



Whittlesea Community Connections Inc.

A Report on the Reasons People Seek Emergency Relief Services

2006

Based on the results of WCC's survey of its
Emergency Relief Clients in the City of Whittlesea
between January and May 2006

CONTENTS:

BACKGROUND:.....3

AIM:.....3

METHOD:.....4

SUMMARY OF RESULTS:.....5

RESULTS:.....7

Gender:7

Age:7

Country of Birth and Language:8

Living Arrangements:.....8

Income:10

Interruptions to Benefits:10

Accommodation:.....13

Rent Paid:15

Payment of Board/Rent/Mortgage:14

Gambling:17

Substance/Drug Problems:.....18

Uses of Emergency Funds:20

CONCLUSIONS AND RECOMMENDATIONS:.....23

APPENDIX:

COPY OF EMERGENCY RELIEF SURVEY GIVEN TO CLIENTS:26

BACKGROUND:

Whittlesea Community Connections (WCC) has been a provider of Emergency Relief (ER) in the City of Whittlesea LGA since July 1997, and currently is the second biggest provider of ER in the Municipality. Assistance is provided to Whittlesea residents in the form of a cash cheque, and clients access ER via an appointment where an assessment is made by either paid workers or volunteer emergency relief assessors. There are approximately 20 appointments each week spread over 2 days (Mondays and Wednesdays), and this number is increased during peak times depending on the 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.

WCC's service is confidential and the approach to the provision of ER is non-judgemental. Basic information is collected during the interview for assessment and statistical purposes, and clients are assisted with up to \$50 depending on their situation. Referrals are made within the assessment interview to other agencies depending on the presenting needs of the client.

A survey of ER clients was first carried out by WCC (then Community Information Whittlesea) in 2002. The decision to conduct this initial survey arose from a number of factors. The first was the increase in demand on our service. Secondly, WCC 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.

It was always intended that follow-up surveys would be periodically carried-out in order to provide us with a regular snap-shot of the reasons why Whittlesea residents seek emergency relief services. This is the first of those follow-up surveys.

AIM:

As with the 2002 survey, the 2006 survey was developed so that it could be undertaken with ER clients outside of the pressures of an ER assessment interview, and be done by someone other than the person who has just undertaken the ER assessment.

The 2006 survey was conducted as a way of once again gauging the reasons residents were seeking Emergency Relief services, with a view to seeing whether the current ER program of WCC was in fact meeting client need, and to see whether it could be further improved. Secondly, it was a recommendation of the 2002 survey report that this survey be undertaken on a regular basis, so comparisons can be made between findings, and client need monitored to see if issues facing residents/clients have changed in that time.

The 2006 survey report not only picks up the responses from the 271 clients who undertook the survey, but also makes comparison to the results for the 2002 survey.

It is envisaged that this report will be used for several different purposes, namely:

- To increase 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 benefit interruptions (breaches); drug/substance use; and problem gambling;
- To inform Whittlesea Community Connections' project planning and service delivery strategies;
- To lobby for the development of new services in the area;
- To lobby for increased funding for Emergency Relief in the City of Whittlesea; and
- To advocate at Local/State/Federal levels on issues that are of significance to our emergency relief clients.

METHOD:

The survey used in 2006 was adapted from that used in 2002 which was designed by Whittlesea Community Connections (then Community Information Whittlesea) in consultation with Plenty Valley Community Health, Whittlesea Housing and Gamblers Help. The City of Whittlesea's Strategic Planning Unit (in particular Susanne Clarkson) provided expert advice on the structure of the 2006 survey and the re-formatting of some sections of the questionnaire.

The survey was conducted from Tuesday 3rd January until Wednesday 17th May, 2006. The reason for these dates was to ensure that we had a similar amount of responders to the survey conducted in 2002, to allow comparison between the 2002 data and the data received from the 2006 survey.

During this time an attempt was made to offer the survey to all clients who presented at our agency seeking emergency relief. At the conclusion of the survey, 70% of total clients during this period were offered the survey and of this number 83.6% completed the survey. The survey was not offered to clients if during their emergency relief assessment the client presented with complex issues and it was determined that participation in the survey would cause added, undue stress. The most common reason for clients not completing the survey was lack of time. 56 clients who didn't have time to complete the survey following their emergency relief interview were given the survey to take home with a stamped self-addressed envelope, of these only 18 were returned by mail.

At the conclusion of a clients ER assessment, clients were invited to participate in the survey, and it was explained carefully to each client that the survey was both totally confidential, and would in no way be related to the ER assessment that they had just undertaken. When clients agreed to participate, they were shown into a separate office where another volunteer/staff member went through the survey with them, and assisted them to fill in their responses. This approach was taken to ensure that clients saw their participation in the survey as not being linked to either the assessment they had just undergone, or future ER assessments by ER assessors, and to provide an opportunity for people to feel confident that any information disclosed would be treated confidentially and used solely for the purpose of writing this report.

As in the 2002 survey, an important part of the assistance given to clients being surveyed were the referrals that were made by the person undertaking the survey with the client. Referrals were made to a range of local and regional services for issues including problem gambling, victims of crime and financial counselling. The exact number of referrals, however, was not counted, and this would be a recommendation for future surveys being undertaken.

SUMMARY OF RESULTS:

