



2022-2023

Annual Report

Working for a fair and just social security system

ACKNOWLEDGEMENT OF COUNTRY We acknowledge the traditional custodians of the lands on which the Social Security Rights Victoria offices are located and all the places across Victoria from where we work and provide services. We pay our respects to Elders past and present. We also pay our respects to the First Nations people who access our services, with whom we collaborate and who may be reading this report.

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 administration. **SSRV uses its expertise and experience to provide legal and related services to vulnerable and disadvantaged Victorians and those who support them.** This assists people to secure and protect their right to social security entitlements and address associated legal, financial and wellbeing concerns.

As expressed in the *SSRV 2022-2025 strategic plan*, the **key outcomes that SSRV is working towards are:**

1. SSRV is capable, sustainable and able to respond to the legal needs of people experiencing disadvantage.
2. People experiencing disadvantage have increased access to justice.
3. Community members and service providers have increased capability to understand and address legal issues.
4. SSRV and its stakeholders have increased capability to provide integrated responses to the needs of people experiencing disadvantage.
5. Decision-makers address systemic issues.

This annual report describes the activities undertaken and resources applied during 2022-2023 towards the achievement of these outcomes.

Cover photo: SSRV Staff Professional Development Workshop – Dealing with Complex Behaviours, delivered by Irene Parker, Victorian Ombudsman's Office, 21 June 2023.

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SSRV **Financial Statements** for the year ending 30 June 2023 can be viewed separately ssrv.org.au/our-work-and-impact/

Our People

BOARD

President

Tom Cobban

Vice President

Jacob Erlandsen

Treasurer

Kirsty Gregory

Retired at AGM Nov 2023

Troy West

From Nov 2022

Membership Officer

Trevor Carroll

Retired at AGM Nov 2022

Rebecca Burdon

From November 2022

Board Members

Mark Kreuzer

Katy Woods

Mary Anne Noone

Amy Chinnappa

Co-opted December 2022

STAFF

Chief Executive Officer

Gillian Wilks

Principal Lawyer

John Berrill

Acting Pro Bono, until Nov 2022

Laura Jordan

From Dec 2022

Co-ordinator – Operations and Intake

Peter Horbury

Communications Officer

Margaret Ambrose

Financial Counsellor

Graeme Parsons

Community Lawyers

Elizabeth Divers

Eloise Cox

Jenny Lawton

Kristen Densley

Laura Jordan

Pamela Taylor-Barnett

Veronica Williams

Project Worker

Mark Morand

Executive Assistant

Georgina Sack

Intake and Administration Worker

Miles Busfield

CONTRACTORS

{AC}GD Creative

INCUS Consulting

Josef Legal

Lant3k IT Solutions

Monanegra Consulting

Nexia Australia

Paper Giant

Skilled Accountants

Social Ventures Australia

The Creative Works

Third Island Pty Ltd



Georgina Sack
Executive Assistant

FUNDERS AND SUPPORTER

SSRV would like to gratefully acknowledge and sincerely thank the funders and supporters who enable us to continue working for a fair and just social security system.

Funders and financial supporters:

- Victorian Department of Justice and Community Safety
- Australian Government Attorney-General's Department
- Bushfire Recovery Victoria/ Emergency Recovery Victoria
- Victorian Legal Services Board and Commissioner
- Victoria Legal Aid
- Individual donors.

Organisations that administer funding received by SSRV

- Victoria Legal Aid
- Federation of Community Legal Centres
- Victorian Legal Services Board and Commissioner Grants Program.

Pro bono partners and supporters

- Berrill and Watson Lawyers
- Hall and Wilcox Lawyers
- Maurice Blackburn Lawyers
- John Berrill
- Delina Bounyavieng
- Bryn Overend, Barrister
- Emma Swart, Barrister.

Key project and program partners

- Financial Counselling Victoria (FCVic)
- Monash University Law Clinics.

Sector peak bodies

- Federation of Community Legal Centres
- Community Legal Centres Australia
- Economic Justice Australia
- Financial Counselling Victoria (FCVic).

Our Year

PRESIDENT'S REPORT

Outcome: SSRV is capable, sustainable and able to respond to the legal needs of people experiencing disadvantage.

In all our work, we strive to deliver quality services that make a difference. This work is not possible without funding and the support of the broader sector. We are very grateful for the support we have received in 2022-2023.

In particular organisations such as:

- > Financial Counselling Victoria (FCVic)
- > The Department of Justice and Community Safety
- > The Federation of Community Legal Centres
- > The Victorian Legal Services Board and Commissioner
- > Victoria Legal Aid
- > Australian Government Attorney-General's Department
- > Monash University Law Clinics
- > All peak bodies, donors, partners and pro bono supporters

The SSRV board is a group of hard-working and dedicated individuals that volunteer their time to support the organisation and the work that it does. I am very grateful to each of them. This year, the board has been lucky enough to welcome Amy Chinnappa. Amy's background in the law and work as a consultant has been invaluable to the board since she was co-opted in December 2022.

The board works closely with, and is supported by, our CEO, Gillian Wilks. Gillian's dedication to SSRV (and the CLC sector broadly) is on display in her work each day. She embodies the values of SSRV in everything that she does, and, on behalf of the board, I again thank her for her support over another year in 2022-2023.

Finally, I would like to thank all of the SSRV staff for their work in 2022-2023. As the case studies in this document demonstrate, the work that each of them does makes a huge difference to the lives of Victoria's most vulnerable people and I applaud them for all that they do, and the way that they do it.

Tom Cobban
SSRV President



The values that underpin the work of SSRV are Respect, Empowerment, Quality, Integrity and Courage.

Highlights of these values on display through our work during 2022-2023 include:

- > Helping family violence survivors to work through the complexity of (at times) seemingly arbitrary Centrelink decisions.
- > Helping Centrelink recipients that incur a debt (and their support workers) to understand their rights relating to that debt by creating online resources to assist them.
- > Helping those experiencing homelessness with Centrelink issues.
- > Working with our in-house financial counsellor to provide an integrated service.
- > Helping people in disaster affected communities.

CHIEF EXECUTIVE OFFICER'S REPORT

Outcome: SSRV is capable, sustainable and able to respond to the legal needs of people experiencing disadvantage



Gillian Wilks
SSRV Chief Executive Officer

In 2023, led by the Federation of Community Legal Centres (FCLC), the legal assistance sector is recognising 50 years of community legal centres (CLCs) in Victoria. There are now 47 CLCs in this state and more than 170 across Australia. This includes generalist/place-based, specialist and Aboriginal legal services.

