

Annual Report

2018-2019



32
YEARS

SSRV Social Security Rights Victoria

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List of Acronyms

AAT	Administrative Appeals Tribunal
AFDO	Australian Federation of Disability Organisations
BCLS	Barwon Community Legal Service
CLC	Community Legal Centre
DRC	Disability Resource Centre
DSP	Disability Support Pension
FCLC	Federation of Community Legal Centres
FCRC	Financial and Consumer Rights Council
ISP	Integrated Services Project
NACLC	National Association of Community Legal Centres
NSSRN	National Social Security Rights Network
Profiles Project	Profiling High Risk Social Security Recipients for Specialist Assistance Project
SSRV	Social Security Rights Victoria
SRSS	Status Resolution Support Services payment
VLA	Victoria Legal Aid
VLSB+C	Victorian Legal Services Board and Commissioner

About SSRV

Social Security Rights Victoria (SSRV) is an independent, state-wide community legal centre that specialises in social security and related law, policy and procedure.

Our vision is for a fair and just society in which all people are able to receive a guaranteed adequate income in order to enjoy a decent standard of living.

SSRV's contribution to this vision is the provision of legal services to vulnerable and disadvantaged Victorians and those who support them, which assist them to secure and protect their right to equitable social security entitlements.

SSRV is governed by a skills-based Board drawn from and elected by the membership. A small team of staff and volunteers are responsible for organisational management, advocacy and service delivery. Partnerships and pro bono support assist SSRV to extend its reach and strengthen its foundations. The values and strategic priorities which guide our work are articulated in SSRV's 2018-2021 Strategic Plan.

Our Annual Report

The annual report provides an opportunity to inform the SSRV membership, stakeholders, supporters, funders and others about our strategy, activities, achievements, impact and challenges during the reporting period. The information included in the report, particularly the financial statements, is one way in which SSRV is accountable to members and other stakeholders.

This annual report covers the period 1 July 2018 to 30 June 2019.

Our Funding

SSRV gratefully acknowledges the funding and financial support from the following sources:

- Australian Government Attorney-General's Department
- Victorian Department of Justice and Community Safety
- Victoria Legal Aid
- Victorian Legal Services Board and Commissioner
- Deakin University
- Lewin Family Trust
- Other donors.

ABOUT US

Social Security Rights Victoria (SSRV) is an independent, state-wide community legal centre that specialises in social security and related law, policy and procedure. Our vision is for a fair and just society in which all people are able to receive a guaranteed adequate income in order to enjoy a decent standard of living. SSRV's contribution to this vision is the provision of legal services to vulnerable and disadvantaged Victorians, and those who support them, which assist them to secure and protect their right to equitable social security entitlements.

OUR VALUES

Respect

We engage respectfully with service users, partners, stakeholders, funders, colleagues and others.

Empowerment

While recognising that people have varying capabilities, we work towards strengthening the capacity of individuals and communities to understand their rights and responsibilities, prevent or resolve legal problems and pursue their interests.

Quality

We engage in continuous quality improvement and strive for excellence in our service.

Integrity

We are fair, honest and accountable, and our decisions are informed by credible evidence.

Courage

We are bold, adaptable and innovative in pursuing our vision and purpose.

STRATEGIC PRIORITIES 2018-2021

■ We continue to strengthen our expertise in social security law, and we use our knowledge and experience to provide high quality community legal services.

- Build our workforce of legally qualified and specialist trained/experienced paid and volunteer staff and pro bono partners.
- Promote SSRV to ensure that target clients and service providers are aware of and able to access SSRV's expertise and services.

■ We target our services at vulnerable and disadvantaged Victorians and to where they are most needed.

- Work closely with Victoria Legal Aid and other stakeholders to identify legal need and plan social security law service provision.
- Provide specialist social security law assistance as part of 'wrap around' legal and related client services.
- Explore the use of technology to enhance and extend our impact, including into regional and rural areas and to those with particular access needs.

■ We build the capacity and capability of other professionals, enabling them to better identify and assist people experiencing, or who may encounter, social security problems.

- Provide specialist legal advice and training to other professionals who assist people with social security law issues such as community legal centre workers and financial counsellors.
- Design and implement strategies that encourage and support sustained change to practice.

■ We highlight and address injustice, enhance service outcomes and build knowledge by engaging and collaborating with others.

- Build, maintain and leverage relationships with the community legal centre and broader legal assistance sector, other relevant sectors, clients and service users.
- Engage in sector planning and other reform processes to ensure that the legal needs of social security recipients are considered and addressed.
- Contribute to strong community legal centre and legal assistance sectors through participation in relevant activities.

■ Evidence informs our decisions, practice and advocacy.

- Strengthen our data collection and analysis, including in relation to the monitoring and evaluation of our activities.
- Engage in research and consultation to better understand issues and inform proposed responses.
- Ensure that the views of service users and target groups are elicited and considered.
- Undertake strategic litigation as appropriate.

■ We are a high performing and sustainable organisation.

- Advocate for increased recurrent funding to support the delivery of efficient, high quality client services and to provide competitive working conditions.
- Ensure strong and accountable governance and operational structures.
- Actively engage with the CLC accreditation process as a basis for continuous improvement, risk management and organisational learning.

Our People



SSRV Board Members
Kirsty Gregory and Tom Cobban



SSRV Board Members
Heather Bruer, Jacinta Lewin & Marianne De Leo



SSRV Board Members
Marianne De Leo and Mark Kreuzer

SSRV Board Members

Marianne De Leo

President

Until July 2019

Tom Cobban

Vice – President

Paul Garry

Treasurer

Until November 2018

Kirsty Gregory

Treasurer

From November 2018

Heather Bruer

Membership Officer

Agata Wierzbowski

Member

Until July 2018

Katy Woods

Member

Until November 2018

Trevor Carroll

Member

Jacinta Lewin

Member

Jacob Erlandsen

Member

Ben Zika

Member

Co-opted March 2019

Mark Kreuzer

Member

Co-opted March 2019



SSRV Staff

Gillian Wilks

Director

Michael Tamblyn

Principal Lawyer

From September 2018

Janette Nankivell

Acting Principal Lawyer

Until September 2018

John Berrill

Acting Principal Lawyer (Pro Bono)

Until September 2018

Peter Horbury

Manager

Operations and Information Services

Elizabeth Divers

Community Lawyer

Family Violence Project/Worker Help Line

Philippa McInerney

Community Lawyer

Worker Help Line

Until December 2018

Catherine McComish

Community Lawyer

VLSB Project/Worker Help Line

Until April 2019

Bryn Overend

Community Lawyer

Integrated Services Project

From November 2018

Leanne Khan

Financial Counsellor

Integrated Services Project

From January 2019

Dermott Williams

Paralegal

From May 2019

Contractors

Russell Smith

Accountant

Carruss Consultants

Wendy Foster

Finance Officer

Carruss Consultants

Taimur Siddiqi

Monitoring & Evaluation Consultant

Integrated Services Project

Incus Consulting

Michelle Whalen

Monitoring & Evaluation Consultant

Monanegra Consulting Services

Ryan Hubbard

Principal

Hinterland Innovation

Volunteers

Dermott Williams

Eris O'Donnell

Josh Shub

Shenaia Nanayakkara

James Joseph

Pro Bono Supporters

Berrill & Watson Lawyers

Hall and Wilcox Lawyers

Hive Legal

Monanegra Consulting Services



SSRV Board Member
Trevor Carrol



SSRV Board Member
Ben Zika

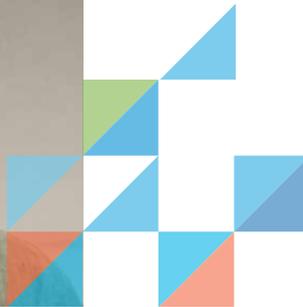


Deakin University Legal Internships

During 2018-2019 eight law students from Deakin University completed 15 day internships at SSRV. The students observed legal service delivery and were involved in undertaking case research, client surveys, communications and administrative tasks.

Deakin students
Natalie, Merna, Lili and Justin.

OUR YEAR



President's Report – Tom Cobban

The 2019 financial year has been a successful one for Social Security Rights Victoria (SSRV). The organisation has managed to secure significant additional project funding during this year and has grown in size as an organisation. The beneficiaries of this growth and extended reach are the clients of SSRV and the community sector more broadly. Consistent with the SSRV strategic plan, SSRV has taken steps in the 2018-2019 financial year to cement its place as the community sector's expert on all things Centrelink. The development of the Worker Help Line, a telephone advice service which provides free advice to community sector workers, and the development and strengthening of some new community sector partnerships, are testament to SSRV's commitment to support the community sector to assist vulnerable and disadvantaged clients.