- There were 271 respondents who completed the survey and 53 who refused. This was a response rate of 83.6%. 72 clients seen for emergency relief in this period were not offered the survey, as it was determined their participation would cause them added, undue stress. In 2002 there were 258 respondents, and 28 who refused with a response rate of 90.5%.
- 71.9% of respondents (n=195) were aged between 26-45 years of age, with the largest number of respondents (38.0%) being in the 26-35 years of age bracket. This is similar to 2002 where the largest number of respondents were in the 26-35 years age bracket, and 62.4% of clients aged between 26-45 years.
- Two-thirds (66.4%) of all respondents to the survey were female (n=180), compared to 31.7% males. 48.0% of respondents stated that their living arrangements were single with children (sole parents). Of these respondents, the majority (62.2%) of those who were single with children were female. In 2002 two-thirds of the respondents were also female (66.5%) and 60.1% were single parents living with children.
- 38.4% of respondents were born outside of Australia, with Macedonia, Iraq, Sudan, Philippines and Greece making up the top 5 countries of birth for overseas-born respondents. 27.3% of respondents indicated that they preferred to speak a language other than English (the Translating and Interpreting Service was used to complete the survey for some of these clients). These results are similar to 2002 where 34.1% of respondents in 2002 indicated that they were born overseas, with 22.9% indicating that they preferred to speak in a language other than English.
- 95.6% of respondents indicated that they had at least one main source of income. The two most common sources of income for all respondents were Family Allowance and Parenting Payment (Sole Parent). 93.0% of total respondents in 2002 indicated that they had a source of income, with New Start Allowance and Parenting Payment (Sole Parent) as the two most common sources of income.
- 45.4% of all respondents indicated that their family weekly income was between \$100-\$199 per week, and 31.4% indicating that their income was between \$200-\$299 per week. A total of 88.2% of clients therefore indicated that their income was between \$1 - \$299 per week. There have been some dramatic increases in the number of people on the lower level of these income brackets since 2002. There was just over 1000% increase in the respondents earning between \$1-\$99 per week, but also a significant decrease (30%) in the number of respondents earning between \$300-\$499 per week (the middle level of these income brackets).
- 39.8% of all respondents indicated that they have had their benefits interrupted in some way in the last 12 months. Almost two-thirds (65.7%) of those who indicated that they have had an interruption, also indicated that it was a temporary reduction. 28.7% of respondents in 2002 indicated that they had their benefits interrupted in the 12 months prior to completing the survey.
- Of the total respondents, 53.1% lived in private rental housing; 15.1% in public housing and 14% were in their own home (either as a home-owner or paying a mortgage). 93.4% of the respondents paid between \$1 - \$199 week in housing payments (rent/board/mortgage) per week. This is compared to 45.7% living in private rental housing in 2002; 22.9% living in public housing and 17.8% in their own home.

- 13.3% of respondents indicated that someone in their household had a problem with gambling in the last 12 months. Of this amount 47.2% indicated that the problem lay with themselves and 36.1% indicated the problem was with a partner/spouse. 55% of these respondents indicated that the amount lost to gambling was more than \$50 per fortnight. In 2002, 7.0% of respondents indicated that someone in their household had a problem with gambling.
- Almost one-quarter (24.4%) of all respondents indicated that there was a problem with the use of drugs/substances with a member of their household. 59.1% indicated the problem was with themselves, and 31.8% indicated the problem laid with a partner/spouse. The three most common substances identified by respondents were cannabis/marijuana (n=37); alcohol (n=31) and the misuse of legally prescribed medication (n=27). These figures have doubled since 2002, where only 7.0% of respondents indicated that there were problems in their household.
- The most common use of Emergency Relief Funds was for food (76.4%), followed by gas, electricity, water, phone bills (59.4%). In 2002 the most common type of assistance sought by respondents was financial, food or material aid.

RESULTS:

Respondents were not encouraged to fill out the surveys by themselves, and assistance was provided to every client undertaking the survey at our office with the exception of the respondents who took surveys home to complete. There is a small amount of missing information from some respondent's surveys, however this data has not made a significant impact on the final analysis, as it was minimal.

The following are the results of the survey:

Gender:

Over two-thirds of respondents were female (66.4%, n=180), 31.7% were male and 1.8% did not state their gender.

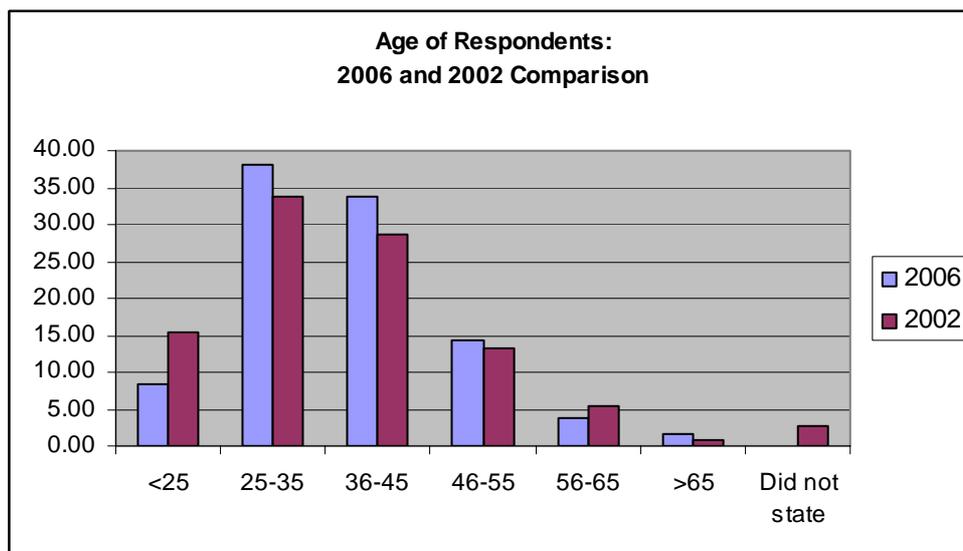
This is consistent with our overall statistics for Emergency Relief in the last 12 months to May 2006 with 69% female, 31% male.

The numbers of female respondents is also consistent with the 2002 survey, where 65.5% of the respondents were female. In 2006 there was an increase in male respondents (from 24% in 2002), but fewer people not indicating their gender.

Age:

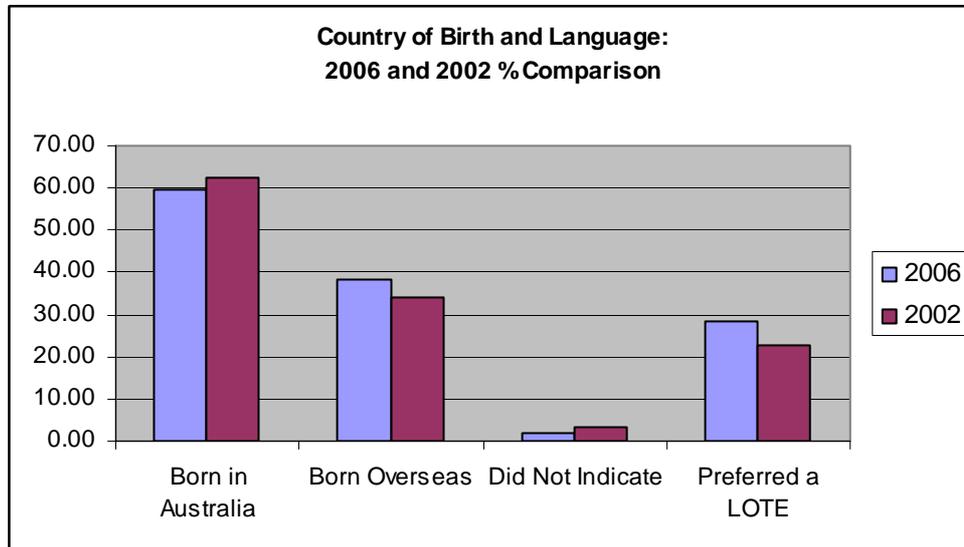
Age of respondents were:

- 8.5% were under 25 years of age
- 38.0% were between 26 - 35 years of age
- 33.9% were between 36 - 45 years of age
- 14.4% were between 46 – 55 years of age
- 3.7% were between 56 – 65 years of age
- 1.5% were over 65 years of age
- 0.0% did not state their age



Country of Birth and Language:

59.8% of respondents indicated that they were born in Australia, with 38.4% born overseas and 1.8% not indicating their country of birth. Of the total respondents, 28.4% indicated that they preferred to speak a language other than English.