In reflecting on the development and achievements of the Victorian CLC sector there is much to celebrate and many people to acknowledge and thank. As highlighted by the FCLC

"... the cornerstone of social justice continues to define the sector. CLCs continue to work together and with social and health sector partners to champion justice and equality for all Victorians, while pushing for more equitable laws and more accountable government and democracy ... CLCs across Victoria now provide more than 100,000 legal services every year for Victorians who face economic and social disadvantage, who cannot afford legal representation and who are not eligible for legal aid."
fclc.org.au/50_years_of_clcs

SSRV has been part of the Victorian CLC sector since 1987. Informed by the experience of the Brotherhood of St Laurence's Unemployment Rights Service, in that year the Welfare Rights Unit was established to meet demand for a CLC that specialised in issues relating to social security legislation and its impact on Victorians experiencing vulnerability and disadvantage. Then, as today, the core elements of service included provision of legal assistance to people in need, educating community members on their rights and responsibilities and advocating for systemic change.

36 years later, SSRV continues to work towards a fair and just social security system that delivers adequate basic income and supports to those who need it. The need for specialist social security assistance continues to be demonstrated by the ongoing demand for SSRV's services and expertise.

The vast majority of the people who seek help from the Victorian legal assistance sector each year will be receiving or seeking to access government payments and benefits. Many will experience problems in navigating the system and in challenging decisions that they believe are unfair.

While there have been changes and improvements to social security law and its administration over the past four decades; ongoing, new and different barriers and injustices have arisen over time, negative attitudes of some towards social security recipients continue to have an impact. Recently, in the report to the Australian Government from the Royal Commission into the Robodebt Scheme, the Commissioner stated:

"...politicians need to lead a change in social attitudes to people receiving welfare payments. The evidence before the Commission was that fraud in the welfare system was miniscule, but that is not the impression one would get from what ministers responsible for social security payments have said over the years. Anti-welfare rhetoric is easy populism, useful for campaign purposes. It is not recent, nor is it confined to one side of politics, as some of the quoted material in this report demonstrates. It may be that the evidence in this Royal Commission has gone some way to changing public perceptions. But largely, those attitudes are set by politicians, who need to abandon for good (in every sense) the narrative of taxpayer versus welfare recipient." (Royal Commission into the Robodebt Scheme Report, Preface, (p. iii), robodebt.royalcommission.gov.au).

In recommending consideration of future funding for legal assistance services, the Royal Commission noted "... the importance of the public interest role played by those services as exemplified by their work during the Scheme (p. 378)." Evidence derived from our specialist focus, client experience, provision of legal assistance and engagement with stakeholders informs SSRV's contribution to identifying systemic injustices, bringing them to the attention of decision-makers and proposing solutions. Almost 40 years of experience in providing specialist social security legal services also underpins SSRV's ability to achieve fair outcomes for clients and to share expertise with other professionals and organisations who are assisting vulnerable and disadvantaged Victorians with Centrelink problems.

In 2022-2023, demonstrating the critical importance of specialist social security legal services, and drawing attention to concerns about the viability and sustainability of SSRV's core funding, continued to be a significant focus for SSRV. We will continue this work by proactively providing input into the current review of the National Legal Assistance Partnership Agreement and through ongoing engagement with stakeholders, funders and decision-makers aimed at strengthening and securing the future of SSRV's services.

In 2022-2023 board members, paid staff, volunteers, pro bono supporters, student interns, contractors and others have contributed their time, skills, dedication, commitment and passion for social justice to SSRV's efforts towards a fair and just social security system. The great work undertaken over the past year and the outcomes that have been achieved are illustrated throughout this report.

To those who are currently involved, and to those who have been involved with SSRV over the past 36 years, many and very sincere thanks. Much appreciation also goes to partners, funders and administrators, peak bodies and others who have supported SSRV's work historically and during the year.

I gratefully acknowledge the contributions, leadership and support of Tom Cobban, President, and all members of the SSRV Board of Management. Congratulations and thanks to Laura Jordan, who has so diligently and competently taken on the SSRV Principal Lawyer role and all of the responsibilities that rest with the position.

Gillian Wilks
SSRV Chief Executive Officer

Our Services

IMPACT: LEGAL AND FINANCIAL COUNSELLING SERVICES

Outcome: People experiencing disadvantage have increased access to justice.

Outcome: Community members and service providers have increased capability to understand and address legal issues.

Outcome: SSRV and its' stakeholders have increased capability to provide integrated responses to the needs of people experiencing disadvantage.

During 2022-2023 SSRV delivered:

	1,067 information services and/or referral services
	197 legal advice services
	332 legal task (limited advice and assistance) services
	105 financial counselling services
	48 legal representation (court/tribunal/other) services
	481 secondary consultations services to other professionals

More than 75% of legal and financial counselling service **clients who participated in a medium term follow up survey agreed** that SSRV:

- > was easy to contact
- > listened to their legal/financial problems
- > helped them better understand their legal/financial problems
- > provided appropriate referrals
- > cared about their individual circumstances and needs
- > helped them understand their rights and responsibilities

- > helped them understand possible future legal/financial issues
- > helped them understand their options to deal with their legal/financial issue/s

and that they...

- > felt safe and secure using SSRV
- > felt confident in SSRV's ability to assist them
- > will know where to get help if they have a legal/financial problem in the future
- > would recommend SSRV to other people.

Clients were highly appreciative of the services they received and felt that their needs at the time that they sought help were met.

Legal services feedback:

"It was good to talk to someone (lawyer) who had a thorough understanding of social security law. It meant that we only had to go through the relevant detail of the process and what was needed, rather than a whole lot of background to get them up to speed."

"Very helpful, the lawyer not bored with me and spent time to explain everything."

"Person did not rush me and able to answer all of my questions and willing to discuss the entirety of a complex issue."

"Able to disentangle the complexity of the issue. Initial contact was easy and they called back quickly."

"I felt that the person listening to me and providing advice did care. They provided solutions which is what I needed. Dealt with quite well."

"I first contacted Centrelink about my complex situation and dealt with them online and also spoke to a Centrelink Social Worker. Centrelink only provide half of the information. They tell us about the client's rights and responsibilities towards Centrelink. They do not inform us about the Centrelink responsibilities towards the clients and the clients' rights. SSRV gave me information about my rights and Centrelink responsibilities to me."

"Feel much more confident and capable after speaking with the lawyer so thank you so much for the service."

Financial counselling services feedback:

"The financial counsellor was considerate and persistent; analytical and pointed us in different directions; thorough information."