In October 2018, we were very pleased to receive funding through the Integrated Services Fund to design and deliver a project in partnership with the Financial and Consumer Rights Council. This funding is from the Victorian Department of Justice and Community Safety and is administered by the Federation of Community Legal Centres. SSRV appreciates the support and confidence of the Victorian government in funding this project and our Worker Help Line and Family Violence projects. The funding has made a significant difference to SSRV's capacity to provide specialist social security legal advice and assistance services to individuals and to the workers who support them. We are also grateful for funding from the Victorian Legal Services Board for the High Risk Social Security Recipients Project which was completed in late 2018.

Much of the credit for securing this additional funding, and subsequent expansion of SSRV, must be given to our Director, Gillian Wilks. I believe that Gillian's vision for the organisation and expert guidance on how to achieve that vision has been critical to the organisation's success. Similarly, the hard work and dedication of the SSRV staff (new and old) is key to the organisation's success and we thank them for their contributions.

The contribution of the Board over the 2018-2019 financial year has been significant. Since our last Annual General Meeting, we have gained a lot of experience by recruiting Jacinta Lewin, Jacob Erlandsen, Mark Kreuzer and Ben Zika onto the Board. These new members bring with them welcomed legal, government, business, marketing and community sector experience which has helped SSRV to grow as an organisation and continue its great work helping some of the most vulnerable members within our society - social security recipients.

Whilst SSRV's Board is glad to gain the additional members and their experience, we are also saddened by the departure of our past President, Marianne De Leo. Marianne resigned in July due to work and family commitments. We thank Marianne for her leadership in the role of President during the year and membership of the Board over a number of years. Marianne's contribution to the Board has been huge and she will be (is) missed. We wish her all the very best.

Throughout the 2018-2019 financial year, the Board and staff have been working towards achieving the ambitious visions and priorities set out in the SSRV 2018-2021 Strategic Plan. Despite some big funding wins in the financial year, funding remains a strong focus for the Board and more funding is needed to achieve some of its strategic goals. We believe that there is a clear and proven role for an independent, state-wide social security law specialist community legal

centre (CLC) in Victoria. Centrelink issues impact many vulnerable and financially disadvantaged Victorians and we believe that, with SSRV training and support, many CLC clients could be better helped to identify and address their social security rights. Therefore, we believe that the unmet legal need on Centrelink issues is vast.

Specifically, there is a need for SSRV to secure some long term and increased core funding to help the organisation to continue (and ramp up) its work as a social security law service, challenging Centrelink decisions and providing vulnerable Victorians with otherwise unavailable legal representation in the Administrative Appeals Tribunal. We also hope to drive some change by conducting some targeted casework on Centrelink issues. However, such work requires funding certainty. As a Board, we are keen to lock in that additional core funding and to further establish a SSRV as a driver of change on Centrelink issues.

Lastly, the SSRV would like to thank all of its staff, partners, supporters, donors and members for their ongoing support and hard work in the 2018-2019 financial year. We look forward to continuing to achieve great outcomes for those that need support on social security issues next year and beyond.



Director's Report – Gillian Wilks

The annual report provides an opportunity to reflect on our progress during 2018-2019 towards SSRV's 2018-2021 strategic priorities.

We continue to strengthen our expertise in social security law, and we use our knowledge and experience to provide high quality community legal services.

Three experienced lawyers, in acting and ongoing capacities, filled the Principal Lawyer position during the year. They each contributed a depth of legal experience, expertise and maturity which has contributed to strengthening the foundations of the legal practice and guiding its further growth.

Through project funding SSRV has been able to increase the number of staff employed at SSRV. We have been able to build the body of social security legal expertise available within the organisation

and to provide more holistic services. This in turn has helped to build organisational resilience, capability and confidence.

The relatively new legal team have been fortunate to be able to draw on the experience and expertise of other social security law specialists through the members of the National Social Security Rights Network (NSSRN) and staff in the Victoria Legal Aid (VLA) Economic and Social Rights Unit. Staff have been encouraged to undertake professional development and to share their knowledge and expertise with others.

SSRV has had the opportunity to focus part of its effort on specific aspects of social security law and legal service delivery, such as the interrelationship with family violence.

The Integrated Services Project (ISP) team have lead the organisation in exploring how specialist social security lawyers and financial counsellors can collaborate to improve client outcomes, and in considering where there may be further opportunities for more holistic and integrated service provision.

We have actively promoted our services through engagement with stakeholders and production and distribution of promotional materials. We reviewed and updated our existing website and laid the foundations for its redevelopment.

We target our services at vulnerable and disadvantaged Victorians and to where they are most needed.

SSRV's Legal Practice policy and procedures were reviewed during the year. This included the development of advice and casework guidelines and an associated matrix tool to assist in decision-making regarding client intake and legal case management. The guidelines assist SSRV staff to direct legal casework and representation services to people who are experiencing financial disadvantage and/or who fit into other priority groups defined by the National Partnership Agreement on Legal Assistance Services. Other criteria include consideration of the merit of the matter, the likelihood that the outcome of the matter will have broader impact and the potential for integrated service provision.

Service provision by SSRV to other community workers and lawyers who are assisting their clients with social security matters increased over the financial year. SSRV assumes that these workers have already applied their own organisational guidelines to assess client eligibility and that these will prioritise people who are experiencing forms of vulnerability and disadvantage.

Almost half of SSRV's clients during 2018-2019 identified as having a disability. A priority for the organisation continues to be ensuring that the rights and access requirements of those living with disability are considered in service planning and delivery. SSRV continued to build relationships with disability service providers and advocacy organisations, to work on joint activities, and to provide advice and training to disability professionals. We set up facilities within our offices to enable online face-to-face access to services and we consulted with service users regarding how other technology may be used to improve service access. We have kept access considerations in front of mind as we planned for the re-development of our website.

The Integrated Services Project has provided impetus for consideration of how SSRV can better meet the needs of vulnerable and disadvantaged Victorians through collaborative practice. It has also provided a vehicle through which SSRV has been able to visit, engage with stakeholders and provide training in regional and rural areas across the state. Through the Family Violence Project, SSRV improved its identification of and response to clients whose social security legal problem is impacted upon by the experience of family violence.

We build the capacity and capability of other professionals, enabling them to better identify and assist people experiencing, or who may encounter, social security problems.

Many legal, health, disability, financial counselling, community services and other professionals assist clients in relation to social security matters on a regular or occasional basis. Not every worker or organisation has the capacity or necessity to be an expert in social security law and practice. What many

require is to be able to tap into this expertise when it is needed. The SSRV Worker Help Line aims to provide ready access to this expertise and support, and to resources and referral pathways, for other professionals.

In 2018-2019 work to establish a Worker Help Line separate to the SSRV General Advice Line was completed. Guidelines for the operation and scope of the service were established and service promotion undertaken. During the year the Worker Help Line began operating four days per week. There was significant interest in and take up of this service and we have received generally positive feedback about its accessibility and usefulness.

SSRV also decided to direct its education and training activities to other professionals, with the objective of strengthening their capability and confidence in identifying potential social security issues and in providing appropriate responses relative to their role.

Projects delivered by SSRV during 2018-2019 had a strong focus on resourcing and working with other professionals to improve the identification of and response to client social security problems – the High Risk Social Security Recipients Profiles Project with other community legal centres (CLCs), the Family Violence Project with CLCs and others working in the domestic and family violence field, and the Integrated Services Project with financial counsellors.

We highlight and address injustice, enhance service outcomes and build knowledge by engaging and collaborating with others.

SSRV's commitment to working with others to better understand social security legal need and to collaborate in the planning and delivery of social security legal services was

demonstrated through engagement with the VLA Economic and Social Rights Unit and Barwon Community Legal Service (BCLS). A joint planning workshop was held in September 2018. The three agencies prepared a joint expression of interest to participate in a Specialist Collaborative Planning Pilot Project being run by Victoria Legal Aid and have engaged in further joint activity to collect data to inform our understanding of social security legal need, to better understand the services that each is providing and to work together on specific activities.

SSRV invited representatives from the Australian Federation of Disability Organisations (AFDO), Melbourne University Social Equity Institute and Victoria Legal Aid to partner with it in a series of design workshops which informed a funding application to the Victorian Legal Services Board (VLBS+C) for an innovative response to issues arising for people applying for the Disability Support Pension (DSP).

