



# Community Information Whittlesea

## A Report on the Reasons People Seek Emergency Relief Services

Based on the results of CIW's survey of its  
Emergency Relief Clients in the City of Whittlesea

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## **BACKGROUND:**

Community Information Whittlesea has been running an Emergency Relief Program since July 1997. It is the second biggest provider of emergency relief in the City of Whittlesea and provides assistance in the form of a cash cheque. The service operates on an appointment basis, with approximately 15 appointments each week over 3 days (this number increases during peak times and depending on availability of funds). The service has the flexibility to see people in exceptional circumstances outside of the appointment times and takes referrals from other agencies. When a client presents for an appointment they are interviewed by trained staff or volunteers. The service is confidential and the approach is non-judgemental. Basic information is collected during the interview for assessment and statistical purposes. Clients are assisted with up to \$50 depending on their situation. Referrals are made within this context to other agencies depending on the need.

The decision to conduct a survey of our ER clients arose from a number of factors. The first was the increase in demand on our service. The number of clients assisted since the service began has risen by 27% with an average of 60 clients per month being turned away. Secondly, we underwent an assessment of the statistical data that were being collected from clients and decided that there were a number of things the data wasn't telling us. There were also a number of issues that we believed to be affecting the community that were rarely disclosed in ER assessments. In response to this a survey was developed that would operate outside of the pressures of an ER assessment.

## **AIM:**

The survey was conducted to increase our understanding of the reasons people seek emergency relief services. In particular the survey sought to assess the impact that several key issues in the community were having on emergency relief clients. The key issues were: cost and availability of housing; Centrelink breaches; drug use; and problem gambling.

The survey results will be used for the following:

- To inform Community Information Whittlesea's project planning and service delivery strategies.
- To lobby for the development of new services in the area.
- To advocate at local/state/federal levels on behalf of the needs of emergency relief clients.

## **METHOD:**

The survey was designed in consultation with Plenty Valley Community Health Service, Whittlesea Housing and Gamblers Help. The City of Whittlesea's Strategic Planning Unit also provided expert advice on the structure and formatting of the questionnaire. It was then piloted on several individuals whose demographic profile was similar to that of ER clients. The survey was then refined according to their feedback.

The survey was conducted from the 26<sup>th</sup> November 2001 to the 1<sup>st</sup> July 2002. During this time an attempt was made to offer the survey to all ER clients. In the end 69% of total clients during this period were offered the survey and of this number 90% completed the survey. The survey was not offered to clients if during their assessment they presented with complex issues and it was thought that the survey would cause undue stress. Sixteen clients who didn't have the time to complete the survey were given the survey to take home with a stamped self-addressed envelope. Of these only 2 were returned. The most common reason for clients not completing the survey was lack of time.

Clients were invited to complete the survey at the end of their ER assessment. It was explained to all clients that the survey was totally confidential and that it was in no way connected to their ER assessments. If they agreed they would then be shown into a separate office where someone else (a student on placement) would go through the survey with them. Clients were given the opportunity to fill the survey out themselves or be assisted. This approach was taken as it was thought that this would encourage disclosure. An important part of the assistance to clients being surveyed was the referrals. Referrals were made to a range of local and regional services for issues ranging from problem gambling to victims of crime.

## SUMMARY OF RESULTS:

- There were 258 respondents who completed the survey and 28 who refused. This was a response rate of 90.5%.
- Two thirds of respondents were female (65.5%, n=169). The majority of females (60.1%) were single parents living with children. Nearly half the males lived by themselves.
- Nearly half of female respondents lived in private rental (48.8%) and a quarter in public housing (25.9%). Over one third of males (37.1%) were in private rental accommodation. However, males were more likely than females to be in 'other' types of accommodation such as parents' house, transitional or to be homeless (27.4%).
- Of the total respondents, 45.7% lived in private rental housing while 22.9% lived in public housing and 17.8%, were in their own home.
- Just under half of the respondents earned under \$299 per week. Main sources of income were: Family Payment (30.8% of respondents), Parenting Payment (sole) (29.2%), Newstart Allowance (24.6%) and Disability Support Pension (19.2%).
- Over two thirds of respondents (67.4%) stated that payment of board/ rent/ mortgage payments had affected their ability to meet their household's basic needs.
- Of those respondents who stated both income and housing cost (n=228), nearly half (48.7%) paid between one quarter and one half of their income on the cost of housing and 35.1% paid more than half of their income. Only 16.2% paid less than one quarter of their income.
- Centrelink benefits had been interrupted in the last twelve months for 28.7% (n=74) of respondents. Nearly one third of respondents (32.2% n=83) indicated these interruptions had resulted in not being able to meet household needs. As a result of these interruptions 96 respondents stated they sought emergency relief or other welfare assistance.
- Gambling was a problem for 7.0% (n=18) of respondents' households. Nearly three quarters of these households (n=13) lost more than \$50 per fortnight (n=13).
- Substance/drugs were a problem for 12.8% of respondents' households (n=33).
- The substances most frequently causing the problem were legally prescribed medication (n=13), followed by alcohol (n=10).
- The most common type of assistance sought by respondents was financial, food or material aid.