"[The financial counsellor] listened to me and provided different options and also helped me to have honest conversation with my kids. He reduced my feelings of guilt with my kids - absolutely brilliant."

"I was really anxious about it for my Mum and didn't feel well informed. Speaking to the financial counsellor helped me gain a better perspective and calm the anxieties I was feeling; he listened well to what I said; responded to the situation; and was supportive of the appeal and made me feel less anxious about going through it."

"All was good... I didn't feel badgered; he followed up with emails, was supportive and showed he was there if needed, and respected my boundaries and space. A lot of services are not like that."

"The financial counsellor listened to me and was comprehensive, direct and straight forward with his advice. I appreciated that. I suffer from anxiety and felt that I was going to have a panic attack when I was talking to him. He sensed that I was not doing well and offered to call me back the next day. So we talked the next day as well."

"The financial counsellor explained things - what might happen; how to word things; the right language for the appeal for Centrelink; I wrote his quotes down verbatim; and I used them in the appeal..."

"Helped me understand money and budgeting."

IMPACT: WORKER HELP LINE

Outcome: Community members and service providers have increased capability to understand and address legal issues.

In 2022-2023, through the Worker Help Line SSRV provided:



481 secondary consultations services to other professionals from 215 different organisations across Victoria.

Of the Worker Help Line **service users who provided feedback** immediately following the service:

- > 92% said the assistance provided was accessible
- > 92% said the assistance provided was timely.
- > 85% said the assistance provided was useful.
- > 96% said the assistance provided helped them better understand and feel more confident dealing with the matter.

Workers Help Line immediate feedback:

"It has been so helpful, Centrelink is very hard to navigate, I work in drug and alcohol counselling and don't have any qualification for Centrelink issues, it's been really great to have someone answer questions."

"Very helpful, I didn't know where to go with this one so I'm glad you could suggest some steps."

"I am better equipped than before I called."

"Called back on the day which is amazing. Much more efficient for workers to be able to contact SSRV and not just clients."

Of the Worker Help Line **service users who participated in a medium term follow up survey:**

- > 100% rated the service provided by SSRV as 'very helpful' or 'excellent'
- > 92% stated that the service from SSRV provided 'some difference' or 'substantial difference' to the service they were able to give their client
- > 92% stated that having access to the Worker Help Line assistance made 'some difference' or 'substantial difference' to their client's understanding of their Centrelink issue and the options for action
- > 80% identified that having the Worker Help Line assistance made 'some difference' or 'substantial difference' to their confidence and capability in identifying their client has a social security issue
- > 92% said that having the assistance provided by SSRV made 'some difference' or 'substantial difference' to them feeling confident and capable to assist a person with a social security issue
- > 100% said they would use SSRV again if needed.

Worker Help Line survey feedback:

"I think you provide a really good service; demand must be high; getting to speak to someone can take some time; but when we do, have an in-depth conversation that meet needs. Worth waiting."

"I always call SSRV - even if I have knowledge of the Centrelink issue, they help me to just to get the legal/technical language right...."

"Brilliant and reassuring to know [SSRV] subject matter expertise."

"I would be lost without them. I don't often have clients with a major Centrelink issue and I am not a lawyer. I love the partnership with SSRV and FCVic. It is not always about them taking on a case, just information and clarity is great. Fantastic service; I love it; A pleasure to deal with them."

"Has been using SSRV's help over the last few years and this has made a huge difference to her practice."

"Grateful for service, very thorough and very prompt; high value in this space."

"Straight forward and clear information provided; useful in that I understood it but in a way that I could explain back to client without additional information or support."

"Person was very attentive; willing to explore different avenues for me to get the answers that I need. Normal human interaction rather than robotic responses that don't feel welcoming. Tailored for what you needed."

"Ease to contact - used our service before, always get a prompt call back which is very helpful as you usually want an answer that day or next day."

Professionals and their clients who had not been able to access the Worker Help Line service told they:

"Would have sought out the information from various sources - could have been disjointed. SSRV covered all bases - information provided in a coherent way, very thorough and comprehensive from one source and people who are experts."

"Would have had a vague idea what to do; drifted and not gone anywhere."

"Try to muddle through with little Centrelink knowledge."

"I'm pretty resourceful, but don't know if I would have been able to find that particular exemption as it is not mentioned as a standard option for people accessing payments and social workers don't necessarily offer it or know about it either."

"Would have had to accept what Centrelink said."

"Wouldn't have been able to get the information anywhere else, and would have really struggled as the social worker handballed the issue to me. Would have tried the Centrelink social worker but aware they are not lawyers. Having someone independent of the system, unbiased opinion was so important."

"Would probably have given up as a person not familiar with the system."

IMPACT: COMMUNITY LEGAL EDUCATION + PROFESSIONAL DEVELOPMENT

Outcome: Community members and service providers have increased capability to understand and address legal issues.

In 2022-2023 more than 661 community members, legal and other professionals attended community legal education/professional development (CLE) activities designed and delivered by SSRV.

Of those participants who provided feedback following a CLE session:

- > 94% identified they had an improved understanding of SSRV and its services,
- > 90% identified that they feel more confident in identifying and responding to client social security matters.
- > 95% anticipate that what was learned in the workshop will help them to better assist service users.

Some of the qualitative feedback included:

"I will use information in my daily practice."

"Great presentation and better insight how SSRV can assist."

"It was a good refresher for me as it is not something I have a lot of expertise in."

"Very relevant information including information on risks and processes. It was thorough, easy to understand and great to have [the SSRV financial counsellor] there providing a financial counselling view as well as the legal perspective."

"Good presentation. Clear and easy to follow. Increased my knowledge."

"Believe staff would definitely have learned something new and increased awareness. Not patronising. Was engaging but not overwhelming or leaving people unable to remember what it was about."

"Session was very informative. Information provided was very useful and helped me to understand more about how Centrelink treats compensation including asset and income information."

"Clear and concise explanations with good examples and case studies to help understand the complexities of the policies."

"Understanding the complexities and challenges involved will help us support clients going through or engaging in the process."

"Better understanding of appeals."

"I will call SSRV if I come up against an overpayment issue. I currently have a complex Centrelink debt case and this PD really assisted me in the direction to go in and how to support my client better."

"Content was relevant to financial counselling work."

PRINCIPAL LAWYER'S REPORT



Outcome: People experiencing disadvantage have increased access to justice.

Outcome: Community members and service providers have increased capability to understand and address legal issues.

Outcome: SSRV and its' stakeholders have increased capability to provide integrated responses to the needs of people experiencing disadvantage.

