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**Aboriginal expenditure patterns:
an analysis of empirical data and
its policy implications**

D.E. Smith

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SERIES NOTE

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- to investigate issues relating to Aboriginal employment and unemployment;
- to identify and analyse the factors affecting Aboriginal participation in the labour force; and
- to assist in the development of government strategies aimed at raising the level of Aboriginal participation in the labour force and at the stimulation of Aboriginal economic development.

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Jon Altman
Director, CAEPR
Australian National University

ABSTRACT

Assessments of the adequacy of government social security programs, of taxation policy, the equity of income distribution and of the impact on Australian households of changing economic conditions all rely heavily on expenditure data obtained from Household Expenditure Surveys (HES) conducted periodically by the Australian Bureau of Statistics. The few Aboriginal households included in the HES are not identified. There are currently no equivalent national data available on Aboriginal expenditure levels and patterns. This paper provides an analysis of recent empirical research on Aboriginal expenditure by examining three common expenditure categories: housing, food and transportation. Results are compared with those from the 1988-89 HES. The comparison reveals that Aboriginal expenditure differs from that of Australian households. While some of these variations are caused by Aboriginal social relations and culturally-based values, the paper suggests that low levels of income are also important. The paper evaluates the impact on Aboriginal expenditure of financial subsidisation, the price of goods, geographic location, social and cultural factors, and levels of income. The expenditure patterns of low-income Aboriginal households are indicative of poverty. The analysis shows that an important impact of Aboriginal poverty is that with a high proportion of income being spent on basic commodities, many households do not have the cash to pay for service provision. While some remote Aboriginal communities need to pay only small amounts for service provision and housing costs, they pay higher prices for basic commodities. The paper raises a range of policy issues and highlights the urgent need for quantitative, comparative data on Aboriginal expenditure.

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Ms Diane Smith is a Research Officer in the Centre for Aboriginal Economic Policy Research, Faculty of Arts, the Australian National University.

Foreword

When the Centre for Aboriginal Economic Policy Research (CAEPR) was established in the Faculty of Arts at the Australian National University in March 1990, the University's Faculty Research Fund made a grant to the Centre. This grant was intended for a literature-based study that would complement CAEPR's policy-oriented research agenda.

In 1991, a decision was made to use this grant for a special project that would examine important elements of the Aboriginal economy by highlighting differences between information collected by researchers conducting case studies and that collected, primarily by the Australian Bureau of Statistics (ABS), in large-scale official surveys like the five yearly Census of Population and Housing and other special surveys like the Household Expenditure Survey and Household Income Survey.

In March 1991, Ms Diane Smith was appointed to undertake this special project. CAEPR Discussion Paper No. 9 on empirical data on Aboriginal household expenditure patterns is the first outcome from her research. It should be read in conjunction with CAEPR Discussion Paper No. 10 that raises conceptual, methodological and cultural factors that will need to be considered if a specific Aboriginal household expenditure survey were to be undertaken by the Australian Bureau of Statistics. The literature-based nature of her research on expenditure means that the resulting CAEPR Discussion Paper is a little longer than is the norm in this series. Nevertheless, I believe that this report resulting from Ms Smith's analysis will be of great value to researchers and policy-makers alike.

Jon Altman
Series Editor
August 1991

Amongst many contemporary Aboriginal communities life is regulated by the supply and spending of cash. Purchasing power rules the fluctuating economic fortunes of many Aboriginal families, especially those receiving low incomes primarily from welfare payments. And yet, while a number of recent studies have been conducted on the cultural and economic dimensions of Aboriginal participation in the cash economy, there has been very little research focusing on the nature and consequences of cash expenditure by Aboriginal households.

Government assessments of the adequacy of income support and social security programs, of taxation policy, the equity of income distribution and the impact on Australian households of changing economic conditions all rely heavily on the availability of quantitative expenditure data from the Household Expenditure Survey (HES) conducted periodically by the Australian Bureau of Statistics (ABS). Accurate indicators of the standard of living achieved by Aboriginal households require similar direct measurement of their expenditure capacity and patterns. The HES has no Aboriginal identifier and as such, data on the Aboriginal households interviewed cannot be extracted (Smith 1991). Currently there are no other official data available on Aboriginal expenditure patterns and levels. Assessments of the appropriateness and impact of government programs and policies aimed at improving the economic well-being of Aboriginal people will be undermined as a result of these major gaps in knowledge about Aboriginal expenditure.

This paper presents an analysis of the nature and implications of the available quantitative data on Aboriginal cash expenditure by examining three common expenditure categories - housing, food and transport - in some detail. Data on Aboriginal expenditure in these areas are compared with those from the most recent HES conducted in 1988-89. Possible factors involved in determining Aboriginal expenditure levels are considered. In particular, the impact on Aboriginal expenditure of financial subsidisation, the price of goods, levels of income, geographical location, and social and cultural factors are evaluated and associated policy implications considered. The issues raised in the paper have direct relevance to the design and focus of a possible Aboriginal Expenditure Survey (see Smith 1991). It may well be that if a separate survey is to be conducted with the Aboriginal population, a corresponding survey should also be undertaken with the Torres Strait Islander population.

A recent annotated bibliography of published literature on Aborigines in the economy, covering the period 1985 to 1990, reports that research concentrated on Aboriginal employment and programs, government economic policy, and Aboriginal economic development and status (Allen

et al. 1991). The authors note there has been no comprehensive research on Aboriginal expenditure patterns (ibid: xviii). Most studies of Aborigines in the economy had been undertaken in the Northern Territory, and more generally focused on remote and rural Aboriginal Australia. The only economic research on major urban areas published during the review period were for Darwin and Newcastle.

This study also found a paucity of comparative quantitative data on Aboriginal expenditure patterns, especially for urban Aboriginal populations. While Allen et al. focused on published research, this study has found more quantitative data available in unpublished reports to government and in doctoral theses. There are difficulties in comparing results from research conducted at different points in time, across a range of communities, by fieldworkers using diverse methodologies and having different research priorities. The analysis in this paper concentrates primarily on Aboriginal households (no attempt has been made to review information on Torres Strait Islander expenditure) using the most recent quantitative data, and referring to earlier research and fieldwork descriptions to highlight or expand specific issues.

Regardless of the lack of comprehensive data, there are many generalisations and assumptions (many based on ideological positions) commonly made about Aboriginal expenditure. For example, it is argued that the high cost of goods in remote Aboriginal communities is exacerbating poverty and that financial subsidisation by government is necessary to improve low Aboriginal economic status. Underlying many statements lies the assumption that Aborigines spend their money differently than the wider Australian community. This paper evaluates these various assumptions and viewpoints using primary data.

Australian housing costs

The ABS classifies housing expenditure as current costs including: rent payments, mortgage payments and interest, rates payments, house and contents insurance, repairs and maintenance costs, and other current housing costs such as payment of interest on loans for alterations and additions. Data are also collected on other capital costs such as the principal component of mortgage repayments on the selected dwelling and other properties, the purchase of dwellings and property, as well as the cost of additions, renovations and insulation. Also included in HES are the costs of household furnishings and equipment, household services and operation (including household non-durables such as cleaning agents, paper products and landscaping), postal charges, telephone and telegram

charges, household services, child-care services, and household hire and maintenance expenses.

The quantitative data obtained by the ABS (1990a) on housing expenditure enable them to assess the interrelationships between housing costs for the Australian population and a range of economic and social variables. For example, comparisons are made between source and levels of income and expenditure on housing; between the nature of housing, household characteristics and the employment status of the reference person in the household; and the kinds of expenditure levels associated with these variables. Analysis of data from the 1988-89 HES revealed that the average weekly expenditure of Australian households on housing costs is \$71.80, or 14.3 per cent of average weekly household expenditure.

Housing costs for the HES sample population varied according to income levels, the family characteristics of the household and the nature of housing occupancy. Households which owned their homes outright spent \$30.57 (or 6.8 per cent) of their average weekly expenditure on current housing costs; whilst those renting privately spent \$79.98 (or 20 per cent) of their average weekly expenditure; and those renting government housing spent \$50.57 (or 15.3 per cent). Australian households with higher than average expenditure on current housing costs were typically: households with low levels of income, renting from a private owner, and single-parents with dependent children. Households with lower than average expenditure on housing were typically: higher income, multiple-family households, owning their own home outright.

Aboriginal expenditure on housing

Rental costs and subsidisation

Very little quantified data equivalent to that collected by the HES are available on Aboriginal expenditure on housing costs and other associated socioeconomic characteristics. Whilst more research on the costs to Aborigines of housing has been carried out than on many other aspects of expenditure, there is little information available at the level of family or household. More often the focus has been on the social and cultural issues relating to appropriate housing styles and government expenditure on housing at various Aboriginal townships. Yet information from research and previous census indicates that housing costs in different geographical locations are markedly different for the Aboriginal and non-Aboriginal populations. There may also be significant variations in expenditure on housing within the Aboriginal population according to a range of geographical, cultural and funding circumstances.

There is more information available on rental payments than for any other aspect of Aboriginal housing expenditure because it is related to concerns about income levels and the recouping of costs of funded housing programs, and also because it has featured as an important indicator of Aboriginal household poverty (see Brown et al. 1974; Bryant 1982; Gale and Wundersitz 1982; Henderson 1975; Hollingworth 1979; Rowley 1982). Rental costs vary considerably, as expected given the different living conditions of Aboriginal people. The main difficulty is obtaining information that is comparable. Invariably, when information on Aboriginal household rent is available, it is rarely accompanied by a more comprehensive assessment of its significance as an item within overall household expenditure.