## **RESULTS:**

Assistance was available to respondents when filling out the surveys however some surveys were not filled out consistently, in that not all questions relevant to a subject were answered. For example 18 respondents stated they lost money to gambling, yet 30 provided information on services sought as a result of this lost money. Therefore in the interests of consistency, where possible in this analysis where a respondent may have not completed the filter question but filled in the details, the number of respondents is taken from this answer. An exception to this is the section on interruptions to benefits. This is because of the large difference (22) between those who stated their benefits had been cut (n=74) and those who stated they had received assistance (n=96). In this instance the number of responses for both the filter and details question were used.

The following are the results of the survey:

### ***Gender:***

Two thirds of respondents were female (65.5%, n=169), 24.0% were male and 10.5% did not state their gender.

This is consistent with our overall statistics for Emergency Relief in the last 12months with 72% female, 27% male.

### ***Age:***

Age of respondents were:

- 15.5% were under 25 yrs
- 33.7% were 26-35 yrs
- 28.7% were 36-45 yrs
- 13.2% were 46-55 yrs
- 5.4% were 56-65 yrs
- 0.8% were over 65 yrs
- 2.7% did not state their age

### ***Country of Birth and Language:***

62.4% were born in Australia, 34.1% were born overseas and 3.5% did not state their country of birth. Of the total respondents, 22.9% said they preferred to speak in a language other than English.

This is representative of the broader community in the City of Whittlesea. See the City of Whittlesea's Yearly Household Survey.

**Living arrangements:**

Of the 96.5% (n=249) of respondents who stated their living arrangements:

- 20.5% were single persons
- 49.8% were single with children
- 6.0% were couples without children
- 23.7% were couples with children

There is a relationship between a respondent's living arrangement and their gender as shown in Table 1.<sup>1</sup> Nearly half the males (49.2%) were living by themselves compared with 11.7% of the females. The majority of females (60.1%) were single parents living with children.

**Table 1**  
**Living arrangements by gender**  
**(Column percentage)**

Living arrangements		Male	Female	Total
<b>Single person</b>	<b>No.</b>	<b>30</b>	<b>19</b>	<b>49</b>
	<b>%</b>	<b>49.2</b>	<b>11.7</b>	<b>21.9</b>
<b>Single with children</b>	<b>No.</b>	<b>11</b>	<b>98</b>	<b>109</b>
	<b>%</b>	<b>18.0</b>	<b>60.1</b>	<b>48.7</b>
<b>Couple - no children</b>	<b>No.</b>	<b>4</b>	<b>7</b>	<b>11</b>
	<b>%</b>	<b>6.6</b>	<b>4.3</b>	<b>4.9</b>
<b>Couple with children</b>	<b>No.</b>	<b>16</b>	<b>39</b>	<b>55</b>
	<b>%</b>	<b>26.2</b>	<b>23.9</b>	<b>24.6</b>
<b>Total</b>	<b>No.</b>	<b>61</b>	<b>163</b>	<b>224</b>
	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

<sup>1</sup> Chi-square test (p=0.000) indicates that there is a statistically significant relationship between "living arrangements" and "gender".

**Income:**

The respondents were asked about their source of income and 93.0% of total respondents indicated their main source of income. Table 2 shows that the main source of income for almost one quarter of respondents (22.9%) came from two or more sources.