After consultation and engagement with a number of disability, legal, medical and academic organisations, the Disability Support Pension Toolkit was finalised and made available early in the financial year. There has been a lot of interest in the Toolkit and associated workshops.

SSRV participated in the Disability Resource Centre's (DRC) Disability Support Pension Pathways Project Working Group. DSP & Me, a resource for people with disabilities who think they may be eligible for the Disability Support Pension was produced through the project. It is a step-by-step guide produced in Plain English and Easy English.

SSRV has contributed to AFDO lead activities aimed at highlighting problems with the DSP and proposing reform, including for example, a meeting with the Australian National Audit Office as part of its follow up audit into the administration of the DSP.

SSRV continued to actively support the NSSRN and contribute to its activities. Staff participated in meetings with the departments of Social Services and Human Services along with other NSSRN representatives. SSRV contributed to the NSSRN's work related to the need for and impact of specialist social security legal services and research/policy development regarding the intersection between family violence and social security. The SSRV Director continued as a member of the NSSRN Board.

Through participation in the Federation of Community Legal Centre's (FCLC) Access to Justice Working Group, SSRV contributed to consultation regarding the review of the National Partnership Agreement on Legal Assistance Services and Community Legal Services Program reform. Staff participated in the Family Violence Working Group and the professional standards activities. We contributed our views and experience to the Federation's Specialist Generalist CLCs Collaboration Project and findings from that project have subsequently informed some of our thinking and activity. A partnership with the Financial and Consumer Rights Council (FCRC), formalised in 2018-2019, provides a foundation for collaboration to improved services and to identify and address systemic issues.



Peter Horbury (SSRV), Jess Bird (VLA), Tom Cobban (SSRV Board) and Nick Hudson (BCLS) – Collaborative Planning Workshop, September 2018.

Evidence informs our decisions, practice and advocacy

As detailed above, during 2018-2019 SSRV conducted its own research and worked with others to build understanding of social security legal need, current service provision and service gaps. We also worked to improve our analysis and use of client and service data, and to more effectively utilise the CLASS data system. This will continue as a priority into the next financial year.

SSRV staff contributed to research conducted by the NSSRN, particularly in relation to social security and family violence. We also consulted with relevant stakeholders in the design of resources and services, such as the Worker Help Line and training for financial counsellors.

SSRV remained committed strengthening its capacity and capability to monitor and evaluate its activities. We are now beginning to have sufficient information collected over time to inform criteria and standards for making judgements about the success of future activities and with which to support claims about the outcomes and impact of our work. Through the ISP funding, SSRV has for the first time been in a position to engage an independent consultant to formally resource and report on project evaluation.



Patrick McGee (AFDO), Len Jaffit (VLA), Yvette Maker (Melbourne University) and Michael Tamblin (SSRV) at Victorian Legal Services Board Human-Centred Design workshop.



SSRV participated in the FLC commissioned CLC client survey conducted in late 2018. We will use that survey as a template for future internally conducted client surveys, enabling the comparison of data over time and informing service improvement.

We are a high performing and sustainable organisation.

In 2018-2019 the SSRV Board worked to ensure strong and accountable governance and operational structures through procedural review, new Board member induction and participation by representatives in governance training, skills-based recruitment of new members, structuring its agenda to focus on strategic priority areas and overseeing financial and risk management.

The Board and Director worked to articulate the need for and place of a specialist social security legal centre within the Victorian legal assistance sector. We engaged with a range of stakeholders and funding bodies to high-light funding requirements and to obtain support for achieving recurrent funding at a

sustainable level. SSRV was successful in its application for Integrated Services funding and made a strong application to another major funder. The additional staff employed and activities undertaken through project funding made a tangible difference to the capacity, service offerings, reach and dynamism of the organisation.

SSRV met the requirements necessary to maintain accreditation under the National Association of Community Legal Centres scheme and has met the reporting and accountability requirements of all funding bodies.

With core funding of less than \$350,000 and less than three full time equivalent permanent staff, SSRV continued to 'punch above its weight' in 2018-2019. Sincere thanks to the SSRV Board, staff and volunteers, to our project and pro bono partners and peak bodies, and to funding bodies and donors for your many and varied contributions, and for helping SSRV to navigate the challenges and celebrate the successes of the year.

OUR SERVICES

SSRV's core management, operations and legal practice and service delivery are funded by the Commonwealth Attorney-General's Department, the Victorian Department of Justice and Community Safety and Victoria Legal Aid through the Community Legal Service Program.

General Advice Line

The General Advice Line is a telephone information and advice service available to the public. In 2018-2019 it operated on Monday and Wednesday mornings between 9.30am and 12.30pm. It was staffed by Peter Horbury, Manager – Information and Operations, and a small team of experienced volunteers.

During the year SSRV provided 1,477 information, referral and advice services. 488 of these were to other professionals via the Worker Help Line, the balance were in response to calls from members of the public to the General Advice Line. An average of 20 people are assisted each week through the General Advice Line. This included 866 individuals, some of whom accessed assistance on more than one occasion. There is consistent demand for the service outside of operating hours.

As can be seen from the Our Clients section later in this report, in 2018-2019:

- 62% of SSRV's clients were aged between 35 and 64
- 49% identified as having a disability
- 28% identified as having experienced family violence
- 61% identified as female
- 75% lived or worked in the Melbourne metropolitan area
- The broad areas for which people sought assistance included eligibility for payments, rates of payment, debts and administration procedures.

In September 2018, the Federation of Community Legal Centres commissioned a sector wide Client Satisfaction Survey. Responses from the relatively small sample of SSRV clients indicated that following accessing assistance through SSRV General Advice Line:

- 90% better understand their legal issues
- 80% will know where to get help if they have legal problems in the future
- 80% will feel more confident in getting legal help in the future
- 60% feel more confident in handling their own legal issues
- 100% would recommend SSRV to other people.

Casework and Representation Services

The General Advice Line and the Worker Help Line are the primary entry points to SSRV services. As appropriate, client matters coming through the telephone services are taken to Intake and Assessment meetings to be considered for further casework and representation services.

In 2018-2019 SSRV's lawyers worked on 62 cases, of which 31 entailed preparation for and/or provision of representation at the Administrative Appeals Tribunal. Minor casework assistance was provided for a number of other client matters.

During the year attention was paid to reviewing legal practice procedures and guidelines to ensure that resources were used effectively and that services were targeted at where they are most needed and will have the most impact.

The legal team as a whole was relatively new to the social security law and practice, so priority was given to building individual and organisational knowledge and experience. Having more legal and paralegal staff meant that the internal community of practice was further developed. Lawyers were able to take on complex matters confident that they would be backed up by the legal team. All staff are to be congratulated on their openness to exploring how integrated service delivery could be incorporated into our practice. The addition of a financial counsellor to the team has challenged and strengthened us.

In addition to providing legal casework and representation services, all of SSRV's lawyers provided assistance via the Worker Help Line and contributed to SSRV's project, engagement and community legal education activities.

Thank you to Janette Nankivell, John Berrill and Michael Tamblin for their work in the Principal Lawyer role.



Eris O'Donnell and Peter Horbury

Client Stories

Carly is a survivor of breast cancer who has arthritis, severe depression, anxiety and several other serious health conditions. She lives week to week, has no savings and survives on a minimal income insurance payment.

Several years ago Carly applied to Centrelink for support. The Administrative Appeals Tribunal (AAT) Tier 1 found her eligible for the DSP and Carly received payment. Centrelink then appealed to AAT Tier 2 and won. Carly's benefit was cancelled and she was left with no ability to work, no social security and a Centrelink debt of greater than \$15,000 to pay back.

The existence of the debt caused Carly severe financial hardship and drastically affected her mental health. Carly asked SSRV for help. A SSRV lawyer wrote a submission to an Authorised Review Officer at Centrelink and argued that they should waive the debt. Centrelink refused.

SSRV then helped Carly appeal the debt at the AAT. In preparation SSRV staff and the SSRV financial counsellor worked with Carly to put together arguments about Carly's financial hardship and personal vulnerability. The AAT found there were special circumstances to warrant waiving the entire debt – noting that even if the debt were reduced to a minimal repayment of \$15 a fortnight it would take 42 years to repay. The entire debt has now been waived.

Carly told us - I was worried, stressed and confused about where I was going to find the money to pay back the Centrelink debt. The debt meant I struggled to pay my bills on a fortnightly basis. I had to get help from my adult daughter the majority of the time. I feel happy and relieved, walking around with the biggest smile on my face thanks to SSRV.

