- heavy losses for banks and financial institutions.

At the same time as the social and economic situation of many Australians has worsened, a particular type of economic thinking has been in vogue. This is economic rationalism. It has influenced economic policies and public debates about what action should be taken. In fact, there is evidence that it has been a significant influence on the thinking of both the Commonwealth Government and the Opposition over several years.

Its advocates believe strongly in the free market and the need to reduce government spending and intervention. They argue for the principles of privatisation and user pays. They call for lower welfare payments and tax and less trade union influence.

Taken to extremes, this ideology promotes individualism, the survival-of-the-fittest philosophy and the greed is good mentality.
The Challenge of the Statement: The Bishops' Call for Action

In the final chapter of their statement, the Bishops ask Australians to reflect and discuss wealth distribution in their country. But they also want people to act. They say:

There are many signs that our society needs a radical revision of its underlying structures and attitudes towards the distribution of wealth. Commonly, the greedy grip of consumerism and what we see as our own needs blind us to a wider view of what it takes to make an equitable society where the needs of all are addressed.

To be able to look honestly at our attitudes, and to change them in the light of the Gospel invitation to a radical discipleship of Christ, is one of the most difficult of all human achievements. Yet both the goodness of other people and a recognition of their needs constantly call us to that. Support for one another in this is vital. So is education about our attitudes and the structures of society. To learn how to resist being dominated by peer pressure and to allow our human growth to be oriented to action directed to the good of all is a great human and Christian ideal.

We have a rich land, a common wealth, and a people who have shown themselves generous and capable of concern for justice in the past. We call upon those same qualities now. The challenge of this document is not just to think differently, but to act differently. The renewal of our society, in which the Gospel vision must find a real place, asks of all Australians, but especially Catholics, just and compassionate public policies. Then we can truly say we not only understand but practise Christianity and respond to Christ's call to us: *I came that they may have life, and have it abundantly.* (John 10: 10)
CHAPTER 1

What The Bible Says

The Spirit of the Lord... has anointed me to bring good news to the poor... to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free...

(Luke 4: 18-19)

The Hebrew Scriptures

In the Jewish-Christian tradition, care of the powerless is central to the lifestyle of the people of God. The Law by which they were meant to implement God's covenant protects human rights, especially those of the most vulnerable.

The spirit of this Law, founded on the God-given dignity of the human person created in God's image, pervades the Old Testament writings of the great prophets. The classic text is Micah 6:8: and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?

The Law and the prophets are urging a preferential option for the poor.

The New Testament

The Gospels show that Jesus proclaimed by word and example that to be a disciple involves being willing to give up one's wealth and share it with those who are poor.

By his compassion for the sick, possessed, handicapped, outcasts and public sinners, and by healing and forgiving, Jesus was telling them that, no matter what their society told them, they were especially dear to a loving God. His message threatened those in power in his society. Jesus stood by the poor and the outcasts and he died as one of them.

What the New Testament tells us about Jesus is that he is a living Word to be applied to our own circumstances. Speaking of people in need, he said:... as you did it to one of the least of these, who are members of my family, you did it to me (Matthew 25:40).

The vision of the Kingdom of God is central to the mission of Jesus. It is an invitation to a deep change of heart so that, imitating the love and justice of God, our attitude to power, prestige and possessions is transformed.

Early Christian Communities

Members of the earliest Christian community within which the Gospels were written shared their possessions. The poor were no longer slaves, but free. The leaders sought to serve rather than to exercise power over others.

Nevertheless, this could easily be forgotten or ignored. St Paul rebukes the Corinthians for humiliating the poor when the community gathers to celebrate the Lord's Supper. He
reminds them that it is the Body of the Lord which they must recognise when they gather together (1 Corinthians 11:17-34). The conflict occurs time and again. It is really about the clash between concern for the community and individual greed.

The Writings of Luke

Luke accentuates the radical nature of the teaching and example of Jesus in a number of ways. His version of the Beatitudes, balanced by a set of Woes, tells us: *Blessed are you who are poor... woe to you that are rich* (Luke 6:20-26). In the parable about the refusal of invitations to the king's banquet, Jesus insists that the poor be brought in from the highways and byways to become part of what is a symbol of God's kingdom (Luke 14:15-24). Furthermore: *none of you can become my disciple if you do not give up all your possessions* (Luke 14:33).

The Gospel Message Retains Its Relevance

Over the centuries, the Gospel message has often been distorted or ignored. The Gospel message needs to be repeated in all its purity and simplicity. To the affluent, it is an invitation to see the face of Christ in the poor and to release their hold on what the poor need in order to survive. To the poor, it is an invitation to believe in God's love for them and in the possibility of change, so that they too may inherit the earth. To all it is an invitation to investigate what it means to stand with the poor here and now, in the hope of standing with the just at the end of time (cf. Matthew 25:31-46).
CHAPTER 2

The Church’s Social Teaching

To reject the option for the poor is to imitate Dives, ‘the rich man who pretended not to know Lazarus, the beggar lying at the gate’. (Pope John Paul II)

Over a Century of Catholic Social Teaching

The Church has developed a considerable body of social teaching over the past 100 years, beginning with Leo XIII. His encyclical *Rerum Novarum* (1891) reflected on the condition of working people.