There was an increase of 4.3% in the number of respondents who were born overseas between the 2006 and 2002 surveys, and an increase of 5.5% in the percentage of respondents who indicated that they prefer to speak a language other than English.

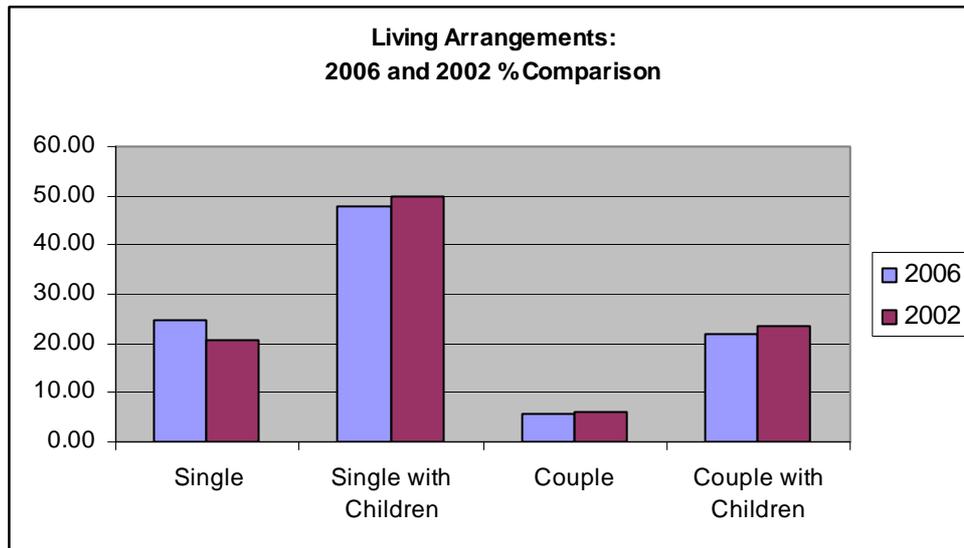
The top 5 countries of birth for overseas-born respondents were FYROM (Macedonia), Iraq, Sudan, Philippines and Greece.

This is representative of the broader community in the City of Whittlesea (*Profile of the City of Whittlesea – People from a Non-English Speaking Background*, City of Whittlesea, 2006), and also of all clients who sought assistance through WCC’s Emergency Relief Program in this same period. It is also directly comparable to data from the 2001 Australian Bureau of Statistics’ Census of Population and Housing Expanded Community Profile, which indicates Australia, FYROM (Macedonia) and Greece were in the top 5 countries of birth for the Whittlesea Local Government Area (LGA).

Living arrangements:

Of the 100.00% (n=271) of respondents who stated their living arrangements:

- 24.7% were single persons
- 48.0% were single with children
- 5.5% were couples without children
- 21.8% were couples with children



There appears to be only very slight differences in the numbers of respondents in each of these categories between surveys.

There is a relationship between a respondent's living arrangement and their gender as shown in Table 1.¹ Over half the males (51.2%) were living by themselves compared with 11.7% of the females. The majority of females (62.2%) were single parents living with children.

Table 1
Living arrangements by gender

(Column percentage)

Living arrangements		Male	Female	Total
Single person	No.	44	21	65
	%	51.2	11.7	24.4
Single with children	No.	17	112	129
	%	19.8	62.2	48.5
Couple - no children	No.	6	9	15
	%	7.0	5.0	5.6
Couple with children	No.	19	38	57
	%	22.1	21.1	21.4
Total	No.	86	180	266
	%	100.0	100.0	100.0

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

Income:

Clients were asked whether they had a source of income, and 95.6% of respondents indicated that they did have at least one main source of income. Of those clients (n=10) who indicated that they did not have a source of income, the reasons given were:

- Yet to apply for a benefit or is currently being processed (n=5)
- Recent migrant waiting to become eligible for benefits - 2-year wait (n=3)
- Centrelink benefits have been interrupted/stopped (n=2)

Table 2 below shows the sources of income identified by the respondents:

Table 2
Respondents' Sources of Income

Source of income	2006 % (n=260)	2002 Comparison % (n=240)
Family Allowance	57.3	8.5
Parenting Payment (Sole Parent)	36.9	14.3
Disability Support Pension	26.5	12.8
Newstart Allowance	22.3	18.2
Parenting Payment (Partnered)	14.2	*
Child Support	10.4	*
Carer Allowance	5.0	0.4
Youth Allowance	5.0	1.9
Part time / Casual Employment	3.1	1.9
Age Pension	2.3	1.6
Sickness Allowance	1.5	0.4
Full time Employment	1.2	*
Partner Allowance	1.2	1.6
Austudy / Abstudy	0.8	*
Other Centrelink (Social Security) Benefit	0.8	1.6
Work Cover	0.4	0.8
Other (super, redundancy)	0.4	0.8
Special Benefit	0.0	3.1
Sub Total	260	240
Missing	11	18
Total	271	258

* This payment was not identified in the 2002 survey, and therefore there is no data to make a comparison.

Interruptions to Benefits

Respondents who indicated that they did have a source of income, were then asked if they had access to all of this income. 108 respondents (39.8%) indicated that they had their benefit interrupted in some way in the last 12 months.

A comparison between 2006 and 2002 shows an overall increase in the number of people who have had their benefits interrupted in some way in the last 12 months (increase of 37 respondents). However, the comparison also shows a lesser number of respondents in 2006 having their benefits temporarily cut (decrease of 37.5%), but a greater number of respondents having had their benefits temporarily reduced (increase of 27.7%):

Interruption to Benefits	Responses	2002 Comparison
Temporarily cut	1.9%	39.4%
Temporarily reduced	65.7%	38.0%
Permanently cut	7.4%	5.6%
Permanently reduced	24.1%	16.9%
Had been interrupted, but not identified as to how	0.9%	
Responses	108	71

Those who had benefit interrupted (n=108) were asked if this interruption has enabled them to meet their basic needs; response was:

- 13.0% said yes (n=14)
- 85.2% said no (n=92)
- 1.9% did not identify an answer (n=2)

As a result of these interruptions 104 respondents stated they sought emergency relief or other welfare assistance. Table 3 shows the types of assistance sought. The main area of assistance sought was financial, food or material aid (98.1%). The next highest level of assistance sought was in the area of housing support and advice, and financial and/or debt counselling.