For the legal and financial counselling practice and delivery of client services, 2022-23 was a year of building upon expertise, resilience, strength, and stability.

John Berrill acted in the Principal Lawyer position from July 2022 to November 2022. SSRV is thankful for John's guidance and commitment to SSRV. From November 2022, Laura Jordan formerly moved from a Senior Lawyer role supporting John, and then into the Principal Lawyer role. Previously, Laura had worked in SSRV's disaster preparedness and response project.

Over the year, the Legal Assistance Line and Worker Help Line were the main access points for SSRV client services. SSRV worked to enhance and grow existing structures, working toward promoting the most impactful client services whilst balancing demand and capacity.

Specialist and project-based funding were critical to SSRV responding to demand for client services. Recognising that social security matters are often complex, and the client cohort is one often experiencing disadvantage and vulnerability, SSRV legal services prioritised limited assistance work (legal tasks) over one-off advice services. This limited assistance was often in the form of one to three appointments, review of related documents, assistance with completing documents or communicating with a third party, or providing follow-up written advice. This focus upon discrete assistance over one-off advice services is reflected in the year's statistics. In many ways, increasing discrete assistance was not a conscious step by SSRV, rather a result of the team prioritising responding to clients' needs and maximizing the impact of SSRV's services for clients.



John Berrill
Principal Lawyer



Laura Jordan
Principal Lawyer

SSRV is grateful for the interest in and contributions to SSRV's work and commitment to fostering meaningful relationships.

Peter Horbury
Co-ordinator - Operations and Intake



Over the year, client services were delivered by two intake staff, four to six lawyers, and one financial counsellor. SSRV's capacity to deliver client services fluctuated over the year, with staff changes and volunteer clinics affecting the availability of appointments and capacity for limited and ongoing assistance. Many roles were part-time, and there were limited periods of time where positions were being recruited to, which impacted the availability of services until the position was filled and training was completed. SSRV's legal and administrative staff worked together to adjust the scope of clinic appointments to widen and narrow as availability and demand shifted.

Over the year, SSRV also worked to define and structure services provided, including clear and communicated parameters for information services delivered by a non-lawyer, legal advice services, limited assistance services and representation services.

Demands for casework and representation work were significant across the year. Funding and staff limitations allowed for two-four lawyers with representation capacity throughout the year. In response to this limited capacity, SSRV continued to rely upon the running of the Worker Help Line, and relationships with workers outside of SSRV, to maximise client support for social security matters. Through the Worker Help Line, SSRV lawyers provided secondary consultations to other lawyers and community workers, and encouraged their support of clients in dealing with social security disputes whilst drawing upon SSRV specialist knowledge to navigate the process. Over the year, the Worker Help Line saw fantastic outcomes through this approach and very positive feedback from workers. SSRV recognises the Worker Help Line as an important tool in increasing access to social security support and assistance.

SSRV's integrated financial counselling service grew over the year, with financial counselling appointments available Monday to Wednesday through referral by an SSRV lawyer. The increases in integrated financial counselling services and demand were encouraging for the team, and placed SSRV in a position to further streamline, define and shape financial counselling services, as well as build upon existing knowledge and skills. The integration of financial counselling services within SSRV's legal practice has helped the team achieve holistic and lifechanging outcomes for clients.

Over the year, SSRV saw continual positive outcomes in client services - through intake, secondary consultations, advice, limited assistance, and representation services. SSRV is grateful for our dedicated team who share a commitment to supporting clients and their access to justice, prioritising and identifying client vulnerability, advocating for social security change, and increasing knowledge and assistance for social security legal disputes.

From October 2022 to February 2023, SSRV trialed a Disability Support Pension clinic in collaboration with Berrill & Watson Lawyers.

During the year, SSRV built on relationships with pro-bono firms, Maurice Blackburn lawyers and Hall & Wilcox Lawyer.

In September 2022, SSRV hosted Emma Cvitak of Barwon Community Legal Centre for two weeks. Emma assisted SSRV with delivering services whilst building upon her expertise in social security disputes and appeals.

SSRV also hosted two cohorts of students through the Social Security Advocacy Clinic program (more detail later in this report).

Case study - Abuk's story*

Abuk was referred to SSRV from the Department of Housing. SSRV learned that Abuk's JobSeeker Payment, had been cancelled a few months ago because she couldn't meet her mutual obligations requirements due to serious health issues. Abuk hadn't paid rent for months and was facing eviction and homelessness.

SSRV provided Abuk with a legal advice appointment, and then referred her to SSRV's financial counsellor. SSRV's financial counsellor assisted Abuk to immediately reapply for JobSeeker Payment, which was granted with a small amount of backpay. SSRV's financial counsellor also helped Abuk to obtain a temporary 8-week mutual obligations exemption and negotiate with the Department of Housing to refrain from issuing an eviction notice. With her Jobseeker Payment reinstated, Abuk was able to enter a low repayment plan to address her rent arrears.

Abuk's complex health conditions had left her in a position where she was isolated and lacking supports. Over a period of months, SSRV's financial counsellor and lawyer built a relationship with Abuk. SSRV assisted Abuk to obtain a medical certificate from her General Practitioner and provide this to Centrelink. SSRV then assisted Abuk to make an application for the Disability Support Pension under manifest eligibility provisions. With assistance from SSRV, Abuk's Disability Support Pension application was ultimately accepted by Centrelink at the original decision maker stage. This importantly meant Abuk no longer had mutual obligations or reporting requirements that she couldn't meet, risking cancellation of her payments. Abuk now had a steady and higher rate of income support and could afford basic necessities and rent.

Abuk was very thankful for SSRV's assistance. She commented that she felt SSRV were the only service that persevered with assisting her and understanding her complex situation.

**Names and some identifying details have been changed*



Case study - Han's story*

SSRV was contacted through the Worker Help Line, by Han's support worker, Shelley, who had been assisting Han with emergency relief. SSRV provided a secondary consultation to Shelley, then organised a legal advice appointment for Han.

Han told SSRV that he currently had no income or access to finances. Han had been reliant upon his son for income, however, his son had recently become terminally unwell. Han was now homeless and relying upon charities for food and shelter. Han had applied for a Centrelink income support payment but hadn't heard back from Centrelink. He also hadn't provided Centrelink with information about his residency; Han had been living in Australia for some time but had only recently received permanent residency. He told SSRV he was worried he wouldn't be eligible for any payment due to waiting periods.