The 1986 Census (ABS 1991: 14) data present an Australia-wide picture in which 53 per cent of Aboriginal average weekly rental payments were between \$0 and \$49, and 36 per cent of weekly rentals were between \$50 and \$99. Seven out of every ten Aboriginal households were renting their dwellings (*ibid*: 14). By far the largest supplier of low-rental dwellings were Aboriginal organisations and housing associations, and government agencies including State and Territory housing authorities. Private sector rentals (which included houses rented through Aboriginal organisations and associations) accounted for 45 per cent of Aboriginal rentals, whereas for all Australia the majority of houses are rented from landlords. It must be noted however, that these census data include a high, 14 per cent non-response rate by Aboriginal households. Given the high level of non-response, it may be that poor Aboriginal families in improvised dwellings in rural and remote regions are not being adequately counted in the Census.

Case studies highlight the economic and social factors influencing Aboriginal current housing costs. Ball's survey (1985: 12) of the economic conditions of Newcastle Aborigines emphasises the crucial link between housing status and proportion of income outlaid for rent. Aboriginal householders in government rental accommodation in Newcastle, including those in dwellings provided by Aboriginal housing associations via government funds, were better off financially, usually paying less than 20 per cent of their income in rent, compared to those in private rentals who usually paid more than 20 per cent. Aboriginal organisations often provide rent subsidies and/or cheap repairs and maintenance. Ball (*ibid*: 12) calculated that over half of all Newcastle Aboriginal households paid over 15 per cent of their income in rent, while the poorest Australian households in the 1975 HES which 13.7 per cent.

Rental expenditure by Aboriginal households must be assessed against total household income. A number of researchers have found, as Ball did, that rent for urban Aborigines was an important and often major expense (see Brown et al. 1974; Gale and Binnon 1975; Gale and Wundersitz 1982; Rowley 1982; Young and Fisk 1982). Bryant (1982: 95) commented that payment of rent was the major expenditure problem for Aborigines in Robinvale, Victoria. Frustrated by their inability to pay rent, some entered into a cycle of moving out to the riverbank, to other towns for seasonal work, or to caravan parks, before returning again to pay off arrears (ibid: 94). Such cycles, influenced by erratic levels of low income, are reflected in equally erratic expenditure patterns for the households concerned. Similar findings are reported by Ross (1987: 124-5) for Aboriginal town campers and residents of Halls Creek, where rent for 'below conventional houses' ranged from 9 and 15 per cent of householders' social security incomes, and from 16 to 35 per cent for the newest homes. Ross comments on the difficulties of paying rent, electricity and food bills facing many Halls Creek Aboriginal people receiving low or unreliable sources of income.

Research in Cape York reveals some of the historical background to procedures established by local councils and missions for determining rental payments for Aboriginal residents. Anderson (1982) reported that at Wujalwujal, until 1980, each wage-earner in a house paid 10 per cent of their gross wage in rent to the mission administration. In addition, each resident in a house on unemployment benefits or pension was charged \$4 per week rent. As a result, some households were paying up to \$40 per week for a two-room substandard house (ibid: 106). Anderson's economic survey of some 26 households indicated that household weekly income varied considerably (from \$5 to \$420 per week) and that according to the rent schedules noted above, close to 50 per cent of these households were paying more than 15 per cent of their weekly income on rent, with six households paying 20 per cent and more (ibid: 117-8). Since 1980, \$4-\$8 a week was charged for the older houses and 15 per cent of the gross wages of the 'household head' was charged for new houses built at Wujalwujal.

Martin (forthcoming) reports that rent at Aurukun in the late 1980s constituted a very low 2.6 per cent of the settlement's total yearly expenditure, compared with 17.7 per cent in the 1984 HES. Rental payment was via a levy charged on individual income earners regardless of the type or condition of their housing. Obviously, the more income earners in a house the more rent was paid. No rent was charged for the older-style, slab bark one-room housing at the settlement, so many people preferred that housing. Martin reckoned the per capita income of

Aurukun households at \$65.80 per week and estimated that over twice as much community income was spent on food as compared with non-Aborigines on similar income levels. Thus, lower housing costs probably assisted in keeping certain Aurukun households above the poverty line.

One commonly held view is that Aboriginal people pay extremely low rents, if they pay rents at all. However, the rental payment situation for Aboriginal people is more complicated than this. Altman and Nieuwenhuysen (1979) note that expenditure on rental has considerable implications for Aboriginal income status and that the availability of subsidised rental, especially from government housing, sometimes raises Aboriginal households above the poverty line. Rental subsidisation varies in amount and impact according to the location of the population, levels of income, as well as other social and cultural variables. There is little quantitative data available on the degree or impact of subsidisation at different Aboriginal communities.

At one obvious level, a number of Aboriginal people live in circumstances where improvised dwellings (traditional or other) are the main form of shelter for which rent payments are not an issue. And while housing costs at many Aboriginal communities are subsidised by government and other funding agencies, the housing provided has often been substandard. Altman and Nieuwenhuysen (1979) note that in the 1970s, whilst Aborigines may have been receiving subsidised housing, on a per capita basis, the income of Aborigines in settled Australia was less than 30 per cent of that for non-Aborigines. The 1986 Census data indicate that this situation has hardly changed.

Some rental subsidies come from government funding directly to communities; others come through funding allocated to various Aboriginal agencies. The Aboriginal Development Commission (ADC) has undertaken housing programs within Aboriginal communities after assuming control of the Federal Government housing program for Aborigines in 1981-82. An example of the kind of financial role they have played in Aboriginal housing is indicated by the Human Rights Commission (1988) report on Toomelah. From 1981 to 1987 the ADC provided \$1.5 million in capital funds to Toomelah enabling the construction of 12 houses. In the same period \$103,000 was provided in recurrent funds to meet the shortfall between rental income and costs such as rates, insurance, repairs and maintenance. These funds represented a subsidy to the Aboriginal households at Toomelah occupying those houses. The houses in turn are 'owned' by the local Aboriginal housing cooperative which administers the grants and acts as the rent collection agency.

At that time, ADC policy required tenants to pay a minimum rent of \$40 per week for houses in fair to good condition, while rental paid for housing in poor condition was less, circa \$20 per week. At Toomelah in 1988 rent was levied at the rate of \$20 per week for brick houses with amenities, \$10 per week for a shack with water and electricity, and \$5 per week for a shack without water and electricity. It appears that housing costs are low for Toomelah residents as a result of government-funded housing programs and the rental subsidies provided to their housing cooperative. However, a 1988 investigating commission judged the situation to be otherwise. The supply of water and sewerage to all Toomelah dwellings was well below acceptable standards and the commission expressed concern that many Toomelah people were '... being forced or required to pay for the privilege of living in substandard housing without adequate facilities' (Human Rights Commission 1988: 15). Indeed, because the houses were in such 'a shocking state of repair', the local Aboriginal cooperative did not collect any rent for a period of time (ibid: 15).

The HES records the value of commodities or services provided by employers, but not those supplied free by other households or agencies (ABS 1990b: 54). The exclusion of rental subsidies to Aboriginal households would seriously misrepresent their expenditure capacity. There is little doubt that in some Aboriginal communities subsidised rental and housing programs provide an important source of income-in-kind which improves their expenditure capacity. In some cases the rent subsidy raises households with extremely low incomes to be lifted above the poverty line. However, increasing pressure to introduce a user-pays system at the household level may mean increasing poverty for economically vulnerable Aboriginal households and would probably only operate effectively in tandem with a voluntary garnishee of wages (see Rowse 1988).

In many cases the subsidisation of housing costs to Aborigines is one offered generally to the whole Australian population; that is, access to cheaper housing commission dwellings. In other cases specially-funded housing programs focus on Aboriginal low-income earners and on Aboriginal communities where housing has been seriously neglected or is totally lacking. This can occur in the vacuum left by the failure of State and Territory governments to provide standard housing services to Aboriginal people, where the Federal Aboriginal Affairs department contributes substitute funding, often to Aboriginal organisations which then provide the services and housing. In other circumstances, financial subsidisation by governments, of Aboriginal housing costs, represents supplementary funding provided because of their perceived extreme

disadvantages, such as low levels of income and their geographical location. Unfortunately, there is very little quantitative data on the level or kinds of housing subsidies offered to Aboriginal people in different geographic locations. Data needs to be collected at the level of Aboriginal households and their kin-linked household networks (see Smith 1991) to enable assessment of the impact of financial subsidisation on Aboriginal expenditure capacity.

The impact of Aboriginal dwelling type and condition

Aboriginal housing differs markedly according to geographic location and cultural factors, and certain types of housing are more commonly associated with the Aboriginal rather than the non-Aboriginal population in Australia. Housing type has a direct impact on Aboriginal expenditure patterns.

A similar percentage of Aboriginal people and all Australians live in separate housing (75 and 77 per cent respectively) and a smaller percentage of Aboriginal people live in medium density housing (13.5 per cent) as compared to the total population (19 per cent). One apparent area of major difference in housing type between the Aboriginal and Australian population is the relative proportion of improvised dwellings. The 1986 Census records almost 4 per cent of Aboriginal dwellings as improvised, compared with only 0.26 per cent for the total population. Improvised dwellings are most common in rural areas, where 6 per cent of Aboriginal dwellings are improvised in rural localities and 18 per cent are improvised in other rural areas (ABS 1991: 13). However, as the ABS (ibid: 14) notes, these figures are likely to be considerable underestimates given the high level of non-response (7 per cent) to the dwelling structure question in rural areas, and the fact that some households for whom 'not stated' (4 per cent) was designated, may have had dwellings for which the Census structure types would not be appropriate.