Table 3
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=104)
Financial, food or material aid	102	98.1
Financial and/or debt counselling	30	28.8
Housing support and advice	42	40.4
Emotional support and counselling	28	26.9
Respondents	104	
Responses	202	

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

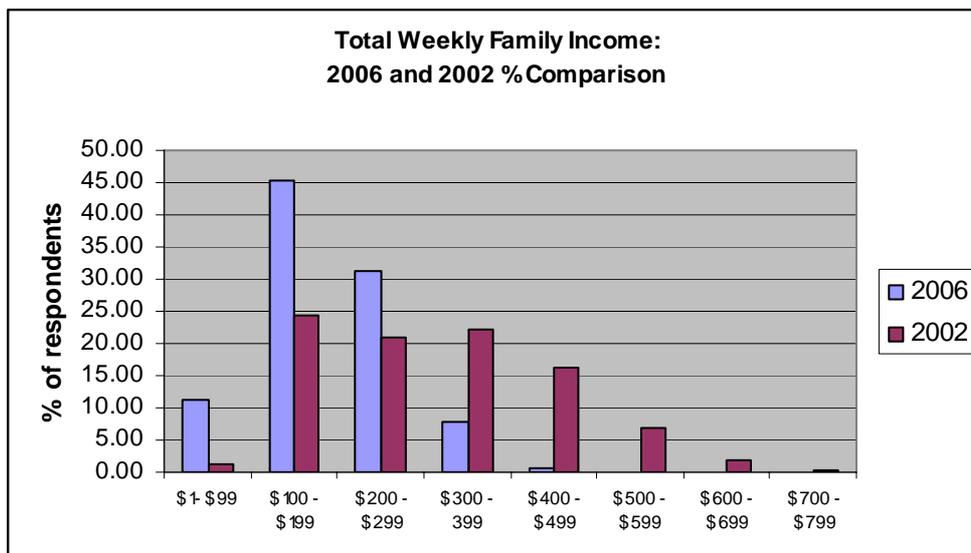
Those who had their benefit interrupted were asked if, as a result of this interruption, they had sought emergency relief or other welfare assistance. Respondents were able to select more than one response

Respondents were asked to state their total weekly family income. Table 4 shows that over half of the respondent's (n=154) total family income was under \$199 per week, and 88.2% of all respondent's (n=239) family income was under \$299 per week.

Table 4
Total Weekly Family Income

Total weekly family income	Frequency	%	2002 % Comparison
\$1-\$99 pw (\$1-\$5,199 pa)	31	11.4	1.2
\$100-\$199 pw (\$5,200-\$10,399 pa)	123	45.4	24.4
\$200-\$299 (\$10,400-\$15,599 pa)	85	31.4	20.9
\$300-\$399 pw (\$15,600-\$20,799 pa)	21	7.7	22.1
\$400-\$499 pw (\$20,800-\$25,999 pa)	2	0.7	16.3
\$500-\$599 pw (\$26,000-\$31,199 pa)	0	0.0	7.0
\$600-\$699 pw (\$31,200-\$36,399 pa)	0	0.0	1.9
\$700-799 pw (\$36,400-\$41,599 pa)	0	0.0	0.4
Sub Total	262	96.7	93.8
Missing	9	3.3	6.2
Total	271	100.0	100.0

The graph below indicates a substantial increase in the amount of respondents who have a family income of less than \$199 per week between the 2006 and 2002 survey. It also shows a substantial decrease in the number of respondents whose weekly family income was between \$500-\$799 per week (0% in 2006 compared to 9.3% in 2002). The clients of WCC's Emergency Relief Service are substantially financially poorer in 2006 than they were in 2002.



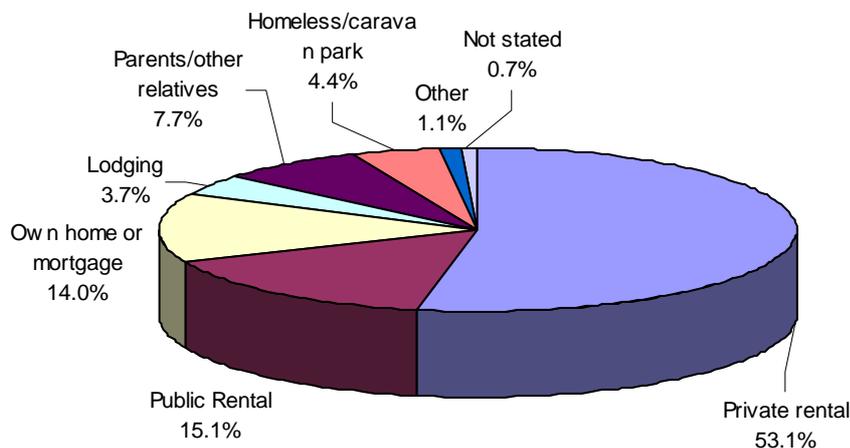
Accommodation:

Clients were asked what type of accommodation they were currently living in. The table and chart below shows the percentages of the total respondents:

Table 5
Type of Accommodation Lived In

Type of Accommodation	%	2002 % Comparison
Private Rental Housing (pay rent to an estate agent or private individual)	53.1	45.7
Public Housing (pay rent to the Ministry of Housing)	15.1	22.9
Own Home (either a home-owner or paying mortgage)	14.0	17.8
Lodging (pay rent/board for part-use of accommodation)	3.7	3.0
Living with parents / other relatives	7.7	4.3
Homeless / caravan park	4.4	2.7
Other	1.1	0.0
Sub Total	98.0	96.4
Missing	0.7	3.6
Total	100.0	100.0

Chart 1
Type of Accommodation lived in



There appears to be a small increase in the numbers of respondents living in private rental housing, and a decrease in the number of respondents living in public housing in comparing results from 2006 to 2002. There is also a small decrease in the numbers of respondents living in their own homes. The number of people who identified as being homeless or living in a caravan park has increased dramatically.