In his first encyclical, on Redemption and the Dignity of the Human Race (1979), Pope John Paul II made it clear that social justice was one of his major preoccupations. He contrasted ‘the rich highly developed societies with those suffering marked shortages and being driven to conditions of even worse misery and destitution.’ *(Redemptor Hominis, 51-52)*

Pope John Paul II’s Three Social Justice Encyclicals

Since his election in 1978, Pope John Paul II has issued three social justice encyclicals.

   In this encyclical, dealing with human work, he said labour was more important than capital. He made work central to social issues.

2. *Sollicitudo Rei Socialis* (1987)
   This encyclical deals with social concerns and refers to the structures of sin which hinder the development of peoples. It calls for a conversion of heart and the choosing of an option for the poor.

   This encyclical marked the 100th anniversary of *Rerum Novarum*. While defending the right to private property, the encyclical says all people are entitled to a fair share of what God has created. Governments, says the Pope, have a duty to watch over the common good and to ensure that every sector of social life contributes to it. He recognises some positive features of the free market, while warning about the self-centred materialism of affluent Western societies.

How the Church’s Social Teaching Fits In

Several principles or themes are important when considering wealth distribution:

1. The Dignity of People
   As the Book of Genesis shows us, the essential dignity of all human beings comes from their having been created in God’s image. It follows, therefore, that the good of the people is the purpose of all human institutions. Therefore, fundamental human
rights, as recognised in the United Nations
Universal Declaration of Rights, are more
important than any social, political or
economic system.
A just society is one in which no one's
rights are ignored, denied or sacrificed to
another's advantage.
2. Freedom
If you believe that human beings reflect
God's image and that Jesus the Saviour
embarked on a liberating mission, it follows
that you accept freedom as a basic human
right. This right has often been assaulted.
The Church has the duty to be vigilant
and the right to speak strongly on such
matters. Sometimes it is the only institution
which can speak and act effectively. The
Vatican Council urged teachers to educate
people 'who will be lovers of true freedom'.
(Dignitatis Humanae, Declaration on
Religious Freedom, 8)
3. The Common Good
The freedom of one person is, however,
necessarily limited by the rights of others.
For the health of any society, most of its
members must work together to promote the
common good, described by Vatican II as 'the
sum of those conditions of social life which
allow social groups and their individual
members relatively thorough and ready
access to their own fulfilment'. (Gaudium
et Spes, 26) This social morality means there is
a need to examine the morality of owning a
large surplus of material goods while others
lack the necessities of life.
4. God's Gift of the Earth to All
Humanity
The Church does not believe that all wealth
really belongs to the State. The Popes have
always supported the right to private
property, but this is limited by the need to
use it for the benefit of others as well as
oneself.
Pope John Paul: 'God gave the earth to the
whole human race for the sustenance of all
its members, without excluding or favouring
anyone.' (Centesimus Annus, 31)
5. Labour and Capital
The relationship between labour and capital
should ideally be harmonious, but is often
strained. The Popes have stressed the
essential dignity and human rights of
workers, which employers must recognise.
This means the right to share in the fruit of
their labour. While the making of profit is
legitimate within certain limits, enterprises
must not be run for the profit motive alone.
People are more important than profits.
The trade union movement has achieved a
lot. But in the interests of equity, more needs
to be done to share profits and the control
and ownership of economic enterprises. A
successful model of worker ownership is the
huge Mondragon industrial co-operative
enterprise in Spain.
6. Solidarity
Solidarity is a word used to summarise a way
of achieving social justice. It can apply to
every level of human behaviour, from one's
immediate family and neighbourhood to the
relationships between nations, especially
between those that are affluent and poor.
According to Pope John Paul II in
Sollicitudo Rei Socialis, it means 'those who
are more influential, because they have a
greater share of goods and common services,
should feel responsible for the weaker and be
ready to share with them all they possess.' (39)
7. Putting the Poor First
A preferential option for the poor means
attempting to understand the way the poor
see the world and their own situation. It also
means a willingness to act to remove the
injustices which deprive them of their rights
and offend their God-given dignity.
Pope John Paul II sees it as an option 'to
which the whole tradition of the Church
bears witness'. He writes: 'Imitate the life of
Christ, but it applies equally to our social
responsibilities and hence to our manner of
living and to the logical decisions to be made
concerning the ownership and use of goods.'
(Sollicitudo Rei Socialis, 42)
8. Looking after God's Creation
The Earth is God's creation, intended for all
to use, enjoy and look after. Therefore, it is
completely unacceptable for some inhabitants
of the Earth to take more than they need
while others lack the most basic necessities.
Also, there is mounting evidence that the
world faces a genuine environmental crisis.
Sustainable development is one way of
looking after the Earth over long periods of
time. It means the Earth's resources are used
with future needs always in mind: 'Using
them as if they were inexhaustible, with
absolute dominion, seriously endangers their
availability not only to the present
generation but above all for generations to come.' (Sollicitudo Rei Socialis, 34)

Human beings have a unique dignity and are stewards of creation. They must therefore care for the Earth, each other and other creatures.