Improvised dwellings are most commonly associated with Aboriginal town campers living in towns throughout rural Australia, and with remote outstation and pastoral communities. In a number of ways improvised dwellings and communal sharing of housing facilities directs Aboriginal expenditure along certain lines. Studies of town camps carried out in Alice Springs (see Beck 1985; Drakakis-Smith 1982; Heppel and Wigley 1981; Rowse 1988) highlight the connections between income, expenditure and housing type and condition. The living conditions of Alice Springs town campers have always been highly variable, ranging from more conventional housing to humpies, tents, cars, and meagre windbreaks. A survey of dwelling types in the camps by Drakakis-Smith

(1982) revealed that 43.7 per cent were tents, 29.2 per cent were permanent houses, and 27.2 per cent were minimal shelters consisting of a variety of materials such as corrugated iron, canvas and plastic. Further, it was found that most town campers lived in a state of material paucity: 57 per cent of dwellings were without furniture, 52 per cent without beds, 75 per cent without food storage facilities. Seventy-six per cent were without clothes storage facilities, 66 per cent used open-fires for both cooking and lighting, 27 per cent had no inside water and 27 per cent were without any water at all, and the same percentage had no toilet facilities.

Since this survey, Tangentyere Council which administers Alice Springs town camps, has provided water supply to many camps, carried out maintenance on houses and facilities, and provided sanitation services. Nevertheless, many camp residents still share communal ablution and washing facilities. The lack of storage facilities effectively restricts expenditure on food to non-perishables and tinned food, or to take-away food which must be consumed immediately. Beck (1985: 89) describes the qualitative pattern of town camp expenditure as one in which food, transport and alcohol consume the largest proportion of residents' incomes. After any remaining cash is redistributed to those in need, little is left as savings for future requirements or to spend on consumer durables.

Current housing costs may well be considerably lower for people living in improvised dwellings in bush communities, town camps and outstations, than for Aboriginal families living in private rental houses or who are purchasing their own homes in rural and metropolitan areas (Young 1981: 52). Expenditure on improvised dwellings is restricted in terms of the wide range of items classified by the ABS as housing costs. For many town camp dwellers their expenditure on housing reflects cultural values and social particularities, as well as economic factors. Thus, Ross (1987: 92-4) notes that the demands for food by relations may have more to do with food being bought daily than it does with the adequacy or otherwise of food storage facilities, which is the more commonly cited reason. High mobility amongst town-campers also acts as a disincentive to spending money on housing services and commodities.

The transition from improvised dwellings to more 'conventional' housing involves a change in expenditure for many Aboriginal people. For example, Ellanna et al. (1988: 95) report the impact on expenditure of dwelling type at Yuendumu. Whilst increasing numbers of Yuendumu people are moving into more conventional houses, many are still living in humpies and as a consequence their meagre cash incomes do not have to

cover housing costs. Taylor (1977: 155) pointed to the consequences for Kowanyama people's expenditure patterns after the building of three-bedroom houses in the mid-1970s. The 'simple bush housekeeping' that sufficed in the palm thatch houses was no longer sufficient in the new houses. Regular inspections by the reserve manager meant that there was a continuing expenditure on household cleaning products. The new houses with their stoves encouraged a new form of cooking and required different cutlery, and bedrooms required sheets, pillow slips, blankets and curtains rather than just swags.

Rowley (1982) and Young (1982) likewise reported that a shift into more conventional housing for Aborigines in New South Wales from 1960 to the 1980s inevitably led to increases in related costs such as electricity and gas. Indeed, research conducted in South Australia by the Department of Community Welfare reports that new Aboriginal tenants in conventional dwellings may have to go into considerable debt to adequately furnish their homes (see Westcombe 1990: 6). It may well be that the move into more conventional housing makes for changing patterns of expenditure and, for some low-income Aboriginal households, increased economic hardship given the array of additional costs associated with running a house.

The Human Rights Commission (1988) concluded that substandard housing and lack of facilities had a direct impact on the housing expenditure patterns of Toomelah residents. Local residents argued that lack of repairs and maintenance on public housing seriously affected their own ability to maintain or improve their houses. It is not simply that conventional housing requires different kinds of expenditure, or that the costs involved are greater than those encountered by residents of improvised dwellings. If conventional housing is substandard and lacking in access to essential services, Aboriginal households will be involved in a never-ending cycle of recurrent costs as a result of disrepair, damage and lack of basic facilities.

Aboriginal expenditure on housing is affected by access to adequate housing in the first place, as well as by social and cultural factors and by the demographic characteristics of the Aboriginal population. At one level, expenditure partially reflects a preferred lifestyle and as such is not necessarily a reflection of poverty per se. For example, for many residents living at outstations, rent, mortgages, house insurance, landscaping and so on, are meaningless concepts. In areas of remote Aboriginal Australia one would expect to find negligible expenditure on these aspects of housing. In other areas, however, low Aboriginal expenditure on the same items more appropriately reflects poverty, low

incomes, unemployment, limited access to housing and low levels of home ownership, as opposed to being reflections of a preferred lifestyle.

Housing type and condition, geographical location of dwelling, the nature of land ownership, levels of income, and Aboriginal household characteristics, together with the level of government funding are all factors affecting Aboriginal expenditure on housing costs. Available research indicates that expenditure on housing represents a considerable burden to many Aboriginal households, especially those on low incomes. There are regional and cultural variations in these costs which need to be recognised. Rental subsidisation is an important form of income-in-kind for many families, but unfortunately there is little quantitative information as to its economic significance in different situations.

Levels of Aboriginal home-ownership

Home ownership is equated with a measure of economic well-being and the ability to make a considerable financial investment over time. Aboriginal home ownership is low compared to the total Australian population. In the early 1970s only 19.9 per cent of Aboriginal private dwellings were owner-occupied, as compared with 67.3 per cent for the total population (Altman and Nieuwenhuysen 1979). By 1986 (ABS 1991), just over one-quarter of all Aboriginal households lived in homes either owned or being purchased by a household member, compared to two-thirds of all Australians. Of this figure 11 per cent are home owners as opposed to purchasers, compared to 38 per cent of the total Australian population owning homes.

There are marked differences in Aboriginal home-ownership levels according to geographic location. The greater proportion of Aboriginal owner-occupiers are in the major urban areas and fewer are in 'other rural localities' (populations of 200 - 999 people). Higher ownership (31 per cent) was recorded in other rural areas (comprising rural localities and other rural areas), although one in six of these homes were improvised (ABS 1991). Census figures reveal considerable variation between States. Only 3 per cent of all separate homes in the Northern Territory were owned by Aborigines in 1986 and 2 per cent were owned in the Australian Capital Territory, whereas 12 per cent were owned in Victoria, 11 per cent in New South Wales, 20 per cent in Tasmania, 10 per cent were owned in Queensland, and in South Australia approximately 8 per cent were owner-occupiers (ABS 1988, 1989a, 1989b, 1990c).

These figures must be treated with some caution. A difficulty in assessing this area of Aboriginal expenditure is determining what constitutes 'home ownership' with respect to Aboriginal dwellings. For example, do

privately constructed, improvised dwellings constitute home ownership? Does occupation of seasonal structures at outstations constitute home ownership? Is this 'home ownership' of the kind where the 'owners' are able to realise the home's capital value through selling it? Is there indeed a housing market at remote communities in which these homes could be sold? Do they require the same kind of capital outlay for purchase as other dwellings? Is the 'owner' of a home located on a reserve or on Aboriginal land, a home owner?

In many Aboriginal townships and outstations a number of the houses are owned or held by the community at large (and usually designated within the census as 'rented-other, or landlord not stated'), but most occupants would regard themselves as 'owning' their houses. Rowley (1982) reported the anomalous situation in rural New South Wales, where about 9 per cent of the dwellings in 1965 were either owned or being purchased by a household member, but a larger total of 35 per cent also stated that they 'owned' their house. He explained that the additional 26 per cent was made up of families who '... owned the components of their shacks, but lacked rights under State law to the land on which they had been (often temporarily) erected' (ibid: 28). Ball (1985) found similar paradoxes surrounding the issue of home-ownership in Newcastle. Whilst some 15 per cent of Aboriginal dwellings in town were either owned outright or being purchased, one-third of these so-called Aboriginal-owned homes in fact resulted from white spouses inheriting property. In other words, the Aboriginal spouses' supposed home-ownership has not, in fact, been based on a greater expenditure capacity.

Obviously, Aboriginal notions of housing and 'home ownership' vary across Australia and may be different to the definitions commonly held by the non-Aboriginal population. Analysis of Aboriginal expenditure on current housing costs and of ownership levels, needs to assess the kinds of housing available to, and used by, Aborigines in order to include the full range of living situations. The levels of Aboriginal home-ownership have wider economic implications for Aboriginal people to do with the associated financial benefits (Altman and Nieuwenhuysen 1979: 17). Being primarily non-home owners, Aborigines are structurally disadvantaged in respect of using house ownership and related capital improvements as a means of wealth accumulation and realisation. Low levels of home ownership amongst Aboriginal people highlight their economic disadvantage and precarious expenditure capacity.