**Table 2.**  
**Respondents' sources of income**

Source of income	Frequency	% (n=240)
Part time/casual employment	5	1.9
Work cover	2	0.8
Age Pension	4	1.6
Disability Support Pension	33	12.8
NewStart Allowance	47	18.2
Partner Allowance	4	1.6
Family Payment	22	8.5
Youth Allowance	5	1.9
Carer Payment	1	0.4
Sickness Allowance	1	0.4
Parenting Payment (sole parent)	37	14.3
Special Benefit	8	3.1
Other Social Security Benefit	4	1.6
Other (superannuation, redundancy etc)	2	0.8
More than one Benefit	59	22.9
Part time/Casual Employment and Benefit	6	2.3
<b>Total</b>	<b>240</b>	<b>93.0</b>
Missing	18	7.0
<b>Total</b>	<b>258</b>	<b>100.0</b>

When the multiple sources of income were re-coded back into the individual categories, the sources of income with the most responses were:

- Family payment 30.8% of respondents (n=74)
- Parenting payment (sole) 29.2% of respondents (n=70)
- Newstart allowance 24.6% of respondents (n=59)
- Disability Support Pension 19.2% of respondents (n=46)

Respondents were asked to state their total weekly family income. Table 3 shows that just under half of the respondents earned under \$299 per week.

**Table 3.**  
**Total weekly family income**

Total family income	Frequency	%
\$1-\$99 pw (\$1-\$5,199 pa)	3	1.2
\$100-\$199 pw (\$5,200-\$10,399 pa)	63	24.4
\$200-\$299 pw (\$10,400-\$15,599 pa)	54	20.9
\$300-\$399 pw (\$15,600-\$20,799 pa)	57	22.1
\$400-\$499 pw (\$20,800-\$25,999 pa)	42	16.3
\$500-\$599 pw (\$26,000-\$31,199 pa)	18	7.0
\$600-\$699 pw (\$26,000-\$36,399 pa)	5	1.9
\$700-\$799 pw (\$36,400-\$41,599pa)	1	0.4
<b>Total</b>	<b>242</b>	<b>93.8</b>
Missing	16	6.2
<b>Total</b>	<b>258</b>	<b>100.0</b>

Of those respondents who did not provide information on a source of income (n=18), the following reasons were given:

- Yet to apply for a benefit or benefit is currently being processed (9)
- Centrelink Benefits have been interrupted/stopped (7)
- Asylum Seeker awaiting a decision on a Protection Visa (1)
- Recent migrant waiting to become eligible for Benefits (two year wait) (1)

**Accommodation:**

Of the total respondents, 45.7% lived in private rental housing while 22.9% lived in public housing and 17.8% were in their own home. A small percentage of people (4.3%) were either homeless (2.3%) or living in a caravan park (0.4%) or in transitional accommodation (1.6%). Chart 1 sets out type of accommodation.