SSRV helped Han contact Centrelink to seek an update on the progress of his application. With Han's consent, SSRV's lawyer wrote to Centrelink detailing Han's eligibility for residency exceptions under social security law, and seeking Centrelink organise social worker support for Han to assist him to obtain housing. Centrelink responded two days later that they had processed and approved Han's income support payment and referred Han to a local Centrelink social worker. Han was very relieved and said to SSRV, "sincerely thank you, you have really helped me."

**Names and some identifying details have been changed*



WORKER HELP LINE REPORT

Outcome: Community members and service providers have increased capability to understand and address legal issues.

SSRV recognises that workers in a range of settings are supporting our most vulnerable and disadvantaged community members. Community members who may be struggling to engage with a complex social security system and who may experience barriers in feeling confident or able to contact us directly.

SSRV's Worker Help Line enables workers to access timely specialist social security information and assistance on matters such as eligibility for pensions and allowances, medical evidence, Centrelink overpayments, suspension and cancellation of payments, family violence, and appealing Centrelink decisions.

2022 – 2023 was another busy year for the Worker Help Line as we saw an increase in demand for services from 2021 – 2022. Across the year, we provided 481 Worker Help Line services to workers from 215 different organisations.

Financial counsellors continued to be the largest users of the service making up 33% of callers, while 23% of callers were social workers and 14 % lawyers from community legal centres. Workers from inner metro and regional based organisations accounted for 33% and 21% respectively of calls. Of the workers we assisted, 51% had previous contact with us, while 11% were referred by a colleague and 9% found us through the internet.

We received 100 client warm referrals through the Worker Help Line from workers in a variety of community settings. As a result, after establishing dedicated appointments in 2021 -2022 for clients referred to us by their workers, we continued this aspect of the service as it often allowed for the worker to attend the appointment at the request of their client.

Workers continue to highlight the significant benefit to their clients in having a dedicated phone number to access specialist social security information and assistance. Workers also reflect to us the value of being able to access the service in a timely manner. Other aspects of the service they find most helpful include receiving links to policy and resources, the provision of clear information and feeling reassured there is subject matter expertise available outside of Centrelink.

Workers have consistently told us that without the Worker Help Line they would have to accept information provided by Centrelink, try to muddle their way through, drift and not get anywhere or simply not be able to assist their client resolve the Centrelink issue.

SSRV views the Worker Help Line service as a form of outward-facing integrated practice.

Through the Worker Help Line, SSRV's lawyers engage with other professionals to assist their clients, by delivering services at various points along the spectrum of integrated service – warm referral, secondary consultation, sharing of information and resources, joint client interviews and collaborative conduct of client matters.

The assistance provided through the Worker Help Line often results in earlier intervention in relation to a person's social security legal problem; sometimes preventing the issue from escalating and often resulting in more streamlined and/or earlier resolution of matters.

In addition to direct service delivery, in 2022 – 2023, the Worker Helpline produced resources on Disability Support Pension and mental health, time limits when appealing a Centrelink decision, extension of time applications as well as a short video providing an overview of the appeal process.

Elizabeth Divers
SSRV Community Lawyer

Through the Worker Help Line we ensure that vulnerable community members have access to justice through their workers. In addition to direct service delivery, the Worker Help Line supports other professionals to build their own knowledge, awareness, and confidence in social security issues by developing and sharing resources, and offering Community Legal Education (CLE).

Elizabeth Divers
SSRV Community Lawyer

Case study - Ben's story*

Ben, an NDIS support worker, contacted SSRV's Worker Help Line about a client who was applying for the Disability Support Pension. Ben's client wanted to apply with a letter they had from their medical specialist. However, Ben was concerned the letter didn't provide sufficient detail and was wondering whether his client should obtain additional medical evidence before applying.

The SSRV lawyer talked Ben through the client circumstances, the different options available as well as any risks or benefits associated with each option.

Ben spoke with the SSRV lawyer a couple of months later. He explained that he found the Worker Help Line assistance really helpful. He appreciated that he could then provide his client with information so they could make an informed decision about how to proceed. Ben's client had decided to lodge their claim with the medical evidence they already had and their claim was granted.

**Names and some identifying details have been changed*

Case study - Sandra's story*

Sandra was referred to SSRV by her financial counsellor. At the time, Sandra had no income. Sandra had been working until she suffered an injury two months earlier. She applied for Jobseeker payment, however, Centrelink rejected her claim.

Sandra was surviving financially thanks to a small amount of savings, however, her financial circumstances became more stressful the longer she went without receiving any Centrelink payments. She reached out to a financial counsellor for assistance. The financial counsellor referred her onto SSRV through our Worker Help Line.

SSRV's lawyer had a phone appointment with Sandra to provide her advice on her options. Following this, SSRV's financial counsellor assisted Sandra to contact Centrelink to re-apply for Jobseeker. This led to Sandra's original claim being processed and she started receiving payments a couple of days later as well as back pay to the date of her original claim.

**Names and some identifying details have been changed*

Case study - Geoff's story*

Geoff, a CLC lawyer, called the SSRV Worker Help Line. His client, Eve, had attended an appointment for legal advice about a Family Violence Intervention Order. During the appointment, Eve disclosed to Geoff that she wished to leave the relationship, however, she was prevented from doing as she didn't have enough money as she received the partnered rate of Parenting Payment. Geoff was wondering if there were any further Centrelink payments that Eve may be eligible for.

SSRV's lawyer explained that Eve would receive the single rate of payment upon separation, and this can include when separated under the one roof. They also explained there is a provision in the legislation which allows Centrelink to treat someone as single despite being in a relationship. As such, they could try and apply for this too as, if granted, she would receive the single rate of payment prior to leaving. The SSRV lawyer noted, however, Eve would need to disclose the family violence to Centrelink and emphasise the risk to her safety should Centrelink contact her partner to verify any relationship details.

**Names and some identifying details have been changed*

Case study - Leah's story*

Leah is a social worker. Her client, Khadija, received a Notice to Vacate her rental property as she has fallen behind in her rent. Leah found out from Khadija that this was because Centrelink cancelled her Special Benefit payment. Leah contacted SSRV's Worker Help Line to refer Khadija for advice about Centrelink's decision to cancel her payment.

SSRV's lawyer talked Leah through her client's circumstances and explained what Khadija's options were. Following the conversation with SSRV's lawyer, Leah decided she didn't need to refer Khadija for advice at this stage as she will be working with Khadija for another six months and could support Khadija to take the steps suggested by the SSRV lawyer. The SSRV lawyer encouraged Leah to contact the Worker Help Line again if needed as the matter progressed.