Australian expenditure on food

The ABS uses a detailed coded list of food items in their analysis of HES data. Included are bread, flour and breakfast cereals; processed and non-processed meat, poultry, fish and other seafood; dairy products, oils and fats; fruit and vegetables; juices and non-alcoholic drinks; and take-away foods. Each of these main classes of food are further subdivided to create 90 detailed categories.

HES data on food expenditure are analysed in relation to household income quintile groups. In the 1988-89 HES, households in the lowest income quintile allocated 20.1 per cent of their total weekly expenditure to food and non-alcoholic beverages, compared to 11.4 per cent by households in the highest quintile. In 1988-89 all Australian households spent an average \$95.83 weekly on food and non-alcoholic beverages; that is, 14.2 per cent of household expenditure. Of this, the highest proportion (24.5 per cent) was spent on 'meals out and take-away food', followed by meat and seafood (19.5 per cent) and fruit and vegetables (13.7 per cent) (ABS 1990b).

Aboriginal expenditure on food

There is no comprehensive information available for the Aboriginal population that is comparable to the quantitative data on Australian household food expenditure collected by the ABS. Whilst some research has been carried out on Aboriginal subsistence activities and on food consumption as an aspect of diet and nutrition, far less work has concentrated on Aboriginal patterns of cash expenditure on food. Research which has been carried out has tended to focus either on a wider community or outstation group perspective, or on the institutions (stores) involved in providing food, rather than at the level of the household or its constituent economic units. Very few researchers have looked at food expenditure within a pattern of total Aboriginal household expenditure. Recent ethnographic research confirms that expenditure on food constitutes one of the most significant outlays for Aboriginal people and that for many low-income households there are competing pressures on their cash between a variety of necessities such as food, rent, lighting and heating.

Research carried out at Yuendumu in the 1970s and 1980s allows for some preliminary assessments of expenditure on food over time at a single community. Anderson (1976: 11) found that at the community level, food accounted for 55 per cent and 50 per cent of expenditure in

the March and September quarters in Yuendumu in 1975. Some five years later Young (1981: 114) reported that approximately 56 per cent of Yuendumu's community income went to the purchase of food, with flour, bread, tea, sugar, tinned and fresh meat being the most frequent items bought. Young (*ibid*: 114) also found that the pattern of food purchases had changed since the earlier research carried out by Middleton and Francis (1976) at Yuendumu, with an increased expenditure on bread, but a lower proportion of money being spent on sugar and tinned food.

Middleton and Francis noted, as other researchers have for a variety of Aboriginal settlements, that the largest amount of money spent on food was on meat (36.1 per cent), followed by bread and cereals (total 23.0 per cent) and sugar products (total 22.7 per cent). They pointed out the difference between these allocations and those of the general Australian population at the time, which spent respectively 30.7 per cent, 15.4 per cent and 14.5 per cent on the above items (*ibid*: 88-9). A relatively large percentage (over 20 per cent) of money at Yuendumu was spent on perishables such as cakes, biscuits and fruit and vegetables, despite the fact that they were usually only available a few days each week. These foods had to be consumed immediately owing to lack of refrigeration and storage (*ibid*: 89-90). Again, there was a significant difference in the proportion of money spent on these as compared to the general population. Low Aboriginal incomes at that time had to be stretched to cover not only food, but also clothes, household requirements and rent. Yuendumu's high store prices left little room for extra expenditure on other consumer durables (*ibid*: 93-4).

Researchers have reported a similar general pattern to food expenditure at other Aboriginal communities. Harrison (1986) carried out a detailed survey of Tiwi spending in 1982 and 1983 covering 54 households of some 291 people, excluding transient visitors. She found that a mean 33 per cent of household income was spent on food in 1983. Nearly 40 per cent of this amount was spent on meat, fish and chicken. The second largest expenditure category was bread and cereals (15 per cent), followed by soft drinks and juices (11 per cent). The percentages of income spent on fats, milk and cheese, and fruit and vegetables were low by comparison. Harrison compared her results with the 1984-85 HES and found that a greater proportion (32.6 per cent) of Milikapiti household expenditure went to food than either the average Australian household (which spent 19.7 per cent) or the lowest Australian income group (which spent 23.5 per cent). The higher proportion for Tiwi households resulted from their lower incomes and higher local prices. As Tiwi household income declined the proportion spent on food increased.

Some researchers such as Peterson (1977) and Anderson (1982) have argued that whilst Aboriginal incomes at specific communities may be extremely low, they nevertheless suffice to cover their 'subsistence', or culturally based needs (Anderson 1982: 124). Those 'needs' are invariably judged by outsiders as being quite basic and rest, as Anderson acknowledges, on the fact that many Aboriginal people still have culturally determined material goals and a strong ethos against individual surplus accumulation. However, as Peterson (1977: 143) and others (for example, Middleton and Francis 1976) also note, satisfying these 'basic' needs at Aboriginal settlements and reserves has often meant living on a diet of damper, sweet tea and tinned meat; a diet of poverty.

Whilst cultural factors effect Aboriginal patterns of food expenditure, supply constraints such as low levels of individual and household income, and the range of goods available at stores in Aboriginal communities also direct purchases towards inferior and cheap foodstuffs. In household censuses at Mitchell River and Kowanyama in the mid-1970s conducted by Taylor (1972: 22, 1973: 8-10, 1977: 148-9), food accounted for approximately 39 per cent of expenditure with over 50 per cent of that being spent on meat, cereals and sugar. In a later comparison of Yuendumu and Kowanyama with urban Australian households (using the 1974-75 HES), Altman and Nieuwenhuysen (1979: 205-6) reported that Aboriginal food expenditure was heavily concentrated on meats, cereals and sugars, and that expenditure on quality foodstuffs was proportionally lower than that for all Australians (see also Young 1984). In a later study of food expenditure and consumption patterns at remote Arnhem Land outstations, Altman (1982: 24) again found that expenditure was dictated by the need to procure foods that were cheap and filling. Palmer and Brady's (1988: 141) estimates of consumption at a Maralinga outstation reveal a similar concentration on large quantities of meat, bread, sugar and spreads.

Altman (1982) noted similar patterns of expenditure to those above, at Arnhem Land outstations, but with some variation: the additional disadvantages of higher prices and supply constraints, but with the important advantage of access to subsistence foods. The store foods most commonly bought during his study of some 14 outstations, were the basics, flour, sugar, tobacco and tea. Altman (1987: 63) found that on average, 63 per cent of all expenditure was on six items: flour, sugar, tobacco, tea, tinned meat and ammunition. In particular, over a ten month survey period, 54 per cent of available cash income was spent on foods and a high 12 per cent on tobacco.

Convenience foods (such as take-away and preheated tinned foods) are also becoming increasingly important at many Aboriginal communities. Martin (forthcoming) estimates that 28 per cent of Aurukun food expenditure is on convenience foods; that is, twice the percentage for the lowest Australian household income groups, but closer to the percentage spent by all Australian households (24 per cent) on these foods. Importantly though, for families at Aurukun, this expenditure represents some 14 per cent of their income, whereas, for the lowest Australian income households it represents only some 3 per cent, and for all Australian households, 4 per cent of their available incomes. Aboriginal households appear to be spending a greater proportion of their incomes on necessary food staples and on inferior quality foodstuffs.

There is a familiar ring to many ethnographic descriptions of the range of foods most commonly bought by people at a wide range of Aboriginal communities. Unfortunately, detailed quantitative data are not available to determine precise patterns of expenditure, or to analyse the factors which contribute to them. Another common research theme is that owing to low household incomes and a variety of other factors, Aboriginal expenditure capacity is often severely constrained by competing demands and must be directed to basic necessities. Ball (1985) concluded that Aborigines in her sample of 60 Newcastle households were disadvantaged in terms of their spending power and income, especially with regard to commodities such as food and housing. The disparities between Aboriginal and non-Aboriginal expenditure in Newcastle were especially highlighted in the case of social security dependant households whose members spent twice as much on food and shelter (65 per cent) as the average Australian household (Ball 1985: 12). The Blanchard Report's (1987: 153) conclusion with respect to outstation dwellers, may well apply to the expenditure capacity of many Aboriginal households throughout the country; namely, that they '... have little disposable income available after purchasing basic food requirements to significantly improve their quality of life'.

Bryant's (1982: 62) research with Aboriginal people in Robinvale, Victoria, confirms the limited range of expenditure owing to low levels of income. The major expenses (apart from rent) were electricity and food, with meat being the greatest expense in the latter category. Other important expenses were alcohol, tobacco and gambling (ibid: 64). Bryant noted that whilst Aboriginal households with low incomes were restricted in their expenditure to a range of foodstuffs, beyond a certain minimum level of satisfaction, alternative priorities such as 'alcohol, tobacco and gambling' take over. Other researchers like Taylor (1977) and Harrison (1986) have shown that increases in income are subject to

competing demands associated with the desire for particular material goods and with requests by kin for cash (see Smith 1991); when increased or surplus income is available, it is not necessarily spent on better quality or a greater quantity of food. Cultural priorities assert competing pressures on income, such as the need to put available cash into ceremonial activity at the expense of food (Middleton and Francis 1976: 194-5). There is very little data available to assess the impact of economic constraints and competing cultural demands on Aboriginal food expenditure patterns, either at a household or inter-community level.