Mary is 56 year old, a former aged care worker who lives in regional Victoria. In 2003 Mary suffered a workplace injury. In 2007 she was involved in a serious motor vehicle accident. Mary has an acquired brain injury, chronic lower back pain, a left shoulder injury, a right knee injury, diabetes, a skin condition, borderline personality disorder, severe depression and anxiety.

Mary struggled for four years to prove that she was eligible for the DSP. She first applied for the DSP in 2015. Centrelink asked for further medical evidence and Mary provided reports from her GP, her orthopaedic surgeon, radiologist and psychologist. Centrelink then rejected her claim. Mary then appealed unsuccessfully as high as the Federal Court.

In 2016 Mary submitted a fresh DSP claim, which was also rejected by Centrelink and the AAT Tier 1.

In late 2018 Mary asked SSRV to represent her at the AAT Tier 2. SSRV and Mary worked for many hours to prepare her hearing. SSRV arranged for a video link so that Mary did not have to travel to Melbourne.

The hearing was conducted over two days. SSRV led evidence from Mary and her witnesses describing how her health conditions impacted her ability to work. Mary testified that she loved her job as an aged care worker and wished she could still work. In May 2019, the AAT held that Mary had been eligible for DSP at the time of her claim in 2016.

Mary says - My life was put on hold for four years while I struggled to get DSP. I had to fight all the way. The struggle caused frustration, anger and anguish. I have contemplated suicide. Dealing directly with Centrelink caused problems. Due to my personality disorder and mental health conditions they perceived me as trouble rather than as a person who needed their help.

One of the reasons they rejected my first claim for DSP was because my mental health conditions had not been diagnosed by a psychiatrist. I was already seeing a psychologist, but getting access to a psychiatrist was difficult. I think it is unfair that a person with no money has to pay to see a psychiatrist. Instead, I had to miss out on food so I could pay for the psychiatrist. I was only receiving \$442 per fortnight and the psychiatrist cost \$300. Centrelink did not help me through this process. They are not doctors but they are interpreting medical information. It frustrated me that at the hearing the Government lawyers were still arguing that I wasn't eligible even though all the medical evidence was before them.

During the hearing I got the opportunity to finally be heard. Now that I have been granted DSP I feel an enormous physical and mental relief.

Community Legal Education

SSRV's community legal education work is primarily directed at other professionals including community workers and lawyers. Our objective is to build their capability and confidence in identifying and responding to client social security issues. SSRV believes that this is an effective use of our limited resources as these workers are likely to engage with clients at an earlier point, they are well positioned to be 'problem noticers', many view providing some assistance with social security matters to be within their role and welcome training and resources to support this activity, workers are likely to use knowledge and resources with a number of clients, and they will often share information and resources with colleagues.

During 2018-2019 a number of community legal education and trainings sessions were developed and delivered by SSRV staff and volunteers. The sessions were provided to a wide range of professionals and organisations. Project staff concentrated mainly on their target groups such as financial counselors and CLC staff, while core staff engaged with a wider range of organisations. On a number of occasions SSRV staff worked together or with others to bring their different perspectives and expertise to training sessions.



John Berrill

The Disability Support Pension Toolkit was completed early in the year and made available via SSRV's website. There has been a great deal of interest in this resource and the associated training workshops which have been delivered by John Berrill and other SSRV staff. The contributions made by John Berrill in the devising and writing the Toolkit and delivering training with SSRV staff are gratefully acknowledged. Bryn Overend developed postcards promoting the General Advice Line and Worker Help Line, and made a detailed contribution to fact sheets being developed by Financial Counselling Australia. Catherine McComish developed a set of three Information for Community Workers and Lawyers fact sheets which were used in the course of the 'Profiles Project' and which have subsequently been used in other community legal education and training activities.

At most community legal education sessions participants were invited to complete a feedback sheet. Of those who provided feedback, the vast majority of participants said that they expected to use the knowledge gained to some extent or to a large extent to better assist their clients.



Community Legal Education Workshop – Peter Horbury

Some of the organisations and events at which SSRV staff delivered community legal education workshops and presentations during 2018-2019 included:

- Community Information and Support Victoria Annual Conference
- Australian Unemployed Workers Union Demerits Campaign Launch
- Slater and Gordon Social Worker Professional Development Day
- Launch Housing (with Consumer Action Law Centre and Tenants Victoria)
- St Kilda Legal Service
- Federation of Community Legal Centres' Rural, Regional and Remote Continuing Professional Development Day (with Consumer Action Law Centre and Tenants Victoria)
- HIV Interagency Forum – Positive Living Centre
- Monash Medical Centre
- St Vincent's Hospital Social Workers
- The Alfred Hospital HIV Service
- Financial Counsellors Statewide Network Forum
- Financial and Consumer Rights Council (FCRC) State Conference
- FCRC Northern Regional Network
- Vincentcare
- DV Vic Members Meeting
- Eastern Community Legal Centre
- Women's Legal Service
- Springvale Monash Legal Service
- Peninsula Community Legal Centre
- Fitzroy Legal Service
- Brimbank Melton Community Legal Centres
- Loddon Campaspe Legal Centre
- Goulburn Valley Community Legal Centre
- Knowmore Legal Service
- Ballarat and Grampians Community Legal Centre



Integrated Services Project Workshop at EACH Ringwood

Worker Help Line

The Worker Help Line was established early in 2018 with a two-year funding grant from the Victorian Department of Justice and Community Safety. This enabled SSRV to offer a more accessible and tailored service to legal and community workers who are assisting their clients with Centrelink matters. In 2018-2019, supplemented with resources from SSRV's core funding and the ISP, the service was extended to four days per week. Most of SSRV's lawyers and para-legal workers have contributed to the operation of the service.

The Worker Help Line is available during business hours from Monday to Thursday. Community workers and lawyers are able to call through to speak with a social security law specialist. Often, workers are seeking one-off information and advice with which to assist a specific client with a particular Centrelink problem. Some professionals have used the service on a number of occasions to assist multiple clients, or they have sought assistance at a number of points while working with a client to resolve a dispute with Centrelink. SSRV workers usually follow up a phone conversation with an email confirming advice and providing links to relevant resources. The Worker Help Line is also a pathway for client referral to the SSRV legal team for casework and representation services and for arranging community legal education sessions and resources.



Philippa McInerney

In 2018-2019:

- 488 calls were taken through the Worker Help Line from community workers and lawyers.
- 210 different organisations – 13.8% community legal centres, 18.6% financial counselling organisations, 67.6% other organisations such as disability, health, child and family services and family violence services.
- 27% of calls were from community legal centres workers, 21% financial counsellors, 52% others.
- 46.5% of callers were located in the inner Melbourne metropolitan area, 20.5% in middle metropolitan area, 20% in outer metropolitan area, 13% were from regional and rural areas.
- Most callers have found out about the Worker Help Line through prior contact with SSRV.
- Others became aware of the Worker Help Line through referral from other workers and organisations, training sessions delivered by SSRV and the internet.
- Information and advice was sought regarding a wide range of social security issues, most enquiries related to the DSP, debts, Carer Payment, Newstart Allowance and appeals.
- Of the workers who provided feedback at the end of the phone call – 97% said the Worker Help Line was accessible, 96.5% said the service was timely, 94% said that the assistance provided was useful.



Dermott Williams

Feedback from community workers and lawyers who have used the Worker Help Line has included for example:

- An excellent, in-depth secondary consultation.
- It all makes sense now.
- That is really helpful for these clients and will give me a good foundation for other clients in the future. Very helpful. I will tell my team mates.
- Assists tired and weary financial counsellors like me who say “What the hell is going on here?”
- I find this an extremely informative service because we are not experts in the area.
- Happy to go into Centrelink and advocate for this client, but just needed a starting point to know how to help.
- Very helpful because it gave concrete steps to follow.