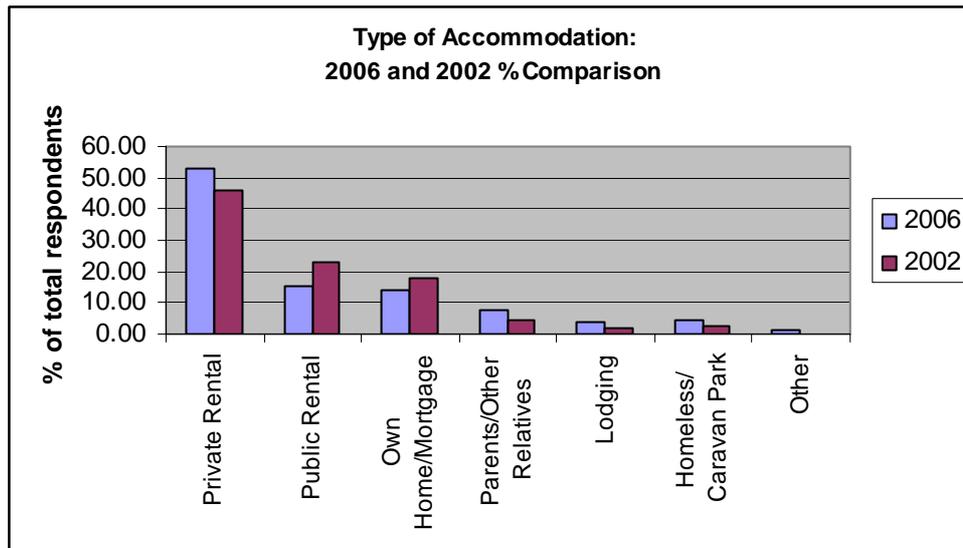


Table 6 shows the relationship between gender and type of accommodation. Over half the 52.5% of female respondents lived in private rental compared with 56.5% of the males. 17.3% of females were in public housing compared to 11.8% of the males. Males were more likely than females to be in 'other' types of accommodation such as Lodging / Parents House or Homeless/Caravan Park (24.8%) compared with 11.2% of females.²

Table 6
Gender by type of accommodation

(Column percentage)

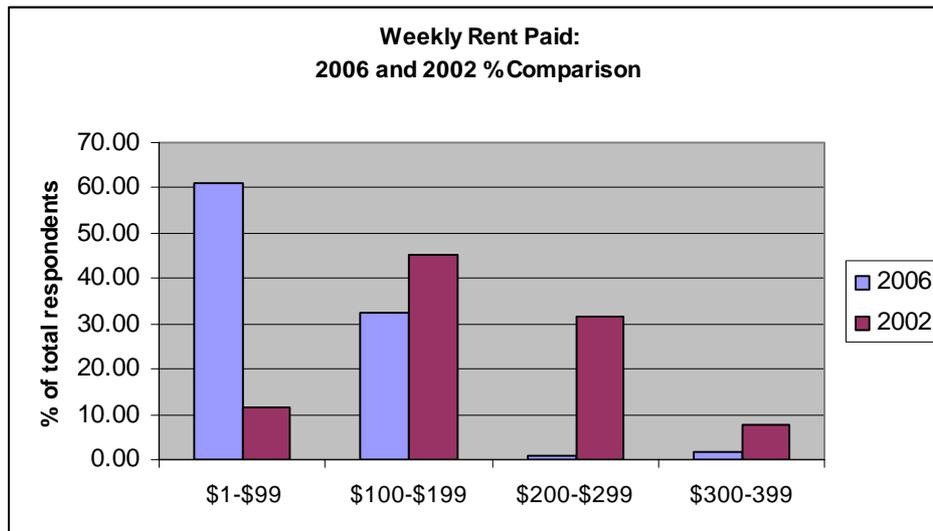
Type of Accommodation		Male	Female	Total
Private Rental (Pay rent to an Estate Agent or Private Individual)	No.	48	94	142
	%	56.5	52.5	53.8
Public Rental (Pay rent to Ministry of Housing)	No.	10	31	41
	%	11.8	17.3	15.5
Own Home or Paying Mortgage	No.	5	32	37
	%	5.9	17.9	14.0
Lodging	No.	6	3	9
	%	7.1	1.7	3.4
Parents / Other Relatives	No.	9	12	21
	%	10.6	6.7	8.0
Homeless / Caravan Park	No.	6	5	11
	%	7.1	2.8	4.2
Total	No.	85	179	264
	%	100.0	100.0	100.0

² Chi-square test (p=0.015) indicates that there is a statistically significant relationship between "type of accommodation" and "gender".

Rent Paid:

Respondents were asked how much they spent on rent/board/mortgage payments per week. In total 255 respondents (94.1%) to this question gave details:

- 60.9% paid between \$1 - \$99 per week
- 32.5% paid between \$100 - \$199 per week
- 0.7% paid between \$200 - \$299 per week
- 1.8% paid between \$300 - \$399 per week



This is consistent with the Australian Bureau of Statistics 2001 Census of Population and Housing in the Whittlesea LGA area which indicates that 45.5% of those people who pay rental payments to State/Territory housing authority pay between \$50-\$99 per week.

Payment of Housing Payments (board/rent/mortgage):

When the respondents were asked whether they were able to pay their housing payments (board/rent/mortgage) on time:

- 31.7% (n=86) of total respondents indicated that they were frequently unable to pay
- 45.3% (n=123) were sometimes unable to pay
- 17.3% (n=47) always paid on time
- 5.5% of respondents did not answer (n=15).

Over three-quarters of respondents (77.9%) stated that payment of housing 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 (98.5% 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=199)
Financial, food or material aid	196	98.5
Financial/debt counselling	43	21.6
Housing support and advice	70	35.2
Emotional support and counselling	41	20.6
Respondents	199	
Responses	350	

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=246), 41.1% paid between one quarter and one half of their income. Just under one-third (32.9%) paid between half and three quarters of their income, 15.0% paid up to one quarter and 9.8% paid more than three-quarters of their income.

Table 8 below indicates that exactly half of the respondents living in public rental properties (50.0%) paid up to one-quarter of their income in housing payments, and a further 37.5% paid between one-quarter to half of their income. Almost half of the persons in private rental (47.9%) paid between one-quarter and one-half of their income.

The results of statistical testing indicate 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.³

³ Chi-square test (p=0.000) indicates that there is a statistically significant relationship between "type of accommodation" and "affordability".