Aboriginal expenditure on food varies according to time as well as income. Many households organise their spending around the fortnightly arrival of social security payments. Some researchers (see Beck 1985; Hamilton 1971; Rowse 1988; Young 1982) refer to the fortnightly cycle of feast and famine where larger amounts of cash are spent immediately after cheques arrive on food and other necessities, with spending tailing off until the next pay period. The result is a situation of income fluctuation and inconsistent expenditure (see Altman 1982: 24). Sibthorpe's (1988: 224) study of nutrition amongst Kempsey, New South Wales, Aborigines revealed a similar situation, where meat was the most preferred food type, supplemented by fish, cereals and grains. These goods were most commonly bought immediately upon the receipt of social security cheques and pay packets. Consumption of fresh fruit and vegetables declined in the off-pay week. Martin (forthcoming) writes of the 'slack' second week of this fortnightly cycle at Aurukun when the patterns of expenditure are quite different to the 'big' pay week. The 'preferential expenditure' in such times of cash shortage, argues Martin, is on convenience food and alcohol.

Dependency on the fortnightly receipt of government transfers is exacerbated, for some Aboriginal households, by reliance on continuing credit goodwill, and for those living in particularly isolated regions, on the provision of often erratic supply services. Altman (1987a: 60) noted that Gunwinngu people at Arnhem Land outstations were 'captive consumers facing a tight supply monopoly' as a result of the fortnightly marketing system; waiting for the supply truck not only to buy staple goods, but also to obtain their social security payments. Whilst expenditure on certain kinds of food is strongly influenced by a fortnightly cycle, seasonal and longer-term employment factors (such as the on/off periods of stockwork and fruit picking) also have an impact on Aboriginal expenditure patterns. These short and longer-term income cycles will effect the results of an expenditure survey depending on the time of year the study is carried out.

Sparse though the available ethnographic data are, some preliminary conclusions can be drawn. Expenditure and income levels for many Aboriginal people appear to be highly unstable. Some Aboriginal households and individuals face competing demands on their low incomes whereby little cash is left after expenditure on basics such as food, rental and electricity costs. Cultural expectations with respect to cash sharing also determine food expenditure patterns and can mean that when increased income is available it is redistributed and not necessarily spent on better quality food.

Marked differences exist between many Aboriginal people and the total population with regard to both the pattern and levels of expenditure on food. Aboriginal people spend a much greater proportion of their income, in the range of 33 to 65 per cent, on food and non-alcoholic beverages. By comparison, a far lower 20 per cent of income amongst the lowest income quintile group in the total population is spent on food; and just over 14 per cent of all Australian household income is estimated to be spent on food. Many Aboriginal people spend a greater proportion of their incomes on what is considered to be a basic necessity of life.

Overall, Aboriginal people spend proportionally more of their incomes on food staples than the total population, and less on dairy products, breakfast cereals, and fruit and vegetables. Expenditure at some communities tends increasingly to favour convenience and take-away foods. For many people at isolated communities and outstations, patterns of expenditure on food are directly determined by the limited range of often poor quality foodstuffs available at community stores or delivered by outstation supply trucks.

Regional variations in the patterns of Aboriginal food expenditure are related to economic, geographic and cultural variables. However, the majority of research information available deals with so-called remote and rural Aboriginal communities, rather than with urban populations; in comparison to the HES which is primarily limited to urban areas and in particular capital cities. Comparative quantitative data, equivalent to that obtained by the HES, is not available from which to ascertain the interrelationship between the residential location of Aboriginal households and their expenditure levels. Likewise, differences in income and in family and household characteristics all have considerable impact upon Aboriginal expenditure on food; but there is insufficient data to make a systematic assessment of the degree of economic burden facing particularly vulnerable households.

The social relations of Aboriginal food expenditure

A small, though growing body of research has highlighted the importance of Aboriginal social relations of expenditure. A few researchers have linked these data to the type of food expenditure occurring. Anderson's (1982: 119-20) observations of purchasing routines at the Wujalwujal community store revealed that of all transactions over a period of one month, 40 per cent were made by women, 25 per cent by men and 35 per cent by children. Children's expenditure was primarily (74 per cent) on sweets and soft drinks. Men's expenditure was either on tobacco, soft drinks, petrol or kerosene. Women's purchases almost always included food and they were the major buyers for their households. He also noted, as a number of other researchers have, the use of credit to expand and extend a household spending ability, '... by booking things under the name of each adult in the household until their combined household store bills are quite substantial' (ibid: 123). In times of cash dearth, when store credit was not available, tapping other linked households for food was the next option utilized by households and individuals at Wujalwujal.

Harrison (1986: 133-4) found similar patterns of age and gender-related expenditure amongst the Tiwi to Anderson in his study at Wujalwujal. The younger age groups spent the highest percentage on soft drinks and sweets; and the older age groups spent more on bread, cereals and sugar. Women made most of the shop purchases (just over 70 per cent), while single men spent very little of their cash on food (about 8 per cent in 1982 and 11 per cent in 1983).

The operation of young children as active spenders of cash has been described by Martin (forthcoming) at Aurukun. Children were often given significant sums of money by relations. They also participated in gambling with both adults and with other children in which pools of cash of at least \$200 and more were observed. Gambling wins and cash gifts from close kin are invariably spent on food. (Martin provides one example of \$550 being given by a woman to her younger children and grand-children after a win at the 'gambling school'). Children were responsible for approximately 50 per cent of sales of take-away foods at Aurukun, representing some 7 per cent of total community expenditure on this type of food. In this way they constituted an important segment of the cash economy at Aurukun. The ABS (1989a: 5) classification of 'spender' as a 'household member aged 15 years or over', effectively excludes a large proportion of Aboriginal children who may be significant spenders. The social relations of expenditure represent an important factor in determining Aboriginal patterns of purchasing and have a significant impact on the economic well-being and relative command over goods and services of Aboriginal households.

Australian expenditure on transportation

In 1988-89, according to the HES, Australian households spent an estimated \$502.71 per week on commodities and services (ABS 1990b). After food and non-alcoholic beverages, 'transport' represented the next largest expenditure area for all Australian households at \$76.13, or 12 per cent of average weekly income. Households in the lowest income quintile paid out a total of \$29.54 on transportation costs, representing 21 per cent of average weekly income. Included in this expenditure category are the purchase of motor and other transportation vehicles, fuel, registration and insurance, running expenses, public transport fees, and other fare and freight charges (such as taxis, air and rail fares).

Aboriginal expenditure on transportation

Whilst the Aboriginal purchase and use of motor cars is a subject about which there is much speculation and comment, there is little quantitative data on the actual costs associated with transportation for Aborigines. Overall, a greater proportion of Aborigines (33 per cent) live in rural areas as compared with the total population (15 per cent); and in some regions this is much higher, such as the Northern Territory where 69 per cent of Aboriginal people live in rural areas. Among Aborigines living in rural areas, over 50 per cent live in communities of less than 200 people (ABS 1991). Given these geographical characteristics, as well as the residence of others on the fringes of towns where they are usually more distant from local amenities and services, one can assume that for many Aboriginal people, transportation would represent a significant expenditure.

Altman and Nieuwenhuysen (1979) point out that the cost of transportation to and from work is one that many Aborigines do not have to undertake. However, there are many complexities associated with the issue of transportation costs for Aboriginal people. Whilst people who work within their own small community or outstation camp may not incur costs related to their employment, research points to other transportation costs facing Aboriginal people who must travel long distances for employment, to visit kin in other places, travel to shopping facilities and to gain access to other services, for hunting and gathering trips, and costs associated with transporting kin to and from ceremonies.

Very little quantitative information is available on Aboriginal ownership and use of various forms of transportation. Ball (1985) noted that about 58 per cent of Newcastle households ran vehicles, and Rowley (1982)

found for rural New South Wales Aboriginal households that over 45 per cent had vehicles and hence incurred fuel and repair costs. Rowley's surveys showed an increase in vehicle ownership by heads of Aboriginal households from 25 per cent in 1965 to 45 per cent in 1980 (see Young 1982: 24). Loveday and Lea (1985: 42) reported that about half of Katherine Aboriginal households had a car or truck for transport. Motor boats were noted as being the main form of transportation at the coastal community of Wujalwujal where 26 households owned 21 boats (Anderson 1982).

Myers (1988: 60) states that motor vehicles, especially those able to carry people and large loads over difficult country, are highly valued by the Pintubi; and his comments are applicable to many remote Aboriginal communities. They are necessary, he says, for getting supplies from the store, for hunting expeditions and for visiting kin and country (see also Young and Doohan 1989: 55). On the other hand, very few Pintubi have vehicles and few last beyond a month because of constant use, lack of maintenance, harsh conditions and poor roads (Myers 1988: 60). Similarly, Kesteven (1978) estimated that in Yuendumu in 1978, the average life of a vehicle was only about six weeks. Martin (forthcoming) reports a similar situation at Aurukun where, out of 20 cars owned by people in the settlement only 10 were operable. Of the 35 boats in the same community, 32 were operable, but only 22 of the 31 had motors which were working (see also Anderson 1982: 124). Buying, running and repairing vehicles could well be a more regular cost for Aboriginal people owing to conditions which combine to cause frequent breakdowns.

Whilst there is very little quantified data available on the costs of transportation recent research indicates that they could be considerable. To date, the only estimate of some specific costs of running vehicles has been made by Crough and Pritchard (1991). They assessed the impact of government petroleum taxes by monitoring the consumption of petrol at a number of remote Aboriginal communities in Central Australia. Aboriginal residents of the region, with extremely low incomes and a high reliance on private motor transportation, paid an average of \$151 per annum to governments in the form of petrol taxes. The authors note that recent reductions in the Petrol Freight Differential Subsidy, which previously offset the cost disadvantage of freight charges being added to the price of petrol in remote areas, have magnified the impact of such taxes on Aboriginal residents (ibid: 38-9). A report by the Federal Bureau of Consumer Affairs (see Westcombe 1990) argues more generally that the purchase and cost of fuel, tyres and maintenance of cars, is one of the biggest sources of credit problems for Aboriginal

people. Vehicles are often repossessed leaving a remaining debt which individuals cannot repay.