**Chart 1.**  
**Type of accommodation lived in.**  
**Percentages of total respondents**

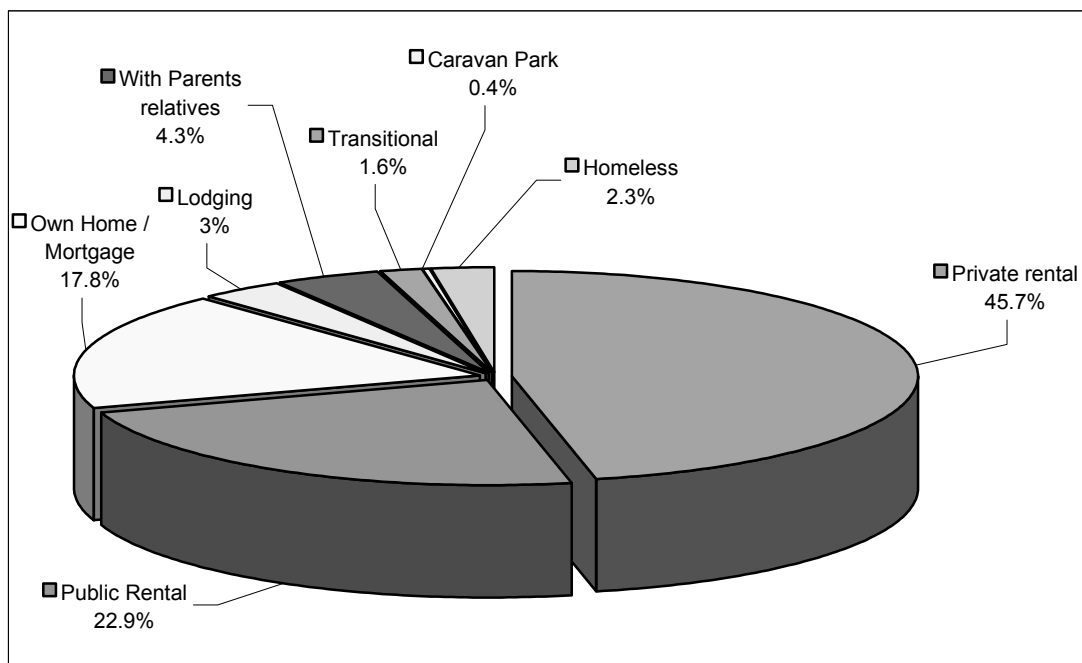


Table 4 shows the relationship between gender and type of accommodation. Nearly half of female respondents lived in private rental (48.8%) compared with 37.1% of the males. One quarter of females were in public housing (25.9%). Males were more likely than females to be in 'other' types of accommodation such as, parents' house or to be homeless (27.4%) compared with 5.4% of females.<sup>2</sup>

**Table 4.**  
**Gender by type of accommodation**  
**(Column percentage)**

Type of accommodation		Male	Female	Total
<b>Private rental (pay rent to Agent or Private Individual)</b>	<b>No.</b>	<b>23</b>	<b>81</b>	<b>104</b>
	<b>%</b>	37.1	48.8	45.6
<b>Public rental (pay rent to Ministry of Housing)</b>	<b>No.</b>	<b>11</b>	<b>43</b>	<b>54</b>
	<b>%</b>	17.7	25.9	23.7
<b>Own home or paying mortgage</b>	<b>No.</b>	<b>11</b>	<b>33</b>	<b>44</b>
	<b>%</b>	17.7	19.9	19.3
<b>All other (incl. Board, parents, transitional, caravan, homeless)</b>	<b>No.</b>	<b>17</b>	<b>9</b>	<b>26</b>
	<b>%</b>	27.4	5.4	11.4
<b>Total</b>	<b>No.</b>	<b>62</b>	<b>166</b>	<b>228</b>
	<b>%</b>	100.0	100.0	100.0

#### ***Rent Paid:***

Respondents were asked how much they spent on board/ rent/ mortgage payments per week. In total 240 respondents (93.0%) gave details:

- 30.2% paid between \$1-\$99 pw (\$1-\$5,199 pa)
- 49.6% paid between \$100-\$199 pw (\$5,200-\$10,399 pa)
- 10.5% paid between \$200-\$299 (\$10,400-\$15,599 pa)
- 2.7% paid between \$300-\$399 pw (\$15,600-\$20,799 pa)

<sup>2</sup> Chi-square test (p=0.000) indicates that there is a statistically significant relationship between "type of accommodation" and "gender".

### **Uses of Emergency Funds**

When asked the reasons for seeking emergency assistance on this occasion, the respondents (n=256) gave on average 2 or more responses. The main reason stated by respondents was for help with food (73.0%) followed by gas, electricity, water, phone bills (52.0%). Table 5 sets out what the relief funds would be used for.

**Table 5.**  
**Uses of emergency relief funds**  
**Percentage is of respondents stating reason for assistance**

Uses of emergency relief funds	Responses	% (n=256)
Food	187	73.0
Gas, electricity, water, phone bills	133	52.0
Travel (fares, petrol, car insurance, registration, etc)	85	33.2
School expenses (fees, books, uniform etc.)	70	27.3
Rent/board/mortgage	68	26.6
Medication	55	21.5
Baby expenses (formula, nappies etc)	38	14.8
<b>Respondents</b>	<b>256</b>	
<b>Responses</b>	<b>636</b>	

*Column % adds to more than 100% as respondents could make more than one choice.*

### **Interruptions to benefits**

Of the total respondents, 28.7% (n=74) had their benefit interrupted in the last twelve months. Of these 71 gave details. The most common interruptions were either a temporary cut (39.4%) or a temporary reduction (38.0%). A small percentage of respondents had had their benefits permanently reduced (16.9%) and 5.6% had their benefits permanently cut.

In answering the question on whether these interruptions had resulted in not being able to meet household needs, 32.2% of total respondents (n=83) indicated that they had.

As a result of these interruptions 96 respondents stated they sought emergency relief or other welfare assistance. Table 6 shows the types of assistance sought. The main area of assistance was financial, food or material aid (92.7%). It is interesting to note that in addition to financial aid, 30.2% sought emotional support and counselling and over one quarter (26.0%) sought support and advice on housing.