Table 8
Type of accommodation by affordability of housing

(Column percentage)

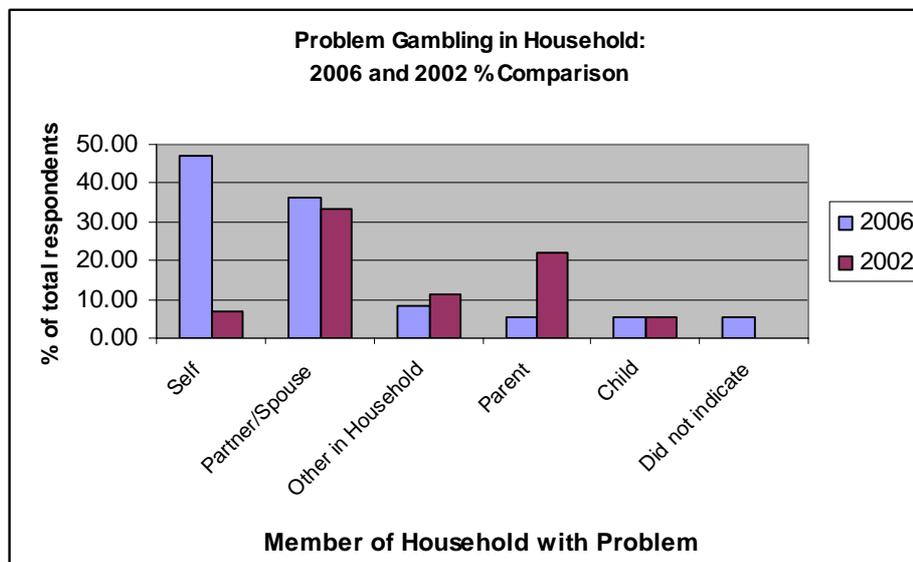
% of income spent on accommodation		Private rental	Public rental	Mortgage	All other	Total
Up to ¼ of income	No.	5	20	4	8	37
	%	3.5	50.0	12.9	25.8	15.2
¼ - ½ of income	No.	63	15	19	9	101
	%	44.4	37.5	45.2	29.0	41.4
½ - ¾ of income	No.	54	4	9	13	80
	%	38.0	10.0	29.0	41.9	32.8
¾ or more of income	No.	18	1	3	1	23
	%	12.7	2.5	9.7	3.2	9.4
Total	No.	142	40	31	31	244
	%	100.0	100.0	100.0	100.0	100.0

Gambling:

13.3% (n=36) of those surveyed indicated that someone in their household had a problem with gambling in the last 12 months. When asked who in their household had the problem, the responses were:

- 47.2% (n=17) indicated that the problem lay with themselves
- 36.1% (n=13) indicated the problem was with a partner/spouse
- 8.3% (n=3) indicated that the problem was with another member of the household
- 5.6% (n=2) indicated that the problem was with a child (son/daughter)
- 5.6% (n=2) indicated problem was with a parent
- 5.6% (n=2) did not indicate where the problem lied

This is a 1000% increase in the number of respondents who indicated that someone in the household had a gambling problem in comparison with the 2002 survey. There is also a marked increase (19.4%) in respondents identifying that they were the ones with the gambling problem, and a small decrease (2.8%) in those identifying that their partner was the one with the gambling problem.



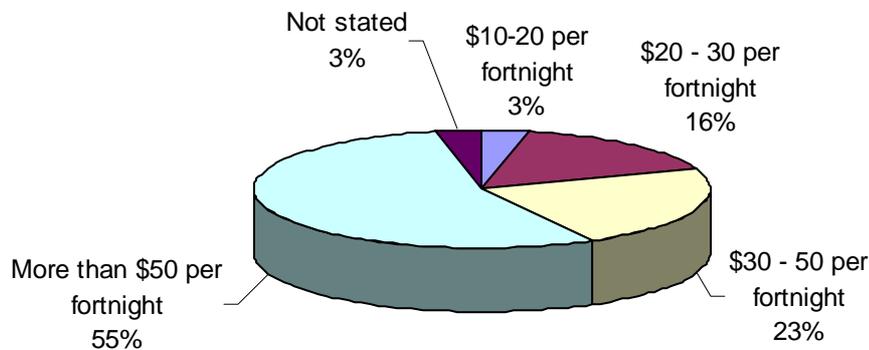
When asked whether as a result of this gambling, the household was able to meet its basic needs, 31 respondents indicated that they were not able to meet their needs, and 4 respondents indicated that they were.

When asked to estimate the amount of money lost to the household as a result of gambling, over 55% of these households (n=17) lost more than \$50 per fortnight, and 23% (n=7) respondents losing between \$30-\$50 per week.

Chart 2 shows the amounts lost per fortnight per household:

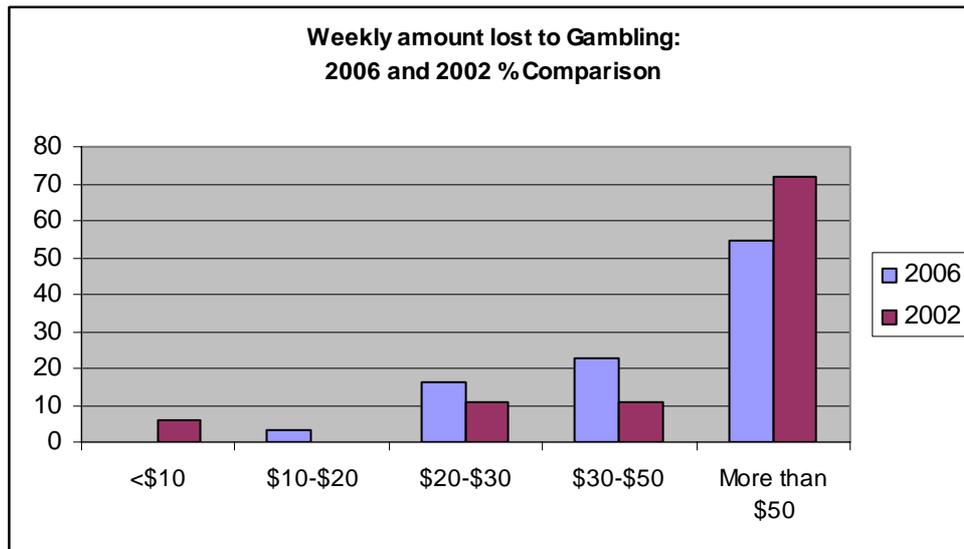
Chart 2
Amount lost to households as a result of gambling

Percentage is of respondents



In comparing results of 2006 to 2002, there appears to be a decline in the percentage of clients who have lost more than \$50 per week to gambling, but an increase in the percentage of respondents who lost between \$30-\$50 per week to gambling.

A greater proportion of those indicating gambling as a household problem sought assistance with financial/debt and emotional support/counselling in 2006 compared to 2002.



Of those respondents who indicated that they had a member of the household with a gambling problem, 28 respondents indicated that they had sought emergency relief or other welfare assistance as a direct response to the loss of income through gambling. Table 9 shows the type of assistance sought by the respondents. The main assistance sought was for financial assistance, food or material aid.