An assessment of the economic costs of transportation must include cultural values and behaviour. In mainstream economic transactions, expenditure of cash by an individual to purchase a vehicle implies ownership by that person. Running and maintenance expenses are, in turn, associated with the vehicle's owner. Aboriginal notions of shared access to resources enable cars and boats to be used by a wide range of people. The cultural nuances of Aboriginal 'ownership' of such resources, mean that vehicles can be described as being 'private' or 'company' (shared), or as belonging to a certain family, outstation or community. Accordingly, a series of people may be involved in purchasing a vehicle. The people who are said to 'own' or be 'boss for' a vehicle, and to 'look after' it by contributing to the running costs, are not necessarily the same (see Myers 1988: 63; Nash 1986: 3.17; Anderson 1982: 124-5). Anderson (*ibid*: 124) noted that at Wujalwujal each boat invariably had a 'boss' whose wages largely paid for it, but that the boat's running expenses fell to a wider circle of people. Aboriginal networks of rights and responsibilities accord individuals with access to and use of resources such as vehicles, boats and engines. As a result, a wide range of people may have financial responsibility for the purchase, maintenance and running costs.

Dagmar's data (1982) from the Gascoyne region of Western Australia reveal other kinds of transportation costs which Aboriginal people incur. Aboriginal pastoral workers, lacking their own cars, had to travel to and from work in taxis. Taxi fares took up a significant proportion of their earnings. For example, for short periods of work of 4-5 weeks, taxi fares easily accounted for 20 per cent of a station worker's wage (*ibid*: 150). Dagmar further estimated that on average, some 15 per cent of all Aboriginal earnings in the region, and 8-10 per cent of town weekly household income was taken up by such fares (*ibid*: 155). The Royal Commission into Aboriginal Deaths in Custody (Commonwealth of Australia 1991: 402) heard evidence of how, in Western Australia, Aboriginal people continue to be heavily dependent on local taxi services in rural towns, and use their forthcoming social security payments as a form of credit on which to book-up the cost of fares.

The reliance on taxis is not only associated with remote or isolated communities. Young (1982) reports that in small New South Wales country towns lacking public transport facilities, Aboriginal households which do not own cars use taxis as the only means of getting access to services and facilities. The frequent use of taxis by Kuranda Aboriginal

people, in order to come in from surrounding areas to do their daily and weekly shopping, is also described by Finlayson (1991). Taxis are especially used by residents of town camps who are often locationally disadvantaged and almost never serviced by public transport. For example, Alice Springs town camps are situated five kilometres from the town centre, causing a large proportion of the weekly earnings of town campers to be spent on taxis (see Beck 1985: 87).

In recent years many Aboriginal communities and groups have gained greater access to motor vehicles as a result of government grants to outstations and to local Aboriginal organisations. Royalty associations in the Northern Territory, which hold money on behalf of identified individuals and families, have purchased vehicles on their behalf; and the Aboriginals Benefits Trust Account (ABTA) has provided a number of Territory Aboriginal groups with funds to purchase vehicles (see Altman 1983, 1984). In such cases, vehicles which are actually 'owned' by an association or community council, must still have their on-going costs met by particular individuals and households.

The cultural and economic complexities surrounding the ownership and management of vehicles, and access to them, affect the issue of vehicle expenditure. The intricacies of these financial arrangements need to be closely examined in order to assess household and individual expenditure on various forms of transportation. Whilst some Aboriginal people will not be incurring costs associated with travel to daily employment, it nevertheless appears that for many, expenditure on transportation such as taxi fares and the purchase and maintenance of vehicles and boats, may be considerable.

Aboriginal expenditure: wider issues and policy implications

There are wider social and economic issues to be considered when assessing Aboriginal expenditure patterns. In particular, while there is little comparative quantitative data available on Aboriginal expenditure, it is a subject about which a number of generalisations (many based on ideological positions) are commonly made. On the one hand, it is argued that the high cost of goods in remote Aboriginal communities is exacerbating poverty. On the other, Aborigines are said to increasingly have access to numerous free or heavily subsidised services. Such financial subsidisation is said, in turn, to be necessary to improve their low economic status and restricted expenditure capacity. Underlying many statements lies the assumption that Aborigines spend their money differently (an opinion reflected at its most extreme in the assertion that

Aborigines 'can't handle money') and that Aboriginal social relations create significantly different spending patterns to those reported for the wider Australian community. These viewpoints are examined more closely here and related policy implications drawn out.

The price of goods

Some researchers argue that the high cost of goods partially determines Aboriginal expenditure patterns, especially when associated with low income levels and competing cultural demands on income. The situation varies greatly, especially according to geographic location and the corporate structure and management of Aboriginal community stores, with prices at remote communities being most commonly affected. This pattern is not always consistent though. A survey of Northern Territory Aboriginal stores by Young (1984), revealed that the price of goods fluctuated considerably from one Aboriginal community to the next.

Most remote Aboriginal stores purchase stock either directly from regional wholesalers or from southern suppliers (see Young 1984). Accordingly, local prices reflect high freight charges and supply factors. Also, many Aboriginal community stores add further mark-ups to the freight and wholesale component of prices. Anderson (1982: 119) reports that the prices of goods at the Wujalwujal store in 1978 were 34 per cent higher than Brisbane prices, with a 40 per cent mark-up, which included 15 per cent for freight. Ellanna et al. (1988: 142) note that at Yuendumu basic food costs alone are at least 50 per cent greater than in metropolitan centres such as Sydney. Fisk (1985: 22-3) provides a retail price index for various Northern Territory Aboriginal communities for 1982, based on Young's research on Aboriginal stores. On a base of 100 for Sydney, retail prices at Galiwin'ku rated at 147, at Yirrikala 145, at Nguju 152, and at Daly River 144. Martin (forthcoming) reports that prices at the Aurukun store in 1987-88 were extremely high when compared to major Queensland urban centres. The Aurukun store policy was to mark-up 40-50 per cent on Cairns prices and then add a freight component to that. In comparison, Altman (1987b: 49) found that the store at the Mutitjulu community in Uluru National Park was able to maintain a competitive edge in its prices against such competitors as the supermarket at nearby Yulara resort. Financial subsidy of the cost of running the store from both Park authorities and the community enabled a degree of flexibility in pricing and cross-subsidisation of goods, especially of basics commonly bought by local Anangu people.

In general, prices at remote Aboriginal communities seem to be high not only in comparison with southern capitals, but also in comparison with outlets at closer regional centres. Young (1981: 95) noted that Yuendumu

shop prices were on average 17 per cent greater than at Alice Springs, whilst prices at Willowra were 50 per cent greater. Comparison of a 'basket of goods' from a range of Northern Territory Aboriginal communities, led her to conclude that most Central Australian community stores had price indexes 35 to 45 per cent above that in Alice Springs, while those in the Top End area were, with the exception of Peppimenarti, 30 to 40 per cent above Darwin (see also Harrison 1986: 124).

Aboriginal people living at more isolated outstation communities often experience even higher prices. Altman's (1982) 'basket of goods' for commodities available at an Arnhem Land outstation, revealed that the 'bush price' for goods consisted of Maningrida price plus 10 per cent. The freight cost of getting goods to the township inflated prices significantly and the overall markup from wholesale price to outstation price for some goods was over 100 per cent (*ibid*: 21). Many Aboriginal communities and outstation groups are paying a further price for their added remoteness; that is, the high prices of goods at regional centres, plus an added price factor for their additional remoteness. The high cost of goods becomes a crucial issue for Aboriginal expenditure capacity in communities where income ceilings are set by government transfers. In such circumstances the high cost of goods is almost certainly exacerbating household poverty.

Subsidised services

A major issue to consider when assessing Aboriginal expenditure patterns is the degree to which their costs are subsidised by government and other agencies. All Australian households are entitled to receive benefits from government whether directly as cash payments, such as pensions, and/or indirectly in the form of a range of services which are provided to households either without charge or at less than their full cost to government (ABS 1987). The ABS measures the impact of such benefits (in particular for education, health, housing and social security) on the distribution of Australian household incomes, primarily using data from the HES.

The degree to which Aboriginal households receive benefits similar to, or different from the levels of benefits and taxes from government which go to the wider Australian population is not known. Most importantly, no quantitative data are available from which to compare either the actual level of government subsidies to different Aboriginal communities, or the possible economic impact such funding has on Aboriginal household finances. For example, does government subsidisation assist families with low incomes to stay above the poverty line? Do subsidies mean that

limited cash resources are directed away from the payment of medical, housing and education costs to expenditure on basics such as food and clothing? The review of research information here suggests that government subsidisation acts to ameliorate the impact of low levels of income and expenditure for many Aboriginal households.

While few quantitative data are available, there are nevertheless many views about the issue of Aboriginal receipt of such benefits, especially with respect to the degree of supplementary subsidisation over and above that given to all Australian households. Altman and Nieuwenhuysen (1979: 50) refer to the issue when they note that residents at remote communities are often spared a number of major expenses such as the cost of housing, travelling to work and of supplying essential services like water and electricity. An important factor in this situation is the history of financial underwriting of Aboriginal settlements. Many Aboriginal communities were established and managed by churches, welfare agencies and government departments which assumed financial responsibility for providing goods and services to Aboriginal residents. In a number of cases, this often meant a substandard level of amenities and services, and just as often, no services at all. This system of 'imposed' service delivery was to be found at Aboriginal missions, settlements, and in towns and cities for many decades.