**Names and some identifying details have been changed*

COMMUNITY LEGAL EDUCATION + PROFESSIONAL DEVELOPMENT

Outcome: Community members and service providers have increased capability to understand and address legal issues.

In 2022-2023 SSRV provided CLE to more than 660 community members and other professionals. 55% of participating other professionals were financial counsellors, 11% community legal centre lawyers, 16% social workers and the remaining made up of disability workers, health professionals, housing workers and other. Of those whose location was known, 43% of attendees were from a regional area.

A key outcome in SSRV's strategic plan is that community members and service providers have increased capability to understand and address legal issues. To achieve this, SSRV considers CLE to be a critical strategy given the reach CLE can have without the need for immediate assistance on a specific legal issue.

CLE complements the advice and casework we undertake by increasing knowledge, awareness and understanding of social security issues within the community. It works as a preventative tool or to assist in the identification and management of social security issues. By empowering the community with greater knowledge and understanding of the social security law and system, we are increasing access to justice.

Each year, SSRV receives many requests from organisations interested in CLE. While we endeavour to respond to as many as possible, the demand for CLE outweighs our capacity to deliver. So we have prioritised the delivery of CLE to other professionals who may be assisting their clients with social security related issues.

CLE was provided both online by zoom and in person. The topics covered in CLE sessions in the 2022 – 2023 included:

- > Social Security 101
- > The Administrative Review System
- > Family Violence/Economic Abuse and Social Security
- > Disability Support Pension
- > Carer Payment and Carer Allowance
- > Disability Support Pension & Mental Health
- > Overpayments
- > Farm Succession
- > Social Security Legal Issues with a disaster focus
- > Assets, Income and Compensation.

In conjunction with Economic Justice Australia, SSRV staff also developed and delivered a component of a social security masterclass to community legal centre workers attending the Community Legal Centres Australia conference in March 2023.

In addition, a range of written and digital information resources were developed and made available, either as stand-alone resources or to complement other CLE and engagement activities.



Gillian Wilks (second from left), SSRV CEO participating in Victoria Law Week panel discussion May 2023. (Photo courtesy of the Victoria Law Foundation)



POLICY AND SYSTEMIC ADVOCACY

Laura Jordan (far right), SSRV Principal Lawyer, joined representatives from Economic Justice Australia to meet with The Hon. Bill Shorten, Minister for Government Services, in Canberra in June 2023.

Outcome: Decision-makers address systemic issues.

Informed by evidence from client experience, service delivery and stakeholder engagement, during the year SSRV contributed to policy, reform and advocacy activity in relation to social security law, policy and administration.

SSRV staff identified and highlighted issues and proposed solutions. This was done independently and by contributing to initiatives led by others, or in collaboration with others. Initiatives included government consultations and campaigns run by sector peak bodies.

We note in particular the role of and leadership demonstrated by Economic Justice Australia (EJA) in this area of activity. With its members including SSRV, EJA continues to make a significant impact in advocating for a fairer, more transparent and responsive social security system and in creating positive change.

Policy and advocacy highlights:

- > Contributing to the design of a new federal administrative review body by participating in stakeholder consultations and preparing written responses to a questionnaire undertaken by the Administrative Review Taskforce (Attorney-General's Department), April and May 2023.
- > Contributing to EJA's response to the Royal Commission into the Robodebt Scheme – Further Request on Services Australia Improvement, April 2023.
- > Providing input into the Disability Support Pension Impairment Tables Review by participating in an online 'Town Hall' consultation, completing a stakeholder survey and contributing to EJA's written submission, October-November 2022.
- > Preparing a written submission to the Senate Inquiry into The Extent and Nature of Poverty in Australia and reviewing and contributing to a submission made by Financial Counselling Victoria, March 2023.
- > Drawing on client experience and SSRV's specialist expertise and experience, and focus on disaster preparedness and response, preparing the Improving Social Security Disaster Response Briefing document, May 2023, in consultation with EJA and its members.
- > At invitation of EJA, participating in June 2023 bi-annual meetings with Services Australia and the Department of Social Services and a meeting with Hon Bill Shorten, Minister for Government Services, to present and discuss issues/proposals from the Improving Social Security Disaster Response Briefing document.
- > Participating in a panel at Melbourne University workshop, Social Security Research Policy and Practice Network (SSRPP) - Rethinking Welfare and Conditionality, November 2022, on behalf of SSRV and EJA.
- > At the invitation of the Victoria Law Foundation, in May as part of Law Week 2023, participating in a panel discussion Emergencies and disasters! What is the role of legal and public sector agencies?
- > Providing input into review and (re)design of a range of Services Australia/ Centrelink communications and procedures.

INTERSECTION BETWEEN SOCIAL SECURITY AND FAMILY VIOLENCE

Outcome: People experiencing disadvantage have increased access to justice.

SSRV continued to offer a weekly legal advice clinic for victim survivors of family violence and their support workers. In 2022-2023 community lawyers Pamela Taylor-Barnett and Kristen Densley took primary responsibility for family violence related legal service provision and associated activities, although most SSRV staff contribute to this work.

Throughout the year we supported victim survivors grappling with complex social security issues often resulting from the actions of the perpetrator.

Common issues included:

- > debts due to incorrect income information
- > non-lodgement of tax returns
- > percentage of care disputes
- > access to debt waiver due to special circumstances
- > membership of couple decisions
- > Parents Next requirements, and
- > the application of Section 24 of the *Social Security Act 1991* (Centrelink's discretion to treat a person as not a member of a couple due to a special reason).

In addition to our direct service delivery, we continued to work alongside Economic Justice Australia (EJA) and other community and advocacy organisations advocating for necessary changes to ensure our social security system better supports and meets the needs of victim survivors.

In response to this advocacy, we welcomed changes made to the *Guide to Social Security Law* (Centrelink's policy guide). These included explicitly ensuring family violence is considered in making a member of a couple decision and family violence is also now listed as an example of a 'Special Reason' to exercise a discretion to treat a person as not a member of a couple.

These changes are significant and expected to have a positive impact for victim/survivors. However, they are discretionary rather than a legislative requirement so the risk remains that the discretion to consider family violence will be applied inconsistently internally within Centrelink and the Administrative Appeals Tribunal.

Despite these positive changes, there is still more work to be done. Accessing debt waiver due to special circumstances is incredibly difficult and the current legal framework doesn't adequately support victim survivors to alleviate these debts. Ongoing advocacy is seeking changes to ensure that debt waiver due to special circumstances is not precluded by deliberate, unauthorised conduct of perpetrators. Sally's case study demonstrates the urgent need for changes to the debt waiver provisions.