**Table 6.**  
**Assistance sought as a result of interruptions to benefits**  
**Percentage is of persons who stated a reason for requiring assistance**

Types of assistance sought	Responses	% (n=96)
Financial, food or material aid	89	92.7
Emotional support and counselling	29	30.2
Housing support and advice	25	26.0
Financial/debt counselling	18	18.8
<b>Respondents</b>	<b>96</b>	
<b>Responses</b>	<b>161</b>	

*Column % adds to more than 100% as respondents could make more than one choice.*

### **Payment of Board/Rent/Mortgage:**

When the respondents were asked whether they were able to pay their board/ rent/ mortgage on time, 15.5% (n=40) of total respondents were frequently unable to pay, 43.0% (n=111) were sometimes unable to pay, 32.6% (n=84) always paid on time while 8.9% (n=23) did not respond.

Over two thirds of respondents (67.4%) stated that payment of board/ rent/ mortgage payments had affected their ability to meet their household's basic needs.

As a result of not being able to meet household basic needs, respondents stated the types of assistance sought. Table 7 shows that the predominant assistance sought was for financial, food or material aid (95.0% of respondents seeking assistance).

**Table 7.**  
**Assistance sought as a result of payment of rent/ board/ mortgage**  
**Percentage is of person seeking assistance**

Type of assistance sought	Responses	% (n=218)
Financial, food or material aid	207	95.0
Financial/debt counselling	51	23.4
Housing support and advice	44	20.2
Emotional support and counselling	59	27.1
<b>Respondents</b>	<b>218</b>	
<b>Responses</b>	<b>361</b>	

*Column % adds to more than 100% as respondents could make more than one choice.*

A variable was computed which indicated the proportion of a person's income taken up by the cost of housing.

Of those respondents who stated both income and housing cost (n=228), nearly half (48.7%) paid between one quarter and one half of their income.

Over one quarter (26.3%) paid between half and three quarters of their income, 16.2% paid up to one quarter and 8.8% paid more than three-quarters of their income.

Table 8 shows that nearly half of the public tenants (49.1%) paid up to one quarter of their income in board/ rent/ mortgage payments and a further 41.8% paid one quarter to half. More than half of the persons in private rental (50.9%) paid between one quarter and one half of their income. A further one third (33.6%) paid between half and three quarters of their income.

The results of statistical testing indicates there is a relationship between type of accommodation and affordability of housing. Persons in public rental are more likely than persons in other types of accommodation to have a more manageable rental/mortgage commitment and to pay a smaller proportion of their income in housing costs.<sup>3</sup>

**Table 8.**  
**Type of accommodation by affordability of housing**  
**(Column percentage)**

% of income spent on accommodation		Private rental	Public rental	Mortgage	All other	Total
<b>Up to ¼ of income</b>	<b>No.</b>	<b>3</b>	<b>27</b>	<b>6</b>	<b>1</b>	<b>37</b>
	<b>%</b>	2.7	49.1	16.2	4.3	16.4
<b>¼ - ½ of income</b>	<b>No.</b>	<b>56</b>	<b>23</b>	<b>15</b>	<b>14</b>	<b>108</b>
	<b>%</b>	50.9	41.8	40.5	60.9	48.0
<b>½ - ¾ of income</b>	<b>No.</b>	<b>37</b>	<b>4</b>	<b>11</b>	<b>8</b>	<b>60</b>
	<b>%</b>	33.6	7.3	29.7	34.8	26.7
<b>¾ or more of income</b>	<b>No.</b>	<b>14</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>20</b>
	<b>%</b>	12.7	1.8	13.5	0.0	8.9
<b>Total</b>	<b>No.</b>	<b>110</b>	<b>55</b>	<b>37</b>	<b>23</b>	<b>225</b>
	<b>%</b>	100.0	100.0	100.0	100.0	100.0

<sup>3</sup> Chi –square test (p=0.000) indicates that there is a statistically significant relationship between “type of accommodation” and “affordability”.