9. The Environment and Economics
It is good business sense to get the most from resources and to cut waste. The reason for the production of goods is important. The Pope has said: When people are seen more as producers and consumers of goods than as subjects who produce and consume in order to live, economic freedom becomes oppression.' (Centesimus Annus, 39)

10. The 'Signs of the Times' and the Principle of Subsidiarity
In their social teaching, the Popes look at what is happening in the world—the 'signs of the times'.

Pope Pius XI criticised the concentration of economic power in a few hands under dictatorships in his 1931 encyclical Quadragesimo Anno. He spoke of the principle of 'subsidiarity': that is, it is wrong for large organisations or institutions to take over functions which smaller groups or individuals can perform perfectly well.

Pope John Paul II has reaffirmed this principle, and criticised consumerism and the all-consuming desire for profit found in the West (Centesimus Annus, 48). He has also spoken about the 'structures of sin' (see the next chapter).
TOWARDS A CONVERSION OF HEART

The inquiry showed there is a need for new attitudes to change society, but there are barriers — 'structures of sin'. There are, however, ways to overcome these — 'structures of grace'.

Barriers: Structures of Sin

1. Profit and Power as Possible Sin
   People create various structures to perform some of the collective work of their society — e.g. institutions, the economy, the political system. When their values do not take into account God's message, they can be said to be structures of sin. Which values lead to this? The Pope has mentioned: 'on the one hand, the all-consuming desire for profit and on the other hand the thirst for power with the intention of imposing one's will upon others... at any price.' (Sollicitudo Rei Socialis, 37)
   This thirst for power may be hidden and less easy to recognise than greed.
   Individuals, organisations and companies can sin by putting profit and/or power above everything else. Because countries now rely so much on each other, some multinational companies which have become structures of sin can have an evil effect on whole populations.
   We need to educate people to be able to see structures of sin and we must support those who expose the misuse of power.

2. The Economy Itself
   Economic activity is really about ensuring people can continue to live. However, in much recent thinking, the economy is no longer the servant of the people, but the master. While a free-enterprise economy is not sinful in itself, it is a structure that can become the occasion for exploitation and injustices — a 'structure of sin'.
   Some economists are reluctant to acknowledge that their discipline is not value-free. They do not want to apply morals or theology to economics. However, the result of economic decisions without proper regard to morality in the past decade was a surge of excessive greed.

3. Economic Rationalism
   During the 1980s the major political parties were influenced by economic rationalism. This kind of thinking often assumes that individuals should be given complete freedom to pursue their own material well-being, as everybody is responsible for events and outcomes in their own lives. It also regards the freedom of the market as sacrosanct, minimising society's role in regulating it, and taxation's function in redistributing wealth and meeting welfare needs.
   The effects of policies influenced by economic rationalism include the totally unacceptable levels of unemployment now being experienced and a sharp rise in the number of people living in poverty.
TAKE YOUR MONEY WORK HARD AS IT CAN
How to Overcome The Barriers: Structures of Grace

1. The Church's Vision
The Church, which is a sign of God's reign and presence in the world, has a unique vision. It is based on the experience of God. The Bishops' statement attempts to present values derived from this vision.

2. The Most Important Value: Community
The most important social and spiritual value Catholics share is that of community — the web of links which bond people together in society. While secular society places increasing importance on the individual, we believe no person is ever alone. His or her smallest action has consequences for others. In the concern for the common good, however, the poor must still come first.

3. Community and the Use of Material Goods
People must learn to think about how they fit into the vast chain of production, distribution and use of material goods. They need to think about their motives and about the community when acquiring goods.

Pope John Paul II has said: 'It is not possible to go on living on an island of abundance surrounded by a sea of suffering.' (23 November 1991)
CHAPTER 4
Wealth and Income in Australia

The wealth inquiry found that over the past decade:
- The wealth of Australia is being shared less and less equally;
- the gap between people's incomes has grown;
- those with middle incomes now get less of the national income;
- the number of people on social security payments has more than doubled.

What is Australia Worth?
The economist John McAuley has estimated Australia's wealth in the strict sense of the word at $1 568 billion at 30 June 1992. This is a 125% rise over ten years for physical wealth.
He also estimated the nation's financial assets at $1 735 billion at 30 June 1992; a 270% rise in a decade. These increases show a trend towards a paper economy.
He also listed Australia's wealthowners at 30 June 1992 as:
- households: $779 billion or 50% of the physical wealth;
- companies or corporate businesses: $360 billion or 23%;
- finance intermediaries (banks etc.): $44 billion or 3%;
- governments: $385 billion or 24%; and
- the foreign or overseas sector: $205 billion or 13% of Australia's net wealth (savings)- compared with only 5% ten years earlier.

Over the past forty-five years, the foreign, finance and government sectors have all increased their share of combined physical and financial wealth at the expense of households and companies, which are the main employers of labour.
McAuley sees a link between this and the deterioration in Australia's economic performance from the 1970s on.