Kristen Densley
Community Lawyer

Case study - Penelope's story*

Penelope finished high school and completed her early childcare qualification, and subsequently worked for a decade in childcare. Penelope has a child with Autism, who receives weekly speech and occupational therapy support. Penelope experienced domestic violence last year and is the sole carer of her child. Penelope has experienced domestic violence throughout her life, and has two Intervention Orders (IVO) against the perpetrators, one lifetime IVO, and one that expires in a few months.

Penelope has had issues with being exempted from Parents Next. She was initially told she would be exempt for one year but ended up in the program despite it not being helpful. Centrelink also told Penelope they could not exempt her from Parents Next based on her full-time study and she was advised to quit her study.

Penelope found the reporting visits for Parents Next to be onerous and when she could not meet the mutual obligations due to her parenting and caring obligations, Penelope's Parents Next worker suggested including activities like story time at the library which Penelope had mentioned that she attends with her child. The worker said that she would need to have the librarian sign off that she attended. Penelope felt that this would be embarrassing and declined to include such activities.

Penelope was told she could not be exempted from her Parents Next obligations due to being a carer for her son but could be exempted by a medical certificate. When Penelope provided a letter of support for exemption from her family violence social worker, Centrelink rejected the request, even though they had requested it.

Penelope appealed this at the Administrative Appeals Tribunal (AAT), but the AAT refused the hearing as Centrelink was currently reviewing the decision. Centrelink then sent a letter advising the review would be completed in 49 days, and that the Parents Next mutual obligations would be ongoing, and that it would not prevent Penelope from studying during this time.

Penelope expressed disappointment with her experience with Centrelink, particularly with the in-person interactions requiring considerable time and not receiving sufficient support from staff.

SSRV provided Penelope with a phone advice and identified arguments for exemptions under the Parents Next program - Penelope being a single parent and having experienced domestic violence.

SSRV emailed Penelope outlining the appeals process and the exemptions she could seek to rely on should the Authorised Review Officer outcome be unfavourable.

Penelope was successful in obtaining an exemption from Parents Next at an Authorised Review Officer level. However, her experience demonstrates the difficulties of the Parents Next program, particularly the way in which it frequently does not assist parents who are trying to improve their lives and those of their children. It also highlights the need for Centrelink to follow its own policies and adhere to its exemptions process.

**Names and some identifying details have been changed*

Case study - Sally's story*

Sally was working part time and caring for her child. She applied for Child Care Subsidy (CCS) to reduce her childcare costs, relying on her partner's estimate of his income. Sally had no direct knowledge of her partner's income because he concealed his income and contributed a small, fixed amount to household expenses.

After her partner's controlling behaviour escalated into physical violence, Sally ended the relationship. Two years after separation her ex-partner filed a statement of income that showed his actual income significantly exceeded his estimated income. In response Centrelink raised a debt of \$6000 against Sally as the person paid CCS, revising her entitlement to CCS based on actual household income. Sally sought legal advice about her options in relation to the debt.

SSRV advised Sally of the risks and benefits of seeking a review of the decision to raise the debt. While the family violence could be described as 'special circumstances' to support of an application to waive the debt, the legislation requires a decision maker to be satisfied the debtor (client) or third party did not knowingly provide false information or omit to provide information they were required to provide. A decision maker may refuse to waive the debt if they concluded Sally's ex-partner knowingly provided false information about his income. Our advice enabled Sally to make an informed decision about whether to seek review by an Authorised Review Officer.

**Names and some identifying details have been changed*



DISASTER PREPAREDNESS AND RESPONSE WORK

Jenny Lawton, Community Lawyer, delivers a presentation in Gippsland as part of SSRV's disaster preparedness and response work.

Outcome: People experiencing disadvantage have increased access to justice

Funding from Bushfire/Emergency Recovery Victoria has supported SSRV to continue our work in the space of disaster preparation and response this year. Laura Jordan and Mark Morand took initial carriage of this work, and Jenny Lawton took up the mantle of disaster-focused community lawyer on her appointment in November, as Laura transitioned to the role of Principal Lawyer.

As documented at disasterassist.gov.au, 27 disasters have been declared in Victoria – excluding the pandemic – in the two years since “Black Summer” in 2019/2020. In October 2022, a flood disaster was declared across 31 of Victoria’s 79 local government areas and was not declared ‘closed’ until January 2023. Two further smaller scale disasters have been declared in Victoria since then. These statistics and events confirm for us that, although each disaster and emergency has its own nature, disaster preparation and response has become a ‘business as usual’ activity for SSRV.

SSRV’s 2022-2023 activities are grouped by the six elements of the *Disaster Preparation and Response Plan*.

Readiness - through funding

For the purpose of future funding applications, we documented our argument that core funding to operate SSRV should include an allocation sufficient to support our disaster preparation and response work into the future. The need for disaster preparation and response is now also included in the SSRV 2022-2025 Strategic Plan.

Preparedness - through data analysis

Analysis of our client data has revealed the following statistics over the three years to November 2022:

- > Where a client’s Local Government Area (LGA) was recorded as part of service delivery, the LGA matched a disaster-affected LGA approximately 70% of the time
- > One-in-four clients contacted us at a point in time after a disaster was declared in their LGA

It is important to acknowledge that “living in a disaster-affected LGA” is not the same as being “disaster-affected”; however it is a reliable as an indicator that our clients are at risk of being disaster-affected. It is also worth noting that our casework indicates that clients can fail to self-identify that they are disaster-affected.

Collaboration - through partnership

Our collaboration activity has included (a) regular participation in the Federation of Community Legal Centres Disaster and Climate Justice Working Group; (b) regular participation in the Disaster Legal Help Victoria Community of Practice; (c) engagement with Economic Justice Australia and its members to share information about social security issues linked to disasters and emergencies and to consider appropriate responses; (d) stakeholder engagement and delivery of community legal education and/or professional development in collaboration with colleagues at the Gippsland Community Legal Service, Eastern Community Legal Centre and Hume Riverina Legal Service.

Prevention - through Communications

We published six new “Did You Know” articles in our newsletter and social media highlighting disaster-related social security legal issues. We prepared detailed updates to our website to ensure that disaster preparation and response information is more easily accessible; and we verified the accuracy and completeness of information about SSRV, including its work in the disaster space, on numerous third-party websites.