**Gambling:**

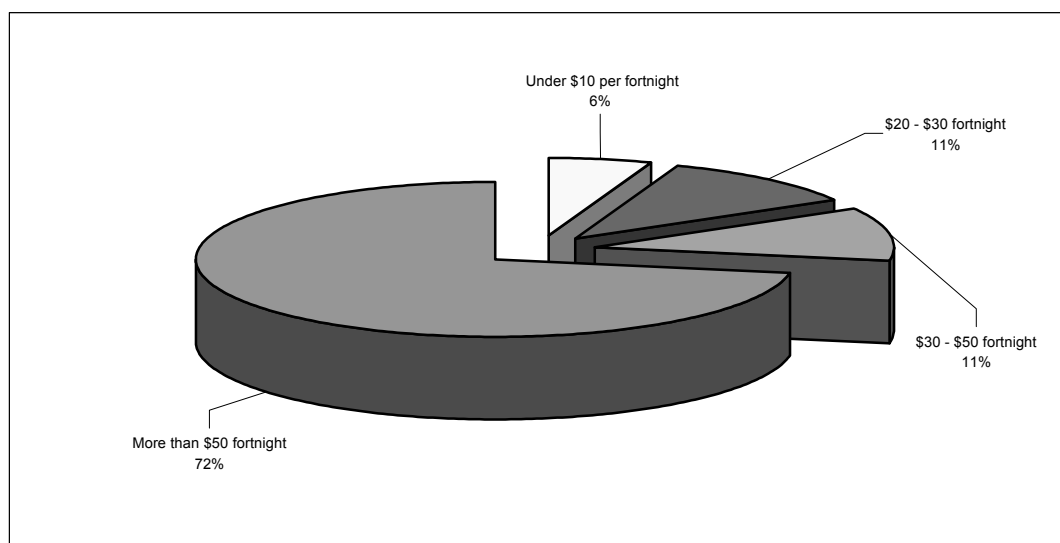
In answering the question on whether a member of their household had a gambling problem, 18 stated that there was someone with a problem (7.0%).

Of the 18 respondents, 27.8% (n=5) stated the problem lay with themselves, 33.3% (n=6) responded it was their partner or spouse, 22.2% (n=4) responded the problem was with a parent, 5.6% (n=1) with a child and 11.1% (n=2) stated it was another person in the household.

When asked whether this gambling had affected the household being able to meet some of its basic requirements, 17 responded that it had.

When asked to state the approximate amount of money lost to the household as a result of gambling, nearly three quarters of these households (n=13) lost more than \$50 per fortnight (n=13). Of the 18 respondents, Chart 2 shows the amounts lost per fortnight per household.

**Chart 2.**  
**Amount lost to households as a result of gambling**  
**Percentage is of respondents.**



As a result 14 respondents indicated the type of assistance they had sought as a result of the gambling. Table 9 shows the type of assistance sought by the respondents. The main assistance sought was for financial, food or material aid (85.7% of persons seeking assistance).

**Table 9.**  
**Assistance sought as a result of gambling**  
**Percentage is of persons seeking assistance**

Type of assistance sought	Responses	% (n=14)
Financial, food or material aid	12	85.7
Financial/debt counselling	6	42.9
Housing support and advice	5	35.7
Emotional support/counselling	7	50.0
<b>Respondents</b>	<b>14</b>	<b>100.0</b>
Responses	30	

**Substance/Drug Problem:**

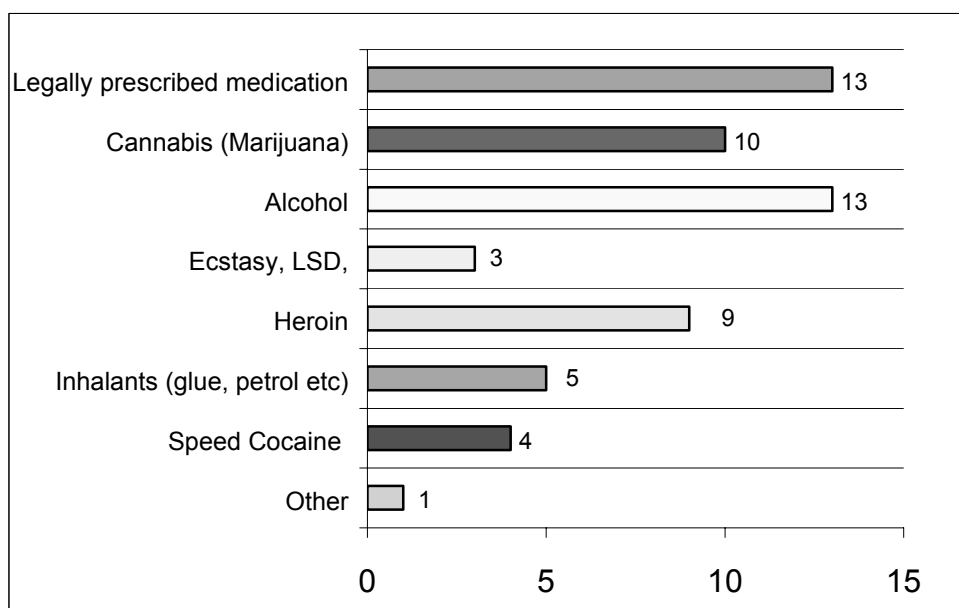
The respondents were asked whether there was anyone in their household with a substance/drug problem, and 12.8% of total respondents indicated that there was a problem (n=32).