Who Owns the Wealth?
Working out patterns of wealth ownership is difficult because there has been no official government survey of wealth for three-quarters of a century, but the estimates available show great inequality in the distribution of wealth. For instance, some researchers believe:
- the wealthiest 1% of adult individuals hold around 25% of private wealth;
- the top 5% hold about 50%;
- the top 10% hold more than 60%.
One researcher found that the 30% at the bottom of the wealth pyramid actually owe more than they own.
Having a good start in life and years of schooling gives people a better chance to accumulate wealth.
Naturally, age counts and research has shown older people are generally wealthier than the young—which is not necessarily incompatible with the principles of justice and equity, but within age groups there are significant differences, too. In one study of people with average education, the top 10% had about ten times as much wealth as the bottom 10%. Also, it took the bottom group forty years to reach the point at which the top group began to accumulate wealth.

How is Wealth Made and Used?
There is a difference between productive and unproductive wealth. In economics, assets are usually said to be productive if they lead to the production of goods or services which can be sold. Wealth which does not produce an income flow (such as owner-occupied housing) or is used for speculation is unproductive in the economic sense. Some argue it is locked away and is less likely to lead to a fairer distribution of income.

It has been estimated that less than one-third of the total profits generated by people owning capital in Australia in recent times have flowed back into new productive investment.

Corporate and Public Wealth
Some people may not own great wealth, but may control it. For instance, corporate wealth is usually controlled by senior executives and public wealth belongs to the people as a whole, but is normally controlled by
public servants. Their power affects wealth distribution. To ensure that this power is not abused, those who are given it need to have high ethical standards. Laws need to protect against monopolies and the concentration of decision-making in only a few hands. There are questions here about how much these executives are motivated by profit and also whether public enterprises should be privatised. The Bishops caution that any estimate of public enterprise efficiency should consider issues like social justice—not just cheapness.

**Income: Who Gets It and How Much?**

The main sources of income are:
- work (about 65% of the after-tax income reaching Australian households);
- social security benefits (about 15%);
- income-generating wealth, the greater part of which comes from bank savings and superannuation funds (about 11%);
- income transferred within families. Work incomes are distributed unevenly, although less so than wealth.

One study showed:
- in 1982-83 the income of the top 1% of income earners equaled the total earnings of the bottom 11%.
- by 1988-89, the top 1% were earning an amount equal to the total incomes of the bottom 21%.

Another revealed that families earning between $20 000 and $40 000 a year have suffered a 20% drop in their share of national income since 1975. Well-off families have increased their share by 10%.

Yet another study showed that, under the Hawke Government, the incomes of most people receiving social security increased by a much higher percentage than did those of most wage and salary earners. Yet most of these people remain in the poor category even after receiving the increase. Statistics tell us we now have comparatively more high-income households and comparatively fewer middle-income households. The proportion of low-income households has stayed the same.

While some two-income families have become newly rich, others can barely provide basic needs. Women still receive less income than men overall and have less access to wealth.

Over five million Australians received some form of social security income in 1991, a figure double that of twenty years before.

The number of aged pensioners has risen. Unemployment has soared: the seasonally adjusted unemployment figure for adults in June 1992 was 11.1%; for young adults (15 to 19 years of age) it was 35.8%.

The Bishops have defended the social security system, saying it is founded on justice and not simply on benevolence. Australia still spends less on social security than most other prosperous countries. Well-off members of the community also receive help from the public purse, for instance tax concessions and income packaging.

If self-employment is excluded, approximately half of all cash incomes from invested wealth go to people aged 60 and over. As these incomes depend on interest rates, Australia's years of inflation have favoured investors and made it harder for those with debts.

Following deregulation of the loans market in Australia, some wealthy people and the ambitious entrepreneurs found it very easy to get finance. Some engaged in speculation which caused harm to others as well as themselves.

The Bishops praise government efforts to make superannuation 'virtually universal', but say it falls short of this aim.

**The Church's Possessions**

The Church's wealth, particularly land and investments, is not centralised: in general, goods are not owned by a legal entity called the Catholic Church. They are owned by dioceses, parishes, schools, religious orders, religious congregations or organisations. Most Church property is held in trust and used for purposes such as worship, education, health care and social welfare.

The Bishops have said that all Church members must look at their practice and structures, keeping in mind that the poor must be put first. People suffering poverty should have full and equal access to activities and services. Church funds should be invested in socially useful and ethically defensible projects.

**CHAPTER 5**

**Poverty in Australia**

**Real Poverty Exists in Australia**

Some people with narrow ideas of poverty (such as thinking you have to be starving to death to be poor) say it does not exist here, but there is real poverty in Australia.

Many people who are unemployed, homeless, disabled, sole parents, Aboriginal, migrant and rural dwellers are truly the poor in our midst, and their poverty is often caused by the unjust way in which our society works.

**What Do We Mean By Poverty?**

The type of poverty the inquiry concentrated on was that in which people lack material goods, employment and career prospects, so that they suffer real disadvantage in relation to other members of the community. It was not 'evangelical poverty' which involves the spiritually motivated renunciation of attachment to material goods.

When estimating the number of poor people in Australia, most of the inquiry's sources used the measurement popularly known as the Henderson Poverty Line. More than two million Australians are estimated to fall below this line. Some consider the Henderson method too conservative and that many more may be living in poverty.