One community lawyer told us – *“... with your help (the person) was able to get the exemption. They went back to the doctor and referred to your email. The doctor put in a more detailed exemption and provided a letter explaining that (the person) is detoxing under medical supervision and he detailed the effects of the medication and also attendance at the day program is over six weeks. (The person) took it into Centrelink and the person they saw immediately approved an exemption and told (the person) that they would not need to attend Job Active. (The person) was so pleased with your help and asked me to thank you. If (the person) hadn't got your help they would probably have just got cut off.”*

Another worker said – *“I rang six months ago for advice with a client. You advised her to appeal to the AAT. She was successful and got back paid. She previously did not have much hope. Without that advice, we would not have bothered, but because of the advice she applied. She got back paid and it made a big difference to her. I just wanted to give you that feedback, it was really great.”*

A follow up survey was conducted mid-year with a sample of community workers and lawyers who had used the Worker Help Line. Results included:

- Extent to which SSRV's assistance made a difference to the service the worker was able to give to their client – Substantial difference 75%, Some difference 12.5%, Not applicable 12.5%.
- Extent to which access to the assistance made a difference to client understanding of issues and options – Substantial difference 50%, Not applicable 50%.
- Extent to which access to the assistance made a difference to client outcomes – Substantial difference 62.5%, No difference 12.5%, Not applicable 25%.
- Extent to which SSRV's assistance made the worker feel more confident and capable to identify that a client has a social security issue – Somewhat more 37.5%, a Lot more 50%, Not applicable 12.5%.
- Extent to which SSRV's assistance made the worker feel more confident and capable to identify and assist a person with a social security issue – Somewhat more 37.5%, a Lot more 62.5%.

"I was going to take a different strategy to getting my client's debt waived by Centrelink, but SSRV's advice was different. I changed my strategy based on their advice. On the advice of SSRV I was able to provide more specific details to Centrelink on behalf of the client and definitely improved the service I was able to give to my client.

Centrelink took a long time (four months) to make a decision, but they waived the debt. The client received a letter of waiver from Centrelink. As well as leaving prison debt-free, it also starts to rebuild the relationship and trust in the system. The client's belief that someone can advocate for me and it will make a difference. Ex-prisoners often struggle with stigma and labelling. This good advice from SSRV will give them confidence in the future for accessing services." **(Social Worker)**

Family Violence Project

SSRV has received funding from the Victorian Department of Justice and Community Safety's Community Legal Centre Family Violence Fund to develop and implement the Intersection between Family Violence and Social Security Project (the Family Violence Project) over two years, 2018 and 2019. In the first 18 months, SSRV has been able to strengthen our knowledge and expertise in this area. As a result, through direct service delivery, stakeholder engagement, providing education and support to other professionals, and through contributions to research and advocacy, SSRV has been able to advocate and achieve better outcomes for victim/survivors of family violence in their dealing with the social security system. This work has been led by SSRV Community Lawyer, Elizabeth Divers.

There is a fundamental need for a victim/survivor to have access to adequate financial security (which includes social security payments) to assist them in successfully establishing a life free from violence. Through the project, SSRV has become aware of and contributed to the growing body of research and policy providing insight into the intersection between family violence and social security issues, and of consequent legal need and legal problems arising. For example, the National Social Security Rights Network report titled '*How well does Australia's social security system support victims of domestic and family violence?*'¹ highlights that family violence can impact a victim/survivor's experience of the social security system in a variety of ways such as, eligibility, rate and adequacy of payments, debts, use of Centrelink as a means to perpetrate violence and safety and comfort to engage with Centrelink staff.

Victims/survivors are clearly engaging with the social security system.

According to Centrelink's Annual Report², in 2017-2018:

- Centrelink social workers received 63,293 referrals for people experiencing family and domestic violence²
- The dedicated family and domestic violence webpages were viewed approximately 189,000 times³
- 17,180 crisis payments were granted due to family and domestic violence
- 2.49 million debts were raised totalling \$3.17 billion.

While we acknowledge that the system has been working to be more responsive to the needs of victim/survivors, there is still a gap to bridge. Further work is still needed to improve the identification of a legal problem, the response for victim/survivors where problems or disputes arise, and the limited resources available to assist.

During 2018-2019, SSRV has supported victim/survivors to understand and exercise their rights through the provision of advice and representation services in a range of matters, including DSP, Parenting Payment, Debts, Family Assistance payments, residency and visa issues and child support exemptions. Throughout the project, we have also adopted a holistic practice model by offering referral pathways to legal and non-legal services to address other support needs.

SSRV has assisted other community lawyers and community workers through secondary consultation and supported case work, enhancing their knowledge and capacity to provide advice and representation on Centrelink issues.

We continued to work in partnership with Peninsula Community Legal Centre, Fitzroy Legal Service, Justice Connect and Women's Legal Service Victoria to develop referral pathways for victims/survivors who present with a social security issue. These partnerships have resulted in an increased awareness of social security issues faced by victim/survivors and capacity to identify and respond to these issues.

The project was involved in nine community legal education and stakeholder engagement sessions on family violence and social security issues, as well as a variety of other topics, reaching more than 150 workers from community legal centres, health services, specialist family violence services and other community organisations, many of whom had not previously heard about SSRV. Workers provided feedback that the training would assist them in their work.

SSRV has engaged with key stakeholders in relation to policy and law reform issues,

including Victorian and national peak bodies, government departments and family violence networks to provide insight into social security aspects of advocacy and policy development.

Looking ahead to the remaining six months of the project, in collaboration with our project partners, SSRV will undertake a survey of victim/survivors, to continue building our understanding of the intersection between family violence, Centrelink and legal need. We will also continue to provide advice and representation services, and engage with key stakeholders on advocacy and policy development. Over the past 18 months, the project has consistently gained momentum and the work achieved demonstrates the value and importance of having dedicated resources. As such, the project has become a key area of SSRV's legal practice and we hope to be able to continue our family violence work in the future.

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1. <http://www.nssrn.org.au/briefing-paper/family-violence-research/>
 2. <https://www.humanservices.gov.au/sites/default/files/2018/10/8802-1810-annual-report-web-2017-2018.pdf> (page 99)
 3. <https://www.humanservices.gov.au/sites/default/files/2018/10/8802-1810-annual-report-web-2017-2018.pdf> (page 96)



Elizabeth Divers (SSRV) and Ella Crotty (Fitzroy Legal Service)

Client Story

Jill experienced significant family violence during her relationship with Robert. 12 months ago she courageously fled with her three children and spent months living in a family violence refuge as she was unable to find alternative housing. Jill also suffers from Post-Traumatic Stress Disorder.

Despite trying to build a new life for her family, Jill was struggling financially. She had a Centrelink debt of more than \$25,000. Her family assistance lump sums had been withheld as debt repayments. Robert was also refusing to pay child support for their youngest child and as such, she was only receiving the base rate of Family Tax Benefit A.

Jill had appealed her Centrelink debt, however, she was unsuccessful at the AAT Tier 1. When Jill contacted Centrelink to ask about her Family Tax Benefit payments, she was told she was receiving the base rate because she hadn't pursued child support and that she would need to do so. Jill spoke to her family violence lawyer about her financial difficulties and was referred to SSRV.

After speaking with Jill, the SSRV lawyer formed the view there were grounds for debt waiver due to special circumstances. The SSRV lawyer drafted an application to the AAT Tier 2 and represented Jill throughout the proceedings. The SSRV lawyer also wrote to Centrelink requesting the Child Support Exemption so Jill could receive more than the base rate of Family Tax Benefit payments for her youngest child.

The child support exemption was granted and Jill's family assistance payments increased. The balance of the debt, more than \$14,000, was also waived.

Jill said: 'I had tried with them so many times. Thank you for believing though, otherwise I would've just probably let them take money from me.... It was the best news I heard after they waived that amount, now I can get on with my life and have money for the kids.'

Integrated Services Project

In late 2018 SSRV was successful in securing a grant from the Integrated Services Fund, funding from the Victoria Department of Justice and Community Safety which is administered by the FCLC. The grant has enabled SSRV to establish a partnership with the Financial and Consumer Rights Council (FCRC) to oversee the design, implementation and evaluation of an integrated service bringing together Victorian social security law experts and financial counsellors in order to work more effectively and improve client outcomes. The funding was for 12 months.

In the establishment phase of the Project -

- A memorandum of understanding between SSRV and FCRC was developed and signed off.
- The project was launched at the FCRC State Conference in October 2018.
- Project staff were appointed and settled into the organisation and their roles - Bryn Overend - Community Lawyer and Leanne Khan - Financial Counsellor.
- Taimur Siddiqi, Incus Group, was appointed as Monitoring and Evaluation Consultant.
- A project theory of change, a comprehensive monitoring and evaluation plan, an evaluation rubric and associated tools and procedures were developed.
- A detailed project work plan was devised.
- A Reference Group was established. Members included Dr Sandy Ross and Rene Ploegmakers/Lyn Dundon (FCRC), Elizabeth Stary (VincentCare), Kelly Bowey (Centre for Excellence in Child and Family Welfare) and Catherine Miller (Consumer Action Law Centre). The Reference Group has provided oversight and strategic advice in the development, implementation, refinement and evaluation of the Project.
- SSRV began the process of reviewing its practices to support the development of integrated practice within the organisation and with external financial counsellors and their organisations.
- Project staff participated in the Integrated Services Community of Practice convened by the FCLC.