These respondents indicated the member of the household with the problem was:

- Themselves (19)
- Partner \ Spouse (6)
- Son \ Daughter (4)
- Father \ Mother (2)
- Other household member (3)

The most common problem was with legally prescribed medication (n=13) and alcohol (n=13). Chart 3 shows the responses to problem substances. One respondent indicated there was a problem but did not state a substance.

**Chart 3.**  
**Problem substances used in respondents' households**  
**Percentage is of respondents who indicated a substance they had a problem with**



As a result of this substance/ drug use 23 respondents stated they had sought emergency relief or other welfare assistance. Table 10 shows the types of assistance sought. The main assistance sought was financial, food or material aid (87.0%).

**Table 10.**  
**Assistance sought as a result of substance/drug use**  
**Percentage is of persons who sought assistance**

Types of assistance sought	Responses	%
Financial, food or material aid	20	87.0
Financial / debt counselling	8	34.8
Housing support and advice	5	21.7
Emotional support and counselling	13	56.5
<b>Respondents</b>	<b>23</b>	
<b>Responses</b>	<b>46</b>	

*Column % adds to more than 100% as respondents could make more than one choice.*

A greater proportion of respondents from households where someone was involved in drugs or gambling, asked for support, counselling and/or advice, compared with households where benefits had been interrupted or a shortfall caused through board/ rent/ mortgage payments. This summary is set out in Table 11.

**Table 11.**  
**Summary table**  
**Reason for requiring assistance by type of assistance**  
**Percentage is of persons in each category requiring assistance**

	% of persons requiring assistance as a result of:			
	Benefits interrupted (n=96)	Housing costs (n=218)	Gambling (n=14)	Drug use (n=23)
Financial, food or material aid	92.7	95.0	85.7	87.0
Emotional support and counselling	30.2	23.4	42.9	34.8
Housing support and advice	26.0	20.2	35.7	21.7
Financial/debt counselling	18.8	27.1	50.0	56.5

## CONCLUSIONS AND RECOMMENDATIONS:

### *In Summary:*

The findings of this survey indicate that

- The cost of housing, in particular private sector rental, is a significant contributor to demand for ER and other welfare and social support services
- Interruptions and/or reductions to benefits (through Centrelink Breaching) compounds disadvantage and contributes to an inability for some to meet their basic needs for food, medication and shelter
- Those who have gambling and drug and alcohol problems are more likely to access a range of welfare and social support services
- The impact of gambling and drug and alcohol abuse deserves closer examination using carefully constructed methodology that maximises openness and disclosure
- Families, particularly single women with children, are more likely to require financial and other social support intervention

### ***The need for more public housing accommodation in the City of Whittlesea.***

The results of this survey show that persons in public rental are more likely than persons in other types of accommodation, to pay a smaller proportion of their income on housing costs with nearly half of the public tenants (49.1%) paying up to one quarter of their income in board/rent/ mortgage payments. Of those respondents in private rental more than half (50.9%) paid between one quarter and one half of their income and a further one third (33.6%) paid between half and three quarters of their income.

The demonstrated link between the type of accommodation (i.e. public rental or private rental) and affordability of housing is significant for Whittlesea as the results of the 2001 ABS Census of Population and Housing indicate a lower proportion of public housing for City of Whittlesea compared with Melbourne SD and Victoria overall (1.4% of occupied private dwellings compared with 2.9% and 3.2% respectively).

The impact of a lack of affordable housing is seen in the very high percentage (67.4%) that are unable to meet their basic household needs once they have paid their rent/board/mortgage. This inability led 95% of these respondents to seek financial, food or material aid as well as accessing a range of other welfare and social services. The figures indicate that the existence of this level of housing inequity has a direct and sizeable impact on the demand for other services, and in particular the demand for Emergency Relief.

The findings of this survey makes a very strong case for immediate increases in Government rental assistance levels – which are obviously insufficient in relation to private sector rents. Furthermore, the capacity and commitment of governments and the community sector to provide long-term strategies to reducing demand for crisis support and welfare services must address the issue of affordable housing.

### ***The effects of Centrelink “breaches” or interruptions to benefits***

A total of 28.7% (n=74) of respondents had their benefit interrupted in the last twelve months. While the most common interruptions were either temporary cuts (39.4%) or temporary reductions (38.0%), a small percentage of respondents had their benefits permanently reduced (16.9%) or cut (5.6%).