**What Causes Poverty?**

Poverty can have many causes. Sometimes it can result from the avoidable behaviour of the poor person. However, it is always hazardous, and often unjust, to blame individuals for their own circumstances. The causes can be found in society.
Aboriginals are:
• Aboriginal unemployment is half live below the poverty line;
Aboriginal. For many, their Poor
Aborigines Poorest of the
• in some areas, the Aboriginal poverty is comparable with that
Poor families in 1992.
Some are even further deprived. They suffer destitution and are sometimes called 'an underclass'. There are believed to be 80 000 to 100 000 living in dire poverty and homelessness in our society. Extreme poverty brutally shortens many of their lives through malnourishment, disease, drug addiction, violence, crime and a pervading sense of hopelessness. The loss is everyone's.

Child Poverty Still Exists
Nearly 700 000 children lived in poor families in 1992.
One study has found that 25% of Australia's schoolchildren are in poverty. Another, in 1989, estimated that Australia had at least 25 000 children homeless, or at risk of being homeless—and that figure was conservative. Meanwhile, many young people are dying as a result of this deprivation. Housing is one answer but the social and economic causes need to be tackled, too.

Aborigines Poorest of the Poor
The poorest of all children are Aboriginal. For many, their poverty is comparable with that seen in third-world countries.

• in some areas, the Aboriginal infant mortality rate is four times that of the rest of the population;
• half live below the poverty line;
• Aboriginal unemployment is four times that of other people;
• Aboriginal workers' income is only 35% of the national average;
• Aborigines have a life expectancy 20 years lower than others;
• they are gaoled much more often.

Women: More Working, More Poor
The increase in the number of women in the paid workforce is one of the notable social developments of the past two decades. While unquestionably many have benefited, some mothers have had to find paid jobs when they would have preferred to continue working at home. Some have not been able to find satisfactory child care, to the detriment of their children.
The Bishops note Government and private enterprise moves to provide more and better child care, but say there should be more practical recognition of full-time parents. They quote one estimate that women's unpaid work represents about half of all employment.
In some sections of society, the proportion of women in poverty is rising. The inquiry learned that at least 50% of lone-parent families headed by women live in poverty. Some women, especially migrants, are exploited by employers, being grossly underpaid for casual labour or for certain forms of outwork.
In other groups suffering disadvantage, men still outnumber women. For example, old, homeless people are still mostly males, as are most prisoners and ex-prisoners.

Poverty in Farming Communities
In the last five years, wealth and income among rural dwellers has fallen dramatically.

• Australian farmers' incomes fell in the 1991–92 financial year to the lowest level ever recorded. The net value of farm production for 1991–92 was $1247 million. Three years before (1988–1989), it was $4928 million.
• The number of rural properties offered for sale increased by more than a third during 1991, but buyers were difficult to find and prices dived.

The causes included drought, depressed commodity markets, subsidised competition from overseas, high interest rates, imprudent bank lending, the fluctuating value of the dollar and the dumping of overseas products.

Big business is taking over—and it tends not to put back into the land what it takes out.
The social effects have been devastating: high unemployment, poverty, increased alcohol abuse, suicide and loss of services in country towns.
The Bishops say national, bi-partisan action must be taken urgently, with emergency economic measures and broader social planning.

Other Signs of Poverty
The following are among other signs of poverty brought to the inquiry's notice:
• refuges for the homeless can cater for only part of the rising demand;
• calls for assistance to charity organisations have constantly grown, causing large funding shortfalls;
• many simply cannot afford to pay rising legal and medical costs;
• families of physically or intellectually handicapped people could not get adequate support services, as institutions closed.
Globally and in Australia, structures intended to ensure everybody's well-being are not working properly.

While not rejecting the importance of wealth creation, the Bishops doubt that simply producing more goods leads to a fairer distribution of wealth. Historically, the so-called trickle-down effect has neither ended poverty nor made societies more equitable, they say.

The World Scene
Dire poverty in third-world countries is being worsened by the huge debts they owe to banks in developed countries.

The external debt of all developing countries was estimated to total about $1.35 trillion at the end of 1991. It will be impossible for third-world countries to service and reduce this debt unless their major creditors, the USA and Japan, change their policies, the Bishops say.

Rich nations are waging a form of warfare against poor nations by demanding high levels of debt repayment. Poor countries, some of which have declined to adopt necessary expenditure reforms, now cash in their natural resources, including forests, in a desperate attempt to earn hard currency and repay their staggering debts.

During a pastoral visit to Brazil in October 1991, the Pope said: 'A country's foreign debt can never be paid at the expense of the hunger and poverty of the people.'

Some fast-growing economies, particularly in Asia, have brought material benefits, but not to all their citizens. Also, they rely on exports, undervalued currencies and cheap labour.

The wealthiest 20% of the world's population were 30 times better off than the poorest 20% in 1960. They are probably now about 150 times better off.

An estimated one billion-plus people (more than a fifth of the world population) experience absolute or life-threatening poverty. Their number is growing daily. Another one billion suffer other serious forms of impoverishment. According to the United Nations, the average life expectancy in the world's forty-two least developed countries is forty-seven years, compared with seventy-three years in developed countries.

Infant and child mortality rates are tragically high in much of the third world.

Debates in Australia about who can come here, whether we create more wealth or live more simply, and our falling contribution to world aid should not ignore this grim world picture.

The Australian Scene
The pattern of imbalance in wealth distribution in the world is repeated in Australia. Causes can be found in our structures.