Table 9
Assistance sought as a result of gambling

Percentage is of persons seeking assistance

Types of assistance sought	Responses	% (n=28)
Financial, food or material aid	24	85.7
Financial and/or debt counselling	5	17.9
Housing support and advice	4	14.3
Emotional support and counselling	18	64.3
Respondents	28	
Responses	51	

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

Substance/Drug Problem:

The clients were asked whether anyone in their household had a problem with the use of drugs/substances. 24.4% of total respondents indicated that there was a problem (n=66) with a member of their household. When asked who in their household had the problem, the responses were:

- 59.1% (n=39) indicated that the problem lay with themselves
- 31.8% (n=21) indicated the problem was with a partner/spouse
- 13.6% (n=9) indicated that the problem was with another member of the household
- 4.5% (n=3) indicated that the problem was with a child (son/daughter)
- 4.5% (n=3) indicated problem was with a parent
- 1.5% (n=1) did not indicate where the problem lied

The three most common problems identified by respondents were with cannabis/marijuana (n=37); alcohol (n=31) and the misuse of legally prescribed medication (n=27). Table 10 below shows the responses to problem substances. One respondent indicated there was a problem but did not state which substance/drug the problem was with.

Table 10
Problem substances used in respondents' households

Percentage is of respondents who indicated a substance they had a problem with

Problem Substances	Responses	2002 Comparison
Cannabis (Marijuana)	37	10
Alcohol	31	13
Ecstasy, LSD	3	3
Heroin	25	9
Inhalants (Glue, petrol etc)	3	5
Speed, Cocaine	18	4
Misuse of legally prescribed medication	27	13
Other	5	1
Respondents	66	
Missing	1	
Responses	149	58

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

Similarly to Gambling, there is more than a 50% increase who indicated that someone in the household had a drug/substance problem in comparison with the 2002 survey (66 respondents in 2006 to 32 in 2002). There is also a marked increase (39 to 19) in respondents identifying that they were the ones with the drug/substance problem.

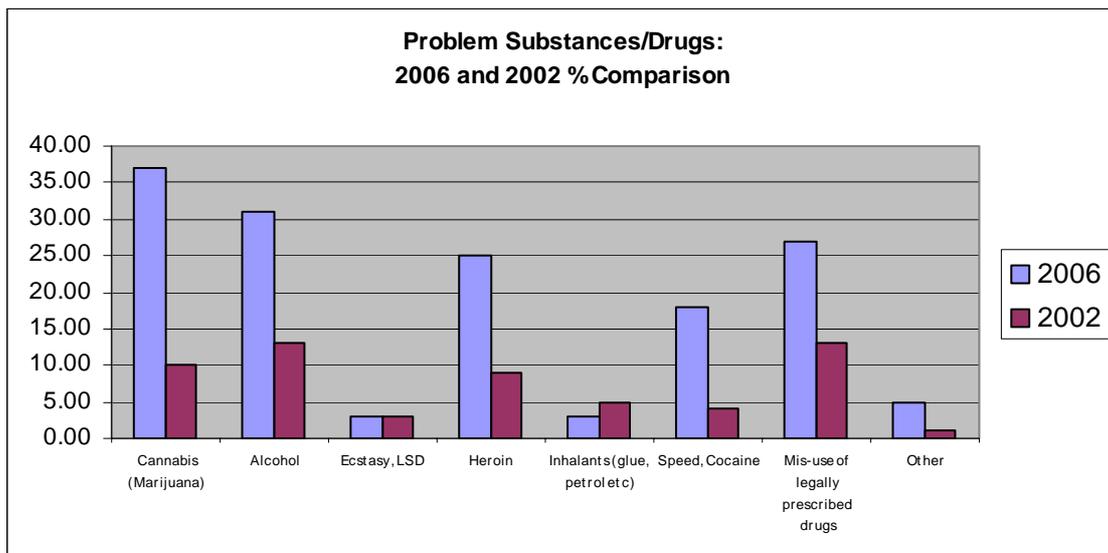


Table 11
Assistance sought as a result of substance/drug use

Percentage is of persons who sought assistance

Types of assistance sought	Responses	%	2002 Comparison
Financial, food or material aid	48	92.3	87.0%
Financial and/or debt counselling	12	23.1	34.8%
Housing support and advice	15	28.8	21.7%
Emotional support and counselling	30	57.7	56.5%
Not stated	1	1.9	
Respondents	52		23
Responses	105		46

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 13.

Uses of Emergency Funds

Clients were asked the reasons why they were seeking emergency relief on this occasion. The respondents (n=271) gave on average 3 or more responses, and the main stated by respondents was for help with food (76.4%) followed by gas, electricity, water, phone bills (59.4%).

Table 12 sets out what the respondents indicated the relief funds would be used for.

Table 12
Uses of Emergency Relief Funds

Percentage is of respondents stating reason for assistance

Uses of emergency relief funds	Responses	% (n=271)	2002 Comparison
Food	207	76.4	73.0%
Gas, electricity, water, phone bills	161	59.4	52.0%
Travel (fares, petrol, car insurance, registration, etc)	115	42.4	33.2%
Medication	110	40.6	21.5%
Rent/board/mortgage	110	40.6	26.6%
School expenses (fees, books, uniform etc.)	82	30.3	27.3%
Baby expenses (formula, nappies etc)	61	22.5	14.8%
Fines (parking, driving)	39	14.4	*
Other	18	6.6	
Newly arrived in Australia	11	4.1	*
Respondents	271		256
Responses	914		636

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

** This reason was not asked in 2002, so a comparison cannot be made*

Table 13
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	Housing Costs	Gambling	Drug Use
	% (n=104)	% (n=199)	% (n=28)	% (n=52)
Financial, food or material aid	98.1	98.5	85.7	92.3
Financial and/or debt counselling	28.8	21.6	17.9	23.1
Housing support and advice	40.4	35.2	14.3	28.8
Emotional support and counselling	26.9	20.6	64.3	57.7

CONCLUSIONS AND RECOMMENDATIONS:

The findings of this survey conclude that:

- The level of stress of clients presenting for Emergency Relief interviews has significantly increased since the last survey was undertaken in 2002 (a larger number of clients were not offered the survey in 2006 so as to not cause added undue stress)
- Interruptions to Centrelink benefits has led to a large number those surveyed needing to access assistance from welfare agencies, and to an inability to meet their household's basic needs
- The cost of housing remains a leading contributor behind assistance being sought from Emergency Relief services
- Gambling and drug/substance-related problems are also one of the major contributing reasons behind a client seeking assistance from WCC's Emergency Relief service
- Those with gambling and/or drug/alcohol related problems are more likely than any other category of person surveyed to require emergency relief and support service intervention
- Single parents (particularly single women with children), are more likely to require and access financial assistance and other support services

Interruptions to Centrelink benefits (breaches)

This survey was done prior to Centrelink's announcing the "Welfare to Work Reforms" which made significant policy and procedural significant changes to the way that clients are breached. As such, the relevance of some of these statistics and client experiences needs to be taken with this in mind.