83 respondents indicated that they had difficulties meeting their basic needs as a result of interruptions to their benefits and 96 respondents stated they sought emergency relief or other welfare assistance as a result. While the majority of assistance sought was of a financial or material aid nature, 30.2% sought emotional support and counselling and over one quarter (26.0%) sought support and advice on housing and 18% sought financial/debt counselling.

The rate of interruptions to Centrelink benefits is interesting and of concern in terms of the impact on welfare and support services. Apart from the high percentage that as a direct result had to seek financial, food or material aid, 75% sought other support services. These figures support the findings of the recently published 'Stepping into the Breach: A Report on Centrelink Breaching and Emergency Relief' by the Salvation Army (August 2001). This report asserts that

*" Far from being a reassuring saving for the tax paying citizens of Australia, breaching is shifting the personal and public costs elsewhere - to the homelessness and health sectors, and the justice system." P12.*

Locally, within Whittlesea, it is significant that the services being sought are also some of the ones under the greatest stress. High demand coupled with a low and developing service infrastructure limits the ability of many of these agencies to respond to client demands. For instance, both local homelessness and counselling services operate waiting lists and are unable to meet demand. Emergency relief services too are under strain and most Whittlesea services are at times unable to respond to immediate crisis and are forced to turn some clients away and/or run out of money at critical points within the financial year.

Furthermore, a situation where the direct impact of a reduction or interruption to benefits results in an inability to afford the basics of food, medication and shelter can only compound disadvantage and reduce individual and community resilience. The consequence of which is to diminish the ability of individuals and families to develop and strengthen self-reliance and independence.

These figures clearly indicate the impact of Centrelink's policy in the 12 months prior to the survey on clients and on local welfare agencies. Any recommendation in this regard must be seen against current changes to Centrelink's policies in regard to breaches. Anecdotally the amount of interruptions seems to have reduced. It would however be valuable to conduct a similar survey in time to see if clients were still being affected by interruptions to their benefits.

## **Drugs and Gambling**

12.8% of total respondents indicated that someone in their household had a problem with the use of drugs or other substances (n=33). The most common problems were with legally prescribed medications (n=13) and alcohol (n=10).

7% (n=18) of respondents indicated that someone in their household had a problem with gambling. Of these 17 responded that it had affected the household's ability to meet its basic requirements. Nearly three quarters of these households (n=13) lost more than \$50 per fortnight. Bearing in mind that just under half (46.5%) of respondents had an income of under \$299 per week, losses of \$50 per fortnight or more represents a significant portion of household income.

We know from independent research undertaken by the Workplace Studies Centre of Victoria University that poker-machine distribution and gambling is concentrated in low-income municipalities (such as Whittlesea) and that most machines within those municipalities are placed in the poorer neighbourhoods. If this information is taken together with the Centre's research that shows that Whittlesea is placed third on the 'Pokie Loss Severity Index' (arrived at by dividing average losses per adult by Australian Bureau of Statistics index of disadvantage in the area) there is a strong indication that under-disclosure may have occurred in the survey in relation to gambling.

While the number of respondents to the questions about problem drug/substance use and problem gambling were relatively low, it is important to recognise that both these areas have low disclosure rates. It is worth noting that respondents from households where someone was involved in drugs or gambling were more likely to seek assistance for emotional support and counselling than other respondents. This suggests the individual needs may be higher and more complex.

It is recommended that more research is needed into both these areas and that methods are designed that encourages openness and disclosure.

## **Gender and Family Composition**

Two out of three respondents were female and out of these a high majority (60.1%) were single parents living with dependent children. In fact, almost 3 out of 4 respondents to the survey were either singles or couples with children. This is not consistent with the ACOSS figures that state the largest category of ER applicants as single unemployed people<sup>4</sup>. This may indicate that families in the City of Whittlesea are perhaps under greater financial stress, however there may be a number of contributing factors and further research is recommended.

It is clear that people's disposable income becomes severely reduced when they have children and that some are unable to manage without additional support and intervention. Taking into account the large percentage of people who were receiving Centrelink Family Payment and/or Sole Parenting Payment (60%) it would be fair to surmise that for many families benefits do not provide a living-income.

*It is recommended that this survey be repeated periodically in order to provide data that can be used to measure rates of growth or reductions in the need indicators identified in this survey.*

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<sup>4</sup> "People in Financial Crisis III" ACOSS Paper 101, ACOSS, 1999.