Education, health care and law enforcement services are currently delivered to Aboriginal people by a variety of agencies. Essential services such as water, power and sewerage may be delivered by local shires or Aboriginal community councils. At the same time, in most communities local Aboriginal organisations have become incorporated specifically to administer public funds, to coordinate the provision of housing, health and education and to provide essential services.

However it is not simply a matter of some Aboriginal communities and groups receiving additional subsidisation for services and facilities. One cannot assume, even with special government program funding and the involvement of Aboriginal organisations, that Aboriginal households in different regions are provided with the basic essential services and resources which are assumed to be a citizenship right by most Australians. The source and amount of government funds provided can vary greatly between communities regardless of their geographical location and each situation needs to be evaluated against both historical factors and associated infrastructural shortfalls, and the current economic status of the Aboriginal residents.

There is very little research information available to clarify these issues. In a study of the economic status of Aboriginal residents at Warmun, Altman (1987c: 7) reported that there were a range of goods and services that community members received either free or at a heavily subsidised rate. In comparison with Australian households which were shown in the 1984 HES to have spent an estimated 25 per cent of their income on current housing costs, power, household services and operations, medical care and health expenses (ABS 1986), Warmun residents rent housing at a nominal \$10 per fortnight. Electricity, water and sewerage was provided at a similar nominal charge of \$10 per fortnight, and education and medical care provided free (Altman 1987c: 8). Charges made totalled only about 2 per cent (about \$800) of community cash income per fortnight (*ibid*: 8).

Martin (forthcoming) found similar levels of subsidisation of essential services, medical facilities and education at Aurukun, but his analysis reveals some of the additional complexities concerning this issue. In 1987 the Aurukun Shire Council deducted a 6 per cent levy on most Aboriginal incomes for the purpose of covering the provision of essential services. This charge was levied without means-testing and was applicable to all income earners within a household. Hence, households with a large number of wage earners were paying, by comparison, considerably more for the provision of the same level of services than households with few or no income earners. Furthermore, outstation residents who lived away from Aurukun and had little access to settlement services were also subject to the 6 per cent levy. The levy was applicable only to Aboriginal residents at Aurukun. The rental and rate costs of resident non-Aboriginal people were met as part of their employment packages, by their employing organisation or department (D. Martin pers. comm.). In this case, whilst the actual 6 per cent levy represented a significant overall subsidy to Aboriginal people at Aurukun, non-Aboriginal residents, through their employment status, were receiving a greater subsidy for the same services, albeit via a different route. The inequities created by this system and the questionable legality of its application has resulted in its cessation.

A number of factors influence the levels of government subsidisation, including the artificial creation and financial underwriting of many Aboriginal settlements, government attempts to overcome the economic disadvantages associated with low levels of Aboriginal income, efforts to create local employment and to ameliorate the perceived impacts of geographical remoteness. But as Altman (1987c: 7) acknowledges, many non-Aboriginal residents of remote Australia also receive considerable financial benefit from the subsidisation of services and in tax rebates. On

the other hand, low levels of Aboriginal employment in such areas mean that zone tax rebates and allowances are of little benefit to them. The remote area allowance included in social security benefits is lower than income tax zone rebates (Crough and Pritchard 1991). As Martin's (forthcoming) information implies, in some areas non-Aborigines may receive more financial subsidisation for their perceived remoteness than Aboriginal residents in the same locations. On the other hand, 'remoteness', implying as it does the idea of disadvantageous distance from opportunities and services, means little to Aborigines living with their family and kin on their traditional country or on isolated settlements to which they have long established ties.

Many Aboriginal communities are now moving towards user-pays principles. Peterson (1982: 61) noted in the early 1980s that Northern Territory Aborigines were beginning to be charged for services that had always been free. Rowse (1988: 53) reports that the Tangentyere Council exerted considerable pressure on the Northern Territory Government to establish user-pays at the household level in Alice Springs town camps and successfully negotiated with the government to fit household water and electricity meters so that the actual household costs, as distinct from town camp or housing association costs, could be distinguished. Nevertheless, many settlements and outstation communities continue to rely heavily on government funding to either fully or partially cover the cost of providing housing, health, education and essential services.

An important impact of low incomes is that many Aboriginal households simply do not have the cash resources to pay for service provision. When a high proportion of household incomes goes to buy food and clothing there is little left over for rents, electricity and water costs. Whilst some remote communities need to pay only small amounts for essential services and rents, as noted above, they nevertheless incur higher prices for basic commodities such as food, other commodities and fuel. Marked variations in income levels within a single community (see Altman 1987a; Anderson 1982) mean that some households will find the introduction of a user-pays system more financially burdensome than others. Unfortunately, there is insufficient data either to determine the comparative levels of subsidisation which operate at different Aboriginal communities, or assess whether such funding actually enhances Aboriginal household income and expenditure capacity.

Variations in Aboriginal patterns of expenditure

The Aboriginal population is heterogeneous, with people living in a variety of geographical and cultural settings. Aboriginal housing type, levels of home ownership, income levels, employment and unemployment

rates, as well as family and household characteristics, all vary according to residence in remote, rural or urban areas. Aboriginal culture itself is characterised by important variations throughout the country. In turn, significant microeconomic differences exist within regions and communities. These variations have a direct impact on Aboriginal expenditure patterns. The expenditure patterns of Aboriginal town campers may vary considerably from those of Aboriginal households in urban areas, as may those of residents at outstations and remote townships.

Insufficient quantitative data about these potentially variable patterns of expenditure are available to determine either the relative costs of living for Aboriginal people according to their different locations and incomes, or the variable impacts of cultural factors on expenditure. If living costs are higher for certain Aboriginal households in different locations than for the total population, then there are direct consequences for Aboriginal economic status in those areas. Income support programs such as those provided by the Department of Social Security are based on calculations made from the HES and Consumer Price Index. More detailed data on Aboriginal household expenditure patterns are needed in order to assess the adequacy of income support levels for Aboriginal households in different locations.

Comparing Aboriginal and non-Aboriginal expenditure

On the basis of the available ethnographic data Aboriginal expenditure levels and patterns appear to differ significantly from those of the total Australian population. Aboriginal social relations and culturally-based behaviours create spending patterns which contrast with those reported for the wider Australian community by HES data. However, while some differences in expenditure are culturally determined, preliminary evidence also suggests that low levels of income and consequent poverty have at least as much to do with determining Aboriginal expenditure. Even in comparison with the lowest Australian income groupings for which comparative HES data are available, many Aboriginal households appear to be worse off both in terms of the range of goods and services that their incomes can buy, and of the actual levels of cash expenditure that they are consistently able to maintain.

Available research data indicate that there are marked differences in expenditure on housing, transportation and food, between the Aboriginal and non-Aboriginal populations. Aboriginal households are spending a greater proportion of their incomes on food than all Australian households. The pattern of expenditure on food also appears to differ markedly, with a greater emphasis on meats, cereal and sugar products.

Also, Aboriginal residence in remote and rural areas, and their locational disadvantage on the outskirts of many towns, means that Aborigines incur considerable expenditure on transportation.

Whilst some Aboriginal households benefit from subsidised rentals and access to State and Territory specially-funded Aboriginal housing, the costs associated with housing represent significant outlays for many Aboriginal people. Larger household size, the compositional complexity of many households and their internal dynamism aggravate the financial difficulties associated with Aboriginal expenditure on housing, so that some households opt for the lower financial burden associated with substandard housing. Such a decision, however, can have consequences for the educational performance of children, and for the health status and employment prospects of household members.

In comparison with the wider Australian population, Aboriginal people are generally disadvantaged with respect to home ownership. Low levels of income make the financial commitment to home ownership a difficulty for many Aboriginal households. Residential location at remote communities and on Aboriginal land can mean that even as home-owners, Aboriginal people will be unable to realise any capital gain from their homes. Cultural values and lifestyles also effect Aboriginal willingness to enter into the long-term financial arrangements required for home ownership.

More quantitative data are needed which can be compared with HES results so that the similarities and differences between Aboriginal and non-Aboriginal household expenditure levels and patterns can be assessed. These data must be available across a variety of geographical locations and cover a range of income levels and Aboriginal household types to be useful in policy formulation.

Conclusion

There are regional variations in the patterns and levels of Aboriginal expenditure on food, housing and transportation associated with economic and cultural factors, and with the characteristics of households themselves. In particular, there are close links between levels of Aboriginal income and their patterns of expenditure. Whilst cultural priorities and values may act as a disincentive to the accumulation of capital and consumer durables, low levels of income severely inhibit Aboriginal expenditure capacity. Irregular receipt of income also makes

for highly unstable expenditure patterns and associated economic and social disadvantage.

The expenditure patterns of many low-income Aboriginal households are indicative of poverty: income levels are not even sufficient to meet basic material needs. Low-income Aboriginal households appear to be spending a higher proportion of their incomes on what are considered to be the basic necessities of life such as food, than the lowest income households amongst the total population. In these circumstances, Aboriginal expenditure is also characterised by expenditure on poor quality, cheap foodstuffs, second-hand goods, reliance on credit and on subsidised services. It appears that the higher price of food and other goods at remote communities exacerbates Aboriginal poverty.