- There was an 11% increase in the number of respondents (39.8%) who indicated that they had some form of interruption to their benefit in the last 12 months. Taken together with the low levels of income of those surveyed (88.2% with income under \$15,548 pa), this shows that benefit interruptions are likely to have had a compounding effect on those who are already significant financially vulnerable. While 65.7% of those who indicated that they have had an interruption was a temporary reduction, coupled with the fact that 88.2% had indicated that their income was between \$1-\$299 per week, this would be adding significant financial pressure to clients.
- As a result of these breaches, 85.2% of respondents identified that they felt that they were not able to meet their basic needs, and a further 104 respondents sought assistance from welfare organisations/services as a result of this interruption.
- Patterns of Centrelink breaching (now called "serious failures" by Centrelink) in 2002 appeared to have been decreasing at the time of the ER survey. The survey confirms, however, that those with reductions in Centrelink benefits are facing severe difficulties in meeting their basic needs.
- The "Report of the Independent Review of the Breaches and Penalties in the Social Security System", Dennis Pearce, Julian Disney and Heather Ridout, 2002 concluded:

"These breaching problems are often contributed to by poor communication with jobseekers, or by inappropriate selection of the particular job search activities which individual jobseekers must undertake. They also often arise from breaches being imposed without sufficient regard for the relevant law or without sufficient investigation and consideration of individual circumstances. As a result, breaches are imposed too frequently. Moreover, penalties for the breaches are often too severe, thereby causing unnecessary and unjustifiable hardship.

As highlighted in 2002, the impact of government welfare policy on the very poor can be devastating. The negative impact is further compounded by the resultant pressure and burden placed on emergency relief and other support and welfare services. These services, already struggle with waiting lists and inadequate resources, are invariably expected to fix the problems created by government departments and agencies.

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

- Clients most likely to require assistance through Emergency relief are for housing costs – main kind of assistance sought is financial, food or material aid, followed by Housing support and advice
- Clients in public rental properties are more likely to pay a smaller proportion of their weekly income on accommodation costs – 60.9% of survey respondents paying between \$1-\$99 per week and 93.4% paying between \$1-\$199 per week.
- Only 15.1% of clients were living in public housing, compared with 53.1% in private rental housing. Of these respondents, 77% of clients indicated that they were either frequently unable to pay, or only sometimes able to pay their housing payments on time.
- 77.9% of survey respondents indicated that payment of housing payments had directly affected their inability to meet their household's basic needs. As a subsequent result of this, ER and other welfare services were sought to be able to assist them with their housing payments.
- Lack of access to affordable housing remains a significant issue for residents of the City of Whittlesea LGA. Local housing support services/agencies have anecdotally confirmed that there has been no further increase in the levels of public housing available within the City of Whittlesea since the time the last survey was conducted, and that the current levels available remains at a lower proportion compared with Melbourne SD and Victoria overall (1.4% of occupied private dwellings compared with 2.9% and 3.2% respectively)
- Given the above results from both the 2006 and 2002 survey, it is evident that the City of Whittlesea faces a shortage of affordable accommodation. Rental assistance is not adequately ensuring clients can afford to live in private rental properties, without the support of income supplements, which are being found through ER services and other welfare organisations. ER by its nature is for emergency situations, and in many cases these funds are being sought to provide ongoing assistance to meet their housing costs. Access to low-cost housing (public, crisis and/or transitional) needs particular attention in Local, State, and Federal Governments. At present, Whittlesea residents are significantly disadvantaged by the low-levels of public and affordable housing services.

Gambling

- 13.3% of total respondents in this survey indicated that someone in their household had a problem with gambling in the last 12 months. This was almost a 100% increase (from 7.0%) in the 2002 survey
- There is also a marked increase (19.4%) in respondents identifying that they were the ones with the gambling problem
- As a result of this identified problem, over 55% of these households (n=17) indicated that they lost more than \$50 per fortnight to gambling. This is of greater significance when you take into account the percentage of respondents (88.2%) who indicated that their total weekly family income was between \$1-\$299
- Increase in the number of people identifying gambling as the root cause of their financial issues, and seeking to fix that directly. There is also an increase in the number of people identifying that they are one with the gambling problem

The ABS SEIFA index of disadvantage ranks the City of Whittlesea as the 5th most disadvantaged municipality of the 31 local Government Areas in the Melbourne Statistical Division (MSD). In the 2005-2006 financial year, total losses to these machines were \$81.9 million. This works out to be an average loss of \$862 per adult in the City of Whittlesea for the 2005-2006 year, meaning Whittlesea has the 7th highest losses per adult in Victoria.

Drug/substance problem

- Almost one-quarter (24.4%) of total respondents in the 2006 survey indicated that someone in their household had a problem with the use of drugs or other substances (n=66) in the past 12 months. This is a 1000% increase in the number of respondents in the 2002 survey. The most common problems in 2006 were with cannabis/marijuana (n=37); alcohol (n=31) and the misuse of legally prescribed medications (n=27).
- While the number of respondents to the questions about problem drug/substance use and problem gambling overall have remained relatively low, there appears to be a substantial increase in the number of respondents indicating the presence of either a problem in the household since the survey was last completed.⁴ 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.

Evident with the high rates of service intervention required by those with gambling and substance addiction, it is imperative that coordinated approaches are used locally to identify and promote preventative strategies.

Gender and Family Composition

- 2/3 of respondents to the 2006 survey and those seeking assistance through WCC's ER service generally were female clients. Of these respondents, the majority of these females identified that they were single with children (sole parents).
- 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.

Key contributors to people seeking Emergency relief and the impact of those, are mostly felt in ER responses through all local services, and an ability to be able to continue to support people has to be able to consider an increase/expansion of ER services.

Often Government funding and responses are to bolster other early interventions, which can sometimes leave crisis and emergency relief responses under-resourced and under-prioritised.

⁴ It is important to recognise that both of these areas have low disclosure rates.

Pressures on families continue to be high with high representation of single female clients with children (62.2%). Low income levels (particularly when interrupted) causes severe problems in family structures. We know from WCC's ER Service that the financial pressures of raising children can be severe at times. For instance, the period when return-to-school costs are incurred can mean some families face significant financial disruption and vulnerability.

Within this context, the prioritisation of support to families within ER and other welfare services remains important.