1. The Financial System
Financial deregulation here led to more borrowing from abroad. Unfortunately, much of this money was used for speculation rather than for socially useful production. It made individuals wealthier, instead of contributing to the common wealth of the nation. Australia's gross foreign debt grew alarmingly—from $15 billion in 1981 to $183 billion in 1992. The net foreign debt in the final quarter of 1991 was $145 billion. Well over half of this was incurred by the private sector.

A credit explosion also occurred. Australia became a nation of consumers rather than savers. The escalating wealth of some contributed to the impoverishment of others. The battlers struggled to repay loans while those with investments profited.

The Bishops recommend that: Australians exercise responsibility by offering more generous aid to the third world through personal giving and through an increase over the next five years of Overseas Development Assistance to the level of 0.7% of the GNP, as recommended to affluent nations by the United Nations in 1980, to rise to 1.0% of the GNP by the end of the decade.
2. Employment

Employment is the key to achieving a fair and equitable society. It also provides opportunities to contribute to the good of society.

The Church stresses the dignity of work and people's right to work for a just wage. It totally rejects the idea that some unemployment is good for society. Enough income must reach each family to ensure that all its members can live in keeping with their God-given dignity. The situation in Australia, as revealed during the inquiry, falls far short of these ideals.

Society has not solved the problem of joblessness, and at least a quarter of a million suffer long-term unemployment.

Job-seeking by Aborigines, members of some ethnic groups, sole parents and physically or intellectually handicapped people is often hampered by prejudice. Unemployment is more widespread in outer suburbs and rural areas than in the inner city. Political efforts to lower unemployment and maintain welfare, while trying to ensure a more skilled and flexible workforce, appear to have not gone far enough, the Bishops say.

Structural unemployment is widespread in many parts of Australia, especially in the big cities. Although interest rates have fallen, home ownership for many young Australians remains extremely difficult or even impossible. Rises in rents of privately owned housing have shut out large numbers. Queues for public housing have lengthened, too.

A Commonwealth Government Housing Review has found:
- for people on average weekly earnings, the cost of buying a first home doubled between 1983 and 1988,
- the 40% of the population on the lowest incomes spent more than a quarter of that income on housing,
- 100 000 low-income earners and a quarter of all aged people spend at least half their income on housing.

The shortage of public housing is a critical factor in the current housing crisis. In December 1991 there were at least 210 000 on the waiting list. One result is that many Australians (possibly 100 000) now live in caravans. Another large number—said to be 100 000—are completely homeless.

Contrasted with the luxurious accommodation some can afford, the profits gained from rental property investment and the taxation advantages many property owners enjoy, the picture is not one of fairness or equity.

The Bishops recommend that: the supply of public housing be expanded, not reduced, and in a variety of forms to meet different needs; and that home ownership be encouraged by policies and strategies which make it a realistic choice for people on low to moderate incomes.

3. Housing

Shelter, like work, is a basic human right. The declining availability and increased cost of housing has reached crisis point in many parts of Australia, especially in the big cities.

Although interest rates have fallen, home ownership for many young Australians remains extremely difficult or even impossible. Rises in rents of privately owned housing have shut out large numbers. Queues for public housing have lengthened, too.

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4. Social Security

Our social security system exists because everybody has a right to a minimally decent standard of living. It is one of the main ways of restoring some balance in wealth distribution.

Pope John Paul II has clearly presented the case for social security: 'The more that individuals are defenceless within a society, the more they require the care and concern of others and in particular the intervention of governmental authority...there are many human needs which find no place on the market.' (Centesimus Annus, 110 and 34)

The percentage of Australia's real national income paid in social security has dropped. But some payments have risen greatly. The percentage of Australia's real national income paid in social security has dropped. But some payments have risen greatly. The number of unemployed benefits grew by 61% in June 1991 compared with the previous financial year, and by another 26% in 1991–92. In 1990–91 sole-parent numbers rose by some 20 000 and in 1991–92 by a further 22 000. In June 1992, 288 000 sole parents were in receipt of pensions.

Reaffirming their support for the social security system, the Bishops call for its procedures to be simplified. They say there is no justification for claiming that those receiving social security get undeserved handouts from the taxpayer. Rather, a good case exists for adjusting it to give more support to some disadvantaged groups.

The Bishops recommend that: the role of taxation as a redistributive power of government to increase equity and to support the vulnerable through the social security system be expressly affirmed.

5. Taxation

Taxation is the other chief way governments can tackle imbalances in wealth distribution. Those who call for social security
cuts usually also want lower taxation.

Even when allowances are made for institutional differences of taxation and expenditure between countries, it appears that Australians are less heavily taxed than people in a number of other relatively affluent nations. Our social security expenditure is also comparatively low.

**The Bishops recommend that:**
The State and Federal Governments review the taxation system, examining such matters as the incidence of taxation (especially indirect taxes), tax avoidance and tax shelters (used especially by the corporate sector).

**6. Health**
The care of the sick is a demand of the Gospel. A recent survey confirms that good health is dependent upon an adequate income for food and housing much more than on medical and health services. Nevertheless, there are serious problems in the area of the just distribution of medical services.

The Bishops say everyone has a right to basic health care and services. They favour a well-balanced mixed health system, public and private. If people cannot pay for medical and hospital services, they must not be charged full fees. A resources are limited, governments must ration services in fair and equitable ways.