The implementation phase began in March 2019, it has involved –

- Development and roll out of state-wide engagement and professional development program with financial counsellors. The program has focussed on informing the sector about the Project, upskilling financial counsellors regarding social security law and practice, and learning more from financial counsellors about how to best work together to provide integrated service for our common clients.
- Provision of training and in-house consultation to SSRV staff regarding the role and approaches of financial counsellors and how we can work together in our casework provision.
- Providing secondary consultation and case support to financial counsellors who are assisting clients with social security matters through the SSRV Worker Help Line.
- Clarifying and building referral pathways.
- SSRV lawyers and financial counsellors working collaboratively to provide direct clients services, including advice, casework and representation services.
- Contributing to the development of service and practice resources.
- Participating in the FCRC Centrelink Working Group.
- Ongoing project monitoring and evaluation activity.

All of these activities will continue into the second part of 2019. As we move into the second half of the year, we are seeing initial outcomes from the establishment and implementation phases of the Project. This has included increased and better-quality referrals between SSRV and financial counsellors (going both ways), the undertaking of integrated casework where we deploy our complementary skills in challenging Centrelink decisions, and the development and implementation of a broad spectrum of integrated services.

In turn, this is enabling us to contribute further in the policy and reform space around social security issues facing our mutual clients, particularly in the context of the FCRC Centrelink Working Group. At SSRV, the project is also encouraging a broader shift towards increased integration with other community services to better support and assist our clients.

Many thanks to our project partner FCRC. Dr Sandy Ross and his team have provided very positive and generous support since the project's inception. Thank you also to the Reference Group Members for their valuable contributions and support. Congratulations to Bryn and Leanne for thoughtfully leading this work to explore integrating legal and financial counselling practice to improve client outcomes.



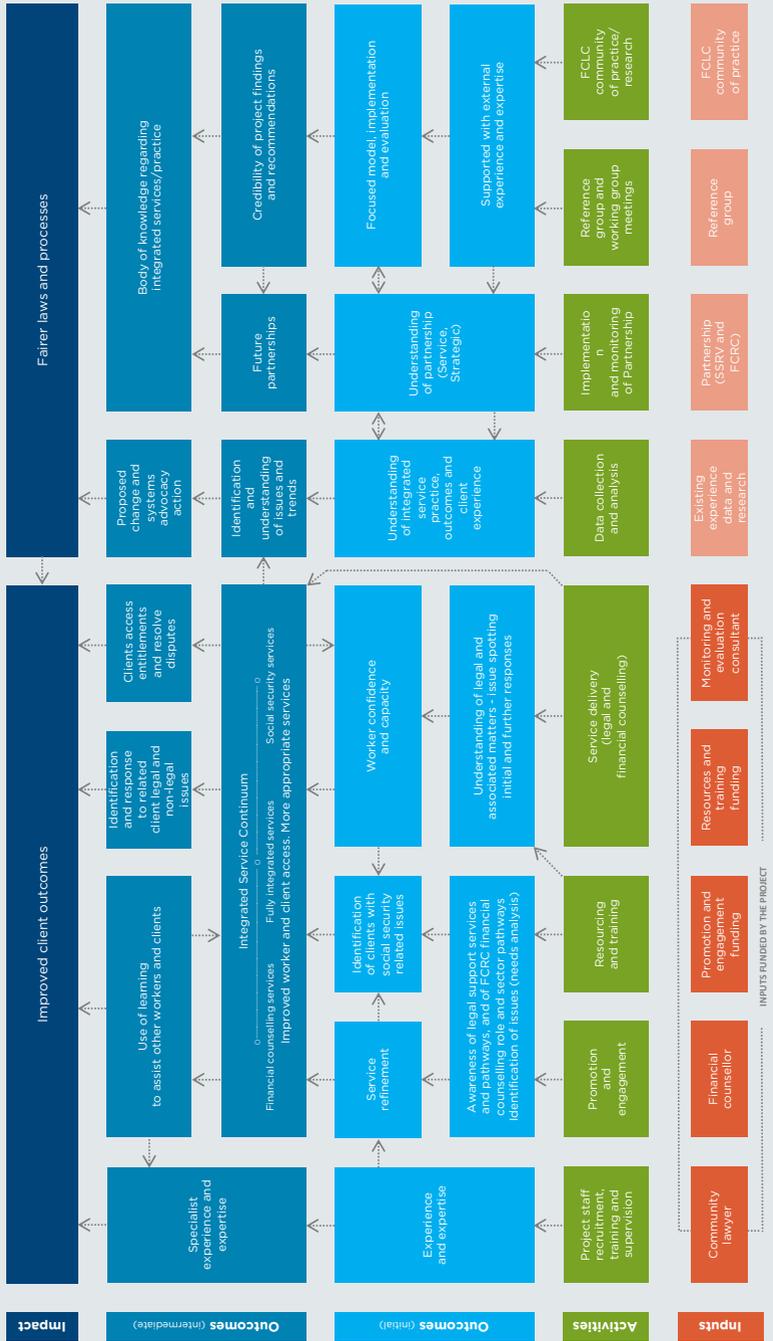
Integrated Services Project Workshop

Integrated Services Project Theory of Change

Version 5 (3 May 2019)



Founded by Social Security Rights and Victoria (SSRV) Financial and Consumer Rights Council (FCRC), this partnership aims to promote continuous learning and development across a continuum of integrated services and practice. The ISP supports the vision of a **fair and just society**.



INPUTS FUNDED BY THE PROJECT

Client Stories

Layla and her family fled Iraq as asylum seekers. They arrived in Australia by boat with nothing to their name. Initially, Layla was granted an SRSS payment while her status was resolved, however this ended when she was found to be a refugee, was granted a visa, and was no longer eligible. Still unable to work, Layla applied for Special Benefit. This was granted.

Special Benefit eligibility and payability is determined by applying a number of tests. Most relevantly, there is an 'available funds' test which looks at a person's ability to support themselves on funds and assets they already have. Special Benefit was found to not be payable due to the property Layla's partner owned in Iraq. The payment was cancelled.

There were two main problems with this decision. Firstly, the property was incorrectly valued. Secondly, the property was an unrealisable asset. Layla and her family could not sell or deal with the property, and were deriving no income from it. SSRV's assessment was that denying the family support on this basis was manifestly unjust.

SSRV's legal staff handled the social security law issue, assisting Layla with her appeal of the Centrelink decision at the AAT, and ultimately getting her Special Benefit reinstated. SSRV then took steps to ensure this decision was implemented in a timely fashion given Layla's dire financial circumstances.

There was about three months between when Centrelink made the decision that Layla was not eligible for Special Benefits and the AAT decision. In that time Layla had no income and her bills and expenses were mounting. Layla faced eviction from her rental property. SSRV's financial counsellor handled the non-legal financial issues Layla was facing, advocating on her behalf to obtain emergency payments and prevent eviction from her rental property.

This matter demonstrated the advantages of holistic service provision, and the advantage of a financial counsellor being embedded within SSRV. In this matter, integrated service provision had a profound effect on Layla's stability and security.

Layla told us - *"It was very, very hard for me hard for me without special benefit. I am very thankful for everything you've done. My situation would not have gotten better without you."*

In 2009 **Steve** was injured in an accident at home, resulting in a broken neck and permanent paralysis from the shoulders down. He spent six months in hospital and a further 15+ months in rehabilitation before returning home. In that same year, Steve was granted both a DSP and income protection payments. Steve has continued to receive these payments through till the present.

As Steve was incapable of applying for the DSP himself at the time due to the treatment he was receiving, his then wife applied on his behalf and was initially responsible for managing the payment. In 2018 Centrelink became aware that Steve was receiving income protection payments, these had not been reported to them previously. Steve was not aware that these had not been reported, believing that everything was in order. Centrelink raised an overpayment of around \$23,000.

Steve faced a number challenges. He was and is reliant on the DSP and his income protection payments to support himself and his family. He had no capacity to work or derive any income from any other sources, and thus had no capacity to pay the debt back. Steve's medical situation made it difficult for him to take action on this debt himself, or even to seek assistance from others. Steve was confined to a wheelchair or to his bed and relied on carers attending to all physical needs. Also, since 2009 Steve's marriage has broken down and his wife has left him. This made trying to obtain information about the original DSP and income protection applications very difficult.