Very little data are available from which to assess the effects of government income support programs on Aboriginal household expenditure levels. Yet it is at the household level that government programs often have their most immediate economic impact. Aboriginal people in some communities have access to services at heavily subsidised rates. However, there is a high level of variation in funding between communities within a region and across wider geographical divisions. Available research indicates that low-income Aboriginal households, especially those with high dependency ratios and tied to government transfers, are heavily dependent for their economic survival on government support. The extent of this financial dependency needs to be assessed at the level of Aboriginal households and their kin networks in order to pinpoint economically disadvantaged households and to determine where crucial areas of expenditure vulnerability lie (see Smith 1991).

Significant variations in Aboriginal expenditure capacity have direct consequences for the introduction of user-pays systems at Aboriginal communities. High income variability between households, low average levels of income and high dependence on welfare payments within many communities mean that some households will find it more onerous than others to assume the on-going costs of a user-pays system. For such low-income households, continuing government subsidisation of their expenditure by funding various services and facilities may be essential to keep them above the poverty line.

ABS expenditure data provides evidence of the relative cost of living for Australian households and allow assessment of household economic well-being. It is equally important to determine the impact of living costs on Aboriginal households and to assess their comparative economic well-

being. Currently, expenditure data do not exist to assess the costs of rearing children, of education, health care, housing, transportation and food for Aboriginal households or individuals. Similarly, data on the impacts of geographical location, household type and size, and levels and sources of income on Aboriginal expenditure levels and patterns are not available. Macroeconomic assessment of the impact on Aboriginal households of the changing economic conditions of the 1990s, including increasing levels of Aboriginal unemployment, would be considerably enhanced by the availability of quantitative data on Aboriginal expenditure.

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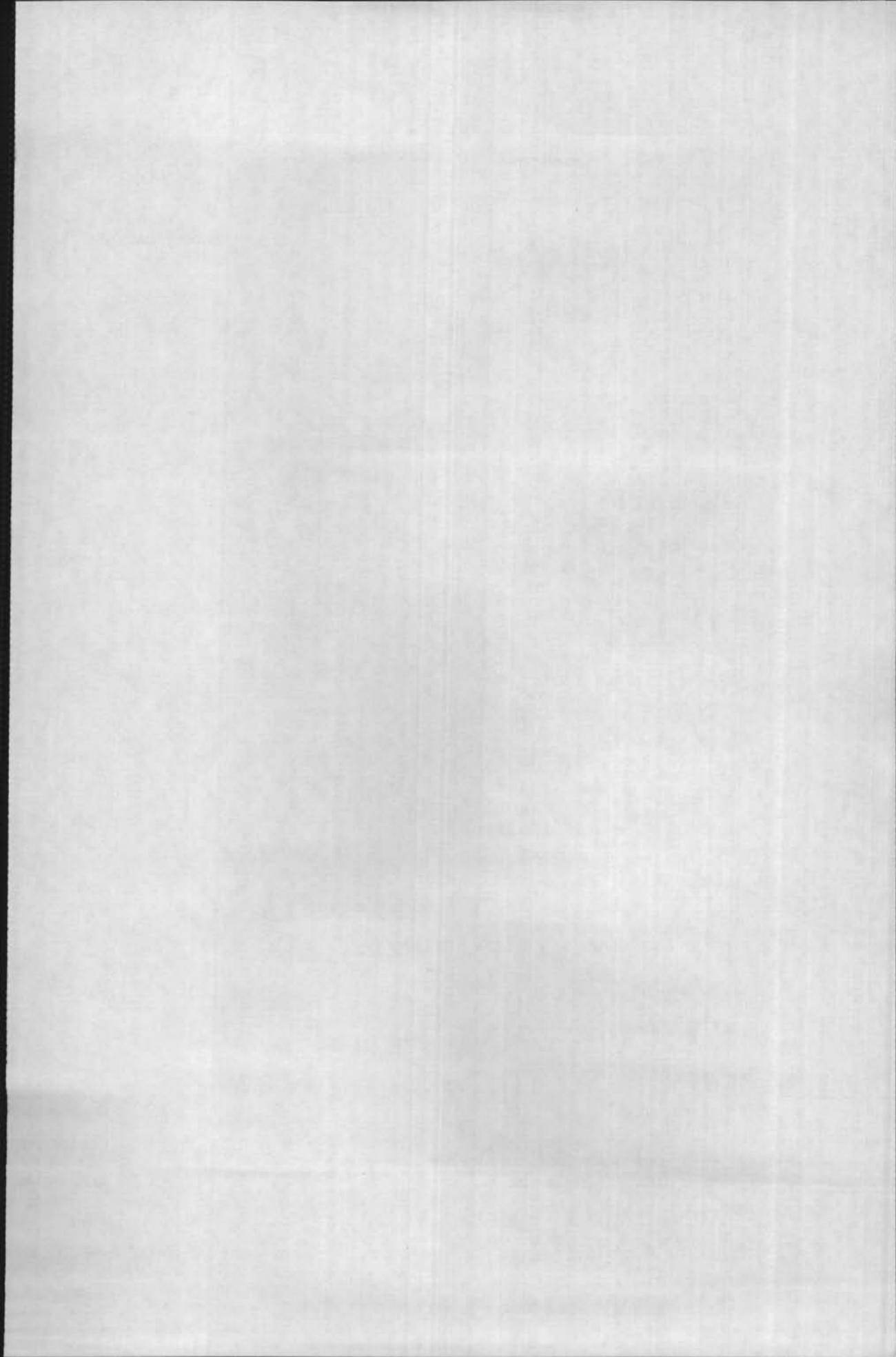
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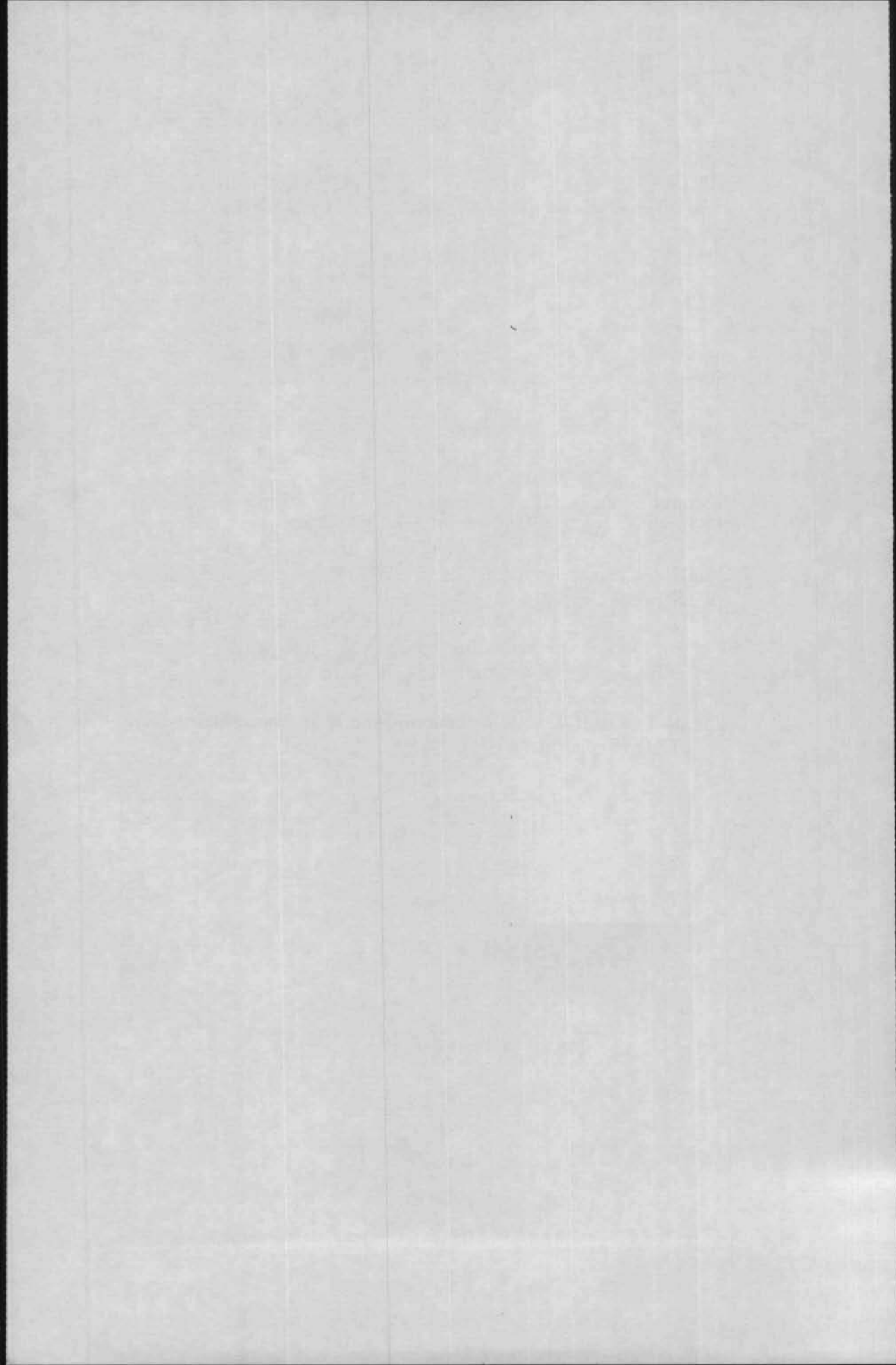
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