**The Bishops recommend that:**
the public hospital system be maintained and adequately resourced to meet the needs of the general population; and that an improved Medicare system or a similar scheme be retained, especially for those on low incomes.

**7. Education**
Equal access to education is a key to guaranteeing opportunities for everybody.

Parents, the prime educators of their children, have the right of access to schools whose value systems they respect. This is not always recognised by policy makers.

Some say that more well-to-do families are more likely to find a place in the Catholic school system and it appears not enough government funds have been allocated to enable many parents to send their children to the school of their choice.

**The Bishops recommend that:**
governments increase both capital and recurrent funding to non-government schools, especially those in poorer areas.

**8. The Pressure on Families**
The Second Vatican Council described the family as the vital cell of society. Families should be supported, the Bishops say, not only because they mould human beings, but because their sharing and co-operative values are the same as those that operate for the common good in the wider community.

Families are disadvantaged under our current taxation system. They are also among the first victims of unemployment and the rising cost of housing, education and health care. They suffer from the consumerist climate, with its persistent and intrusive advertising, 'plastic money' culture and easy credit.

Family supports have weakened. The Bishops see the Family Law Act of 1975 as a factor contributing to the high divorce rate, because dissolving marriages is now easier. Four out of ten marriages now break down. This is closely associated with child poverty, youth unemployment, homelessness and suicide.

After divorce, men usually fare better economically than women and children, contributing further to inequality between the sexes. Sole-parent families, often in poverty, are now the fastest growing family type.

The Australian Family Survey (1990–91) shows that families with only one breadwinner are having the most economic difficulty. Families with children were having more financial difficulties than others: 57% of couples without children were managing well financially, compared with only 38% with children.

Despite some attempts, the Commonwealth Government still lacks a coherent approach to creating and maintaining conditions that support the well-being of the family.

Employers need to have policies which recognise their workers' responsibilities. Positive community and government action could counter the forces tending to break down the family unit.

**The Bishops recommend that:**
Federal, State and Local Governments develop coherent and co-ordinated family policies, particularly in regard to taxation, family allowance supplements and family support services.

**9. The Aboriginal People**
Many comments made in the Statement, particularly in Chapter 6, apply with special force to the most disadvantaged members of the Australian community, the Aboriginal people.

The Statement welcomes the Federal Government's 1992 responses to the Aboriginal Deaths in Custody Report, which are indicative of a commitment to implementing the Report's recommendations.

**The Bishops recommend that:**
the authorities pursue as a top priority a bi-partisan process of reconciliation that maximises the gains so far made by the Aboriginal people and enhances their continuing aspirations, so that a just and proper settlement may be reached as soon as possible.

**10. Many Other Signs of Imbalance**
The Bishops invite readers to seek out other signs of imbalance of wealth distribution themselves. They pose the question: Who has the power to bring about change? They say the Church cannot offer technical solutions, but must raise its voice on matters of morality and social ethics. The morality of failing to redress the wealth-poverty gap in Australia is a matter of deep concern.

**The Bishops recommend that:**
the Commonwealth government conduct an inquiry, to be completed no later than 1994–95, into the distribution of wealth in Australia, in order to identify strategies to bring about a more equitable distribution of wealth within a definite time frame.
CHAPTER 7

What Kind of Society Do We Want?

For you know the generous act of Our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that by his poverty you might become rich.

(2 Corinthians 8:9)

Giving Everyone a Fair Go

Australians have the ability to question the status quo and to bring about the reforms needed to address the social problems described in the Statement. In its treatment of some groups, especially Aborigines, this has not been the land of the fair go. The fair go was reflected in the social legislation of the late nineteenth century, the Arbitration Act of 1904, the introduction of a basic wage, equal voting rights for women and the provision of pensions for widows, invalids and the aged. Since World War II, Australia has opened up opportunities for many immigrants and refugees to rebuild their lives.

The fair go philosophy is not far removed from the idea of the common good. The Bishops offer brief reflections on four central matters:

1. Solidarity and the Common Good

The Bishops say they realise it is difficult for people to work in solidarity to put the poor first because of pressures to put their own self-interest first. But they say this emphasis on individuals must be counteracted through a new sense of the importance of community. Social life can stand at the core of human existence.

The call to solidarity is, therefore, a call to a new way of thinking, recognising all people as social beings with the rights and responsibilities of interdependent members of very large communities.

Through their everyday lives, most understand this idea of a social being who is committed to the well-being of his or her family, club, church or union, etc., but there is a need to think beyond that. Decisions made in one part of the world can have huge repercussions elsewhere. Within Australia, too, the behaviour of powerful individuals and large institutions can have devastating effects on the economic and social conditions of others.

As an example of wrong thinking, the Bishops criticise the tendency to judge public figures' private lives, while ignoring the significance of the morality of their public behaviour. In public life, they say, the well-being of others is often far from being of primary concern.

Solidarity must mean action to counter the dominance of individuals and institutions motivated only by self-interest. People need to express their outrage at a grass-roots level.