An SSRV lawyer took Steve's case on and assisted with the appeal to the AAT Tier 1. The lawyer prepared written submissions focussing on the special circumstances

waiver. Unfortunately, this was unsuccessful. SSRV then assisted with appealing the matter to the AAT Tier 2. The matter did not proceed to a hearing, as it was settled after SSRV's lawyer negotiated with Centrelink's legal representatives.

An external financial counsellor did much of the groundwork in determining what the issue was, the assistance Steve required, and what he would like to do to address it. This resulted in a referral to SSRV and ultimately in SSRV taking the case on for representation. At the negotiation stage, the financial counsellor also provided a statement of financial circumstances for Steve. This document assisted in showing Steve's lack of capacity to ever pay the debt back, and in reaching the agreement to waive the debt in full.

Steve told us – *"I didn't understand why the debts had been raised, and I felt very judged. The debt caused a lot of added pressure, both financially and in terms of stress. I had questions about how and why the debt was allowed to grow so large and why Centrelink didn't notice earlier. My access to the whole world is minimised. I can only access my phone via blue-tooth, and rely on my carers for basically everything.*

I'm very grateful and appreciative of the support I got from the financial counsellor and from the SSRV lawyer. I only have good things to say about the support I received. I said at the start that I was in the right, and I could always sleep with a clear conscience. It felt good to have that acknowledged. (If I hadn't received this assistance) financial pressure would have been a big issue. There would be lots of stress. I was in no position to be able to pay the debt back."

Profiling High Risk Social Security Recipients for Specialist Assistance Project

Based on SSRV's more than 30 years of experience in delivering specialist social security legal services, three general cohorts of people that are at greater risk of experiencing social security problems and the types of social security issues that they would typically encounter have been identified by SSRV staff. This premise formed the basis of the 'Profiles Project' which was funded by the Victorian Legal Services Board. The project was carried over from 2017-2018 and was completed in December 2018. Catherine McComish was engaged as the Community Lawyer/Project Worker.

The Profiles Project set out to simplify the manner in which social security law issues are considered by non-specialists, to increase the capacity of CLCs to understand how social security law issues affect high risk people and to expand the number of agencies involved in detecting and assisting clients with complex legal issues that include social security law issues.

SSRV partnered with five CLCs during the project. These included Loddon Campaspe CLC, Goulburn Valley CLC, Brimbank Melton CLC, Eastern CLC and Springvale Monash Legal Service. We acknowledge and note our appreciation for their participation.

Over the course of the project three resources were developed, tested, refined and distributed to participating community legal centres.

Single parents with legal issues relating to family breakdown, family violence and shared care of children may be at risk of experiencing a social security problem



Information for community workers and lawyers

Nov 2018



People with significant medical conditions may be at risk of experiencing a social security problem



Information for community workers and lawyers

Nov 2018



Older people considering gifting money or transferring property may be at risk of experiencing a social security problem



Information for community workers and lawyers

Nov 2018



The various participating centres and workers reported that they used the resources in different ways, including as prompts to remind workers to consider social security legal issues when engaging with clients. There was agreement that the resources were most useful when used as a resource in conjunction with training.

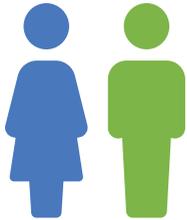
As part of the project, SSRV staff delivered 12 training workshops to community legal centre staff and volunteers centred around the 'profiles' and related social security law and practice. Participating centres were also supported to identify clients who fit the 'profiles', obtain support to advise the client or refer them to SSRV. SSRV provided feedback to workers regarding what assistance has been provided to referred clients and what outcomes were achieved. Where SSRV provided significant advice or assistance, case studies were prepared and circulated to centres. These included an outline of the legal issue, actions taken, links to relevant resources, and information about the outcome if it was available.

Towards the end of the project, the Project Worker engaged with participating centres to develop individual plans for how knowledge and practices developed through the project could be maintained.

Project data indicated greater awareness and confidence, more referrals and changed practices amongst workers and participating centres. Most centres expressed a commitment to continuing the relationship with SSRV and to continuing to have some focus on better identifying and responding to client social security issues. A range of barriers and enablers to further embedding this work were identified through the project.

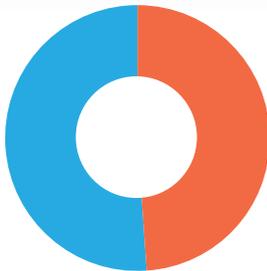
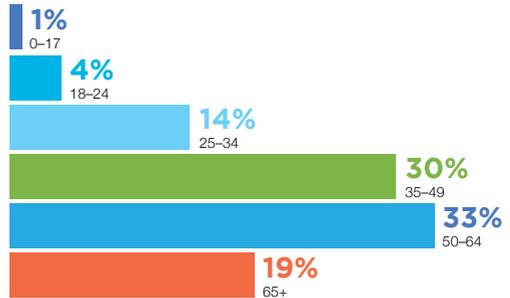
Strategies and resources developed through the Profiling High Risk Social Security Recipients Project, and learnings from it, have informed further engagement with participating CLCs and SSRV's approaches in this area of work more generally.

Client and service data



Female 61%
Male 39%

A breakdown of genders and age as identified by individual clients.

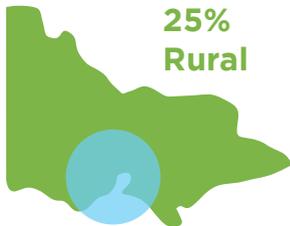
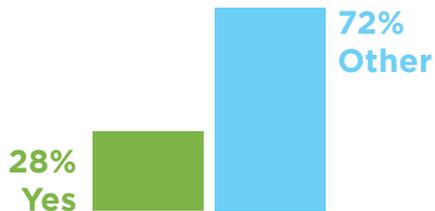


51% Other

49% Yes

The percentage of our individual clients who identified as having a disability.

The percentage of our clients who advised that they or a family member had experienced family violence.



75% Metro

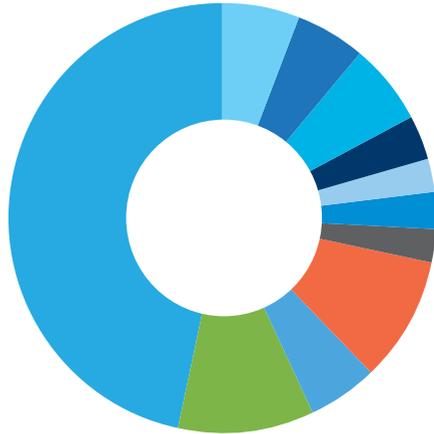
25% Rural

The percentage of our clients in metropolitan and rural areas. This includes both individuals and organisations.

Regional and Rural Local Government Areas

The ten regional and rural local government areas in which the highest number of clients lived or worked. Other areas (with smaller numbers) are represented by 'other'. Clients from forty-one regional & rural local government areas contacted SSRV in 2018-2019.

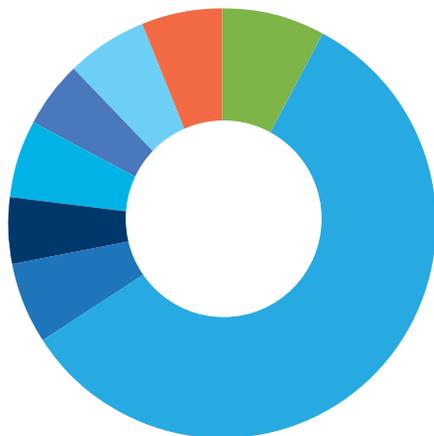
- Macedon Ranges 3%
- Mildura 3%
- LaTrobe 3%
- Moorabool 3%
- Geelong 5%
- Bendigo 5%
- Ballarat 6%
- Shepparton 6%
- Mornington Peninsula 9%
- Yarra Ranges 10%
- Other 47%



Metropolitan Local Government Areas

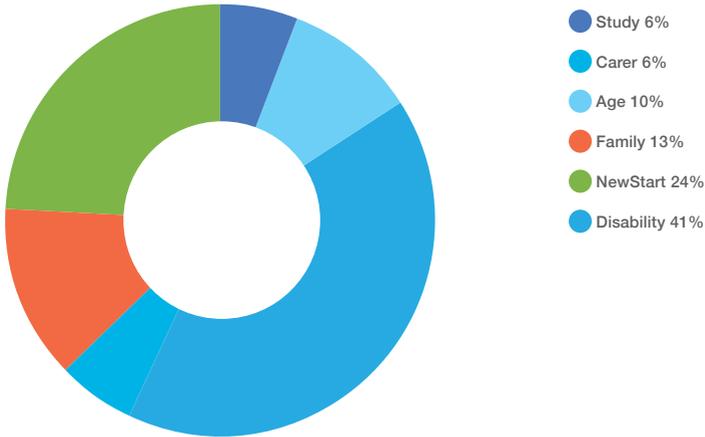
The seven metropolitan areas from which the highest number of clients lived or worked. Other areas (with smaller numbers) are represented by 'other'. Clients from twenty-nine metro local government areas contacted SSRV in 2018-2019.