The Bishops say these major issues should be on the agenda for public discussion in Australia:

- The economy, which has become the dominant consideration in our society, should be seen as existing within the total culture. Economic concerns must be consistent with social and spiritual values and directed towards the good of all.
- Wealth creation and economic growth are not, in themselves, either socially good or evil. In Australia, however, they have meant the concentration of considerable economic and political power in the hands of a few, and a wider wealth-poverty gap. Neither the wealth nor the power was directed to the common good. Can this continue?
- A fair and just society effectively ensures equity in wealth distribution and makes sure it provides reasonable access to opportunities and those services and environmental conditions which are for the common good.

2. People's Needs and Rights

The recent recession has revealed a widespread belief that all people have a right to be adequately fed, clothed and housed, and to work for a just wage under just conditions.

Families as well as individuals have rights, the Bishops say. Economic rationalism requires that things be valued in terms of dollars. Because this is difficult in the case of child rearing and family management, their true value has been demeaned.

The Bishops assert that people have a right not to be threatened by impoverishment.
To protect these rights, people need to take collective action and governments need to correct unjust practices.

3. Government's Role

Australians do not wish the people who make up their governments to be value-free, the Bishops say.

Because self-interested lobby groups have so much say with politicians, it would be good if politicians adopted guiding moral principles Father David Hollenbach SJ suggests these three:

- the needs of the poor are more important than the wants of the rich;
- the freedom of the dominated is more important than the liberty of the powerful; and
- enabling marginalised groups to participate is more important than keeping a system which excludes them.

Australians do not wish their nation to be run like a business where the goal is to maximise profits by increasing efficiency, the Bishops say. The public expects governments to think about matters like education, social welfare, law and order and the needs of minorities and those in distress. Discussions about privatisation must consider this.

Only long-term strategies to create new and more diverse industries and products will lead to a more healthy Australian economy and to the possibility of full employment, the Bishops say. The aim at the same time must be to distribute wealth and care for the poor.

Australia's natural wealth is not to be treated as a free income, totally available for exploitation, and the need for sustainable development should be stressed.

How much should be produced in a just society? Consumerism and acquisitiveness can easily suppress concern about the needs of the poor both here and abroad. We must continue to look critically at policies which emphasise economic growth alone. The Bishops applaud moves to develop ethical codes for business.

4. The Right to be Informed and Educated

Education and information are important:
- as a consequence and source of human dignity;
- to enable people to guard against the excesses of capitalism and to understand how labour and capital interact; and
- to keep democracy alive. Training and the upgrading of skills are important, the Bishops say, but becoming a clever country does not ensure Australia becomes a wise country.

The Bishops stress the need for more social justice education to spur people into action. The Church itself acknowledges the need to upgrade its own emphasis on this.

Learning from experience is especially important. The Bishops say people have to question how much they move within a comfortable ghetto of those like themselves.

Australians have had some bad models to look up to. The media exalted some of the wealthy and their lifestyles in the 1980s, often overlooking the ways in which much of the wealth was gained and its non-productive use. This adulation was self-serving and promoted an unjust society, the Bishops say. They also criticise the shallowness of television's thirty-second 'grabs', saying persuasion under high pressure is not education.

They quote the Pontifical Council for Social Communications: 'It is not acceptable that the exercise of the freedom of communication should depend on wealth, education and political power. The right to communicate is the right of all.'

Australia Not Yet a Commonwealth

The word Commonwealth has been used in Australia since Federation. It can also be used to express a new vision of the nation's common good.

The inquiry collected ample evidence to show that, contrary to that vision, grinding poverty exists in Australia today alongside what Pope John Paul II has called superdevelopment: the civilisation of consumerism, surpluses and waste. There is a mentality which emphasises success/failure based on material things.

Responsibility for Others

The Bishops urge us all to examine our attitude to wealth and accept our responsibility to others. We need to recognise that owning property involves social obligations.

The Church's Wider Spiritual Message

The Bishops' wider message goes beyond putting the poor first (the preferential option for the poor).

They say that if one believes in God the Creator, one must revere the goods of the Earth and recognise that they are meant to be shared, in a way that safeguards the integrity of creation. As the Son of God joined the human race, salvation is meant to extend to all God's children, who reflect his image. The search for justice should be carried out with the guidance and inspiration of the Holy Spirit. True celebration of the Eucharist means accepting one's obligation to share one's life and resources with others, particularly with those in need.

The Hunger for Spirituality

Many people other than Catholics want spiritual values to provide a sense of purpose where material values have failed.

Lessons can be learnt from Aboriginal people's beliefs, as expressed by Joan Winch: "We always take a holistic approach to living—to human beings, nature and the universe—because we believe that we are made by the Great Spirit, and everything within this land has meaning.'
We have a rich land, a common wealth, and a people who have shown themselves generous and capable of concern for justice in the past. We call upon those same qualities now. The challenge of this document is not just to think differently, but to act differently. The renewal of our society, in which the Gospel vision must find a real place, asks of all Australians, but especially Catholics, just and compassionate public policies. Then we can truly say we not only understand but practise Christianity and respond to Christ's call to us: I have come that they may have life, and have it abundantly. (John 10:10)
A STATEMENT ON THE DISTRIBUTION OF WEALTH IN AUSTRALIA FROM THE AUSTRALIAN CATHOLIC BISHOPS' CONFERENCE

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