- Yarra 5%
- Moreland 5%
- Darebin 6%
- Melbourne 6%
- Whittlesea 6%
- Wyndham 6%
- Brimbank 8%
- Other 58%



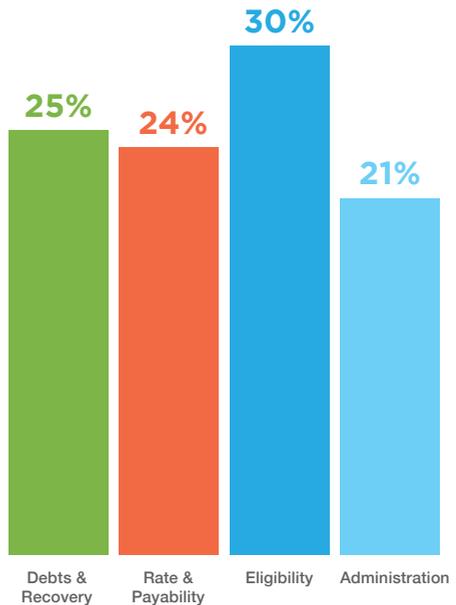
Payment Types

The six most common individual or type of payments clients are receiving or seeking to receive. The main individual payment is DSP followed by NewStart Allowance and then Carer payments. Family payments include Family Tax Benefit and Child Care Benefit (now Child Care Subsidy). Student payments include Youth Allowance and Austudy Payment.



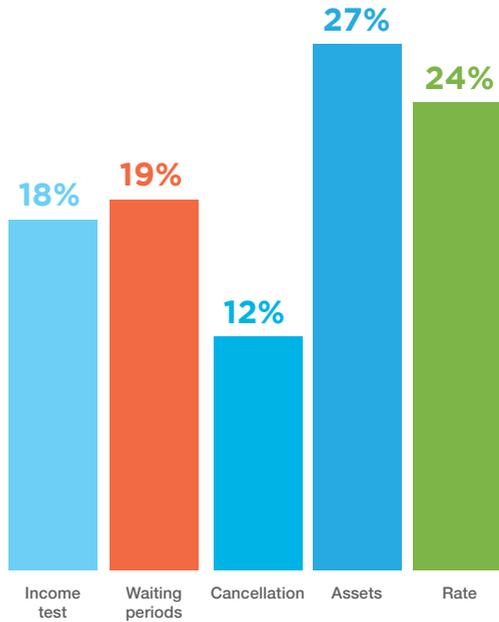
Presenting Issues

The broad areas clients first contact SSRV about. Each of these issues has its own graph which breaks down the issues further. The four main areas are: rate and payability (how much a person gets paid) eligibility (whether someone qualifies for a payment e.g. DSP) debts (overpayments e.g. robo-debts) and administration issues – often to do with interacting with Centrelink but not related to the first three.



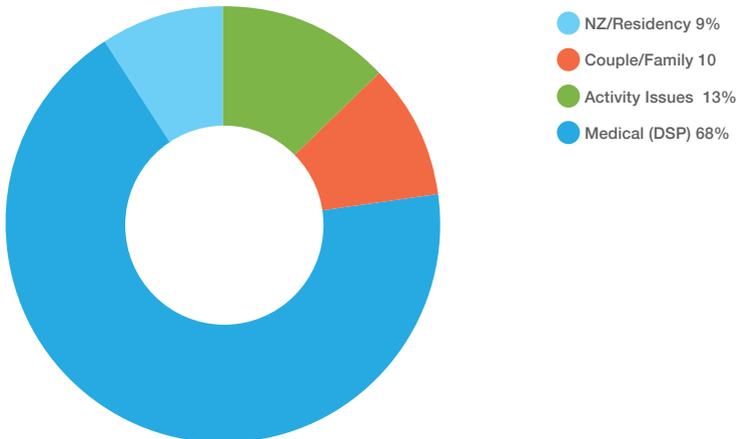
Rate Issues

The five main issues that our callers identified in relation to payment rates. These include the effect of income and assets tests, single or couple rates ('rates'), waiting periods such as the income maintenance period and those that have had their payment cancelled.



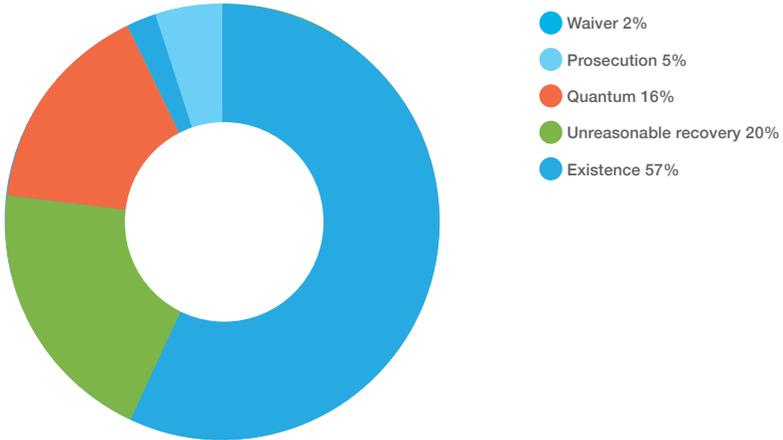
Eligibility Issues

The four most significant issues our callers had with eligibility for payments. These are medical – issues specifically to do with the medical eligibility for DSP and Carer payments, Couple/family- issues to do with whether someone is a member of a couple or has a dependent child, activity issues – often to do with exemptions from the activity test (or the activities required) and NZ/residency, issues to do with New Zealand citizens accessing social security and time needed to be eligible for payment issues.



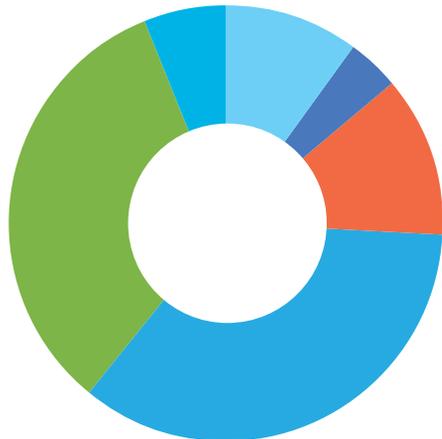
Overpayment Issues

The five issues of most concern to our callers in relation to overpayments (debts). These are broken down into existence (whether the debt should or shouldn't or does exist), unreasonable recovery (for example debt collection or garnisheeing tax returns), quantum (how much the debt is in contrast with its existence), waiver – being requests to not have to repay the debt at all and prosecution where someone may be at risk of being prosecuted over the overpayment.



Administration Issues

This chart shows the seven main issues of an administrative nature that our clients raised. Issues such as Freedom of Information (relates to procedures to access details used for Centrelink decisions) problems with job active and disability employment services, being poorly treated by Centrelink staff, enquires about appealing decisions, Compensation for detriment due to Defective Administration (CDDA) and the time it takes Centrelink to either make a decision or undertake a review.





**Social
Security
Rights
Victoria**

Social Security Rights Victoria (Inc) is a community legal centre specialising in social security advice and advocacy.

Find out more about Social Security Rights Victoria at ssrv.org.au

Support our work by donating at ssrv.org.au/donate
Donations of \$2 and over to SSRV are tax deductible.

SSRV is a Public Benevolent Institution (PBI). Please give generously so that SSRV can continue to serve vulnerable and disadvantaged Victorians.

Contact details:

SSRV Inc.
PO Box 4226 Fitzroy 3065

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(03) 9481 0355 or 1800 094 164 (Toll free outside Melbourne).
Administration Line 9481 0299. Worker Help Line Mon-Thurs (03) 9481 0655.

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