Prevention - through advocacy for law and procedural reform

Evidence from legal advice and casework, including case studies of disaster-affected clients provided a backdrop to inform a legal advocacy process from the commencement of 2023. This included:

- > Identification of aspects of social security law that have contributed to disaster-affected client outcomes that are unjust at face value, or that are out of step with the context of increasing frequency, severity and scale of disasters.
- > Documentation of potential changes to law, policy and administration to address these issues.
- > Preparation of a briefing document and consultation with colleagues at our peak body, Economic Justice Australia (EJA) and its membership from across Australia.
- > Presentation of the briefing document and recommendations to government representatives in Canberra in June 2023.
- > Highlighting relevant issues in a panel discussion - Emergencies and disasters! What is the role of legal and public sector agencies?, organised by the Victoria Law Foundation as part of 2023 Law Week activities.

Responsiveness - in the aftermath of disaster

SSRV's response capability was tested in the aftermath of the October 2022 floods, when we activated our disaster response plan. A key deliverable became the development and despatch of a letter to community legal centres in affected communities outlining key facts about social security entitlements of disaster-affected people and issue-spotting guidance around disaster-social security legal issues. This early communication was extremely well-received by all addressees and stakeholders. Like many organisations, we also placed banners on our website and deployed information via social media and our newsletter.

Responsiveness - through client service delivery and the Worker Help Line

The project community lawyer delivered legal advice and casework services and provided legal representation. The community lawyer was also regularly rostered on the Worker Help Line, delivering secondary consultation and related services to other professionals assisting their clients with social security matters. People affected by a disaster/emergency and/or living in disaster affected areas or who were referred by workers/agencies in disaster affected areas continued to be given priority access to casework and representation services.

Resilience - through staff development and documentation

A key aspect of our disaster resilience is to ensure that our staff are engaged on the subject of how and why disasters are relevant to the mission of the organisation. We have:

- > developed a staff induction module to inform new-starters of key facts around the relationship between disasters and social security legal issues
- > delivered this module to all new staff in the organisation
- > surveyed all staff on their understanding of the issues, in September 2022 and in May 2023.

We also brought together all the various documents that we have created over the course of this project into a single document that can provide any new staff member, community lawyer or project worker with a comprehensive briefing on SSRV's Disaster Preparation and Response Plan and activity.

SSRV's internal procedures for responding to a disaster or emergency that might affect our own staff and/or operations were also reviewed and refined during the year.



Mark Morand
Project Worker

Case study - Sandy's story*

Sandy runs a small farm in regional Victoria. Sandy's farm was experiencing financial difficulty after experiencing drought, fires then inundation from flooding. Sandy applied for Farm Household Allowance from Centrelink. Around the same time, Sandy's father who lived overseas fell ill and the COVID-19 pandemic began.

In late February 2020, Sandy travelled overseas to support her father recover from surgery. As a result of the COVID-19 pandemic progressing and borders closing across the world, Sandy's flight home was rescheduled multiple times and ultimately cancelled. For 10 months Sandy tried to return to Australia. Eventually in December 2020 she was able to board a flight home.

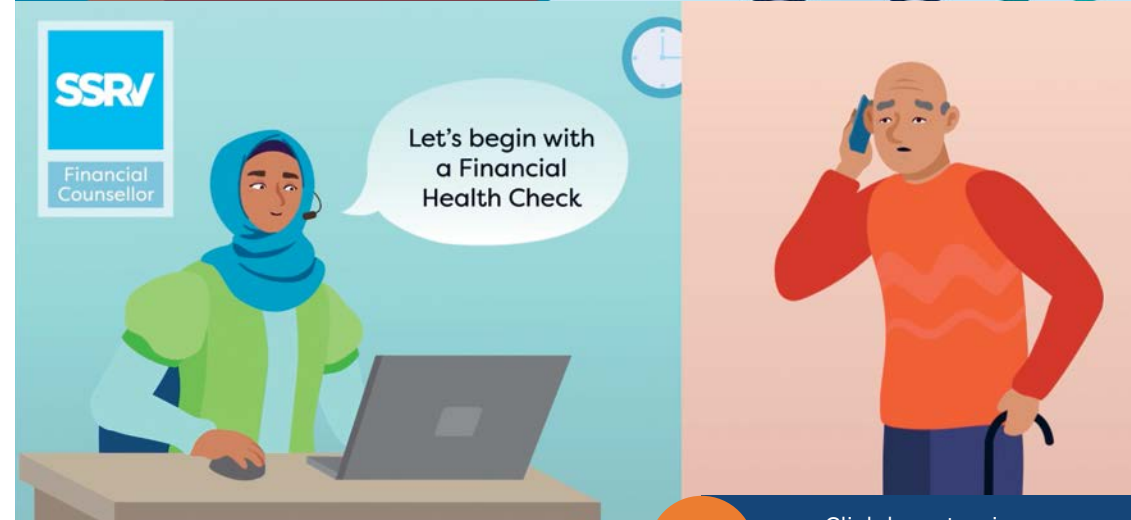
About a year later, Centrelink raised a debt of \$23,000 against Sandy for overpayment of Farm Household Allowance. Centrelink said Sandy wasn't entitled to the Allowance for the time she had been overseas and unable to re-enter Australia due to border closures.

Sandy approached SSRV after being referred by her local financial counsellor. Sandy told SSRV that after years of natural disasters affecting the farm, and the resulting financial stress, she was overwhelmed by Centrelink raising the debt against her. She didn't feel she had the time, resources or energy to dispute the debt when all her energy was spent trying to sustain the farm. Sandy said repaying the debt could mean the farm was no longer financially viable.

SSRV reviewed Sandy's documents and opened a file to represent Sandy at the Tribunal. SSRV collated supporting documents, drafted legal submissions and represented Sandy at the Tribunal hearing. SSRV presented Sandy's circumstances to the Tribunal and argued that the debt should be waived in its entirety.

The Tribunal decided to waive the entire \$23,000 debt and refund Sandy all repayments she had made. Sandy was incredibly relieved with the outcome and thankful for SSRV's support. Sandy said SSRV's assistance with the Tribunal review significantly reduced the stress upon her and meant she could focus upon running and sustaining the farm.

**Names and some identifying details have been changed*



[Click here to view our video explainer](#)



INTEGRATED SERVICES



Veronica Williams
Community Lawyer



Eloise Cox
Community Lawyer



Graeme Parsons
Financial Counsellor

Outcome: SSRV and its' stakeholders have increased capability to provide integrated responses to the needs of people experiencing disadvantage.

Through the Integrated Services Project (ISP) grant, SSRV has continued our partnership with Financial Counselling Victoria (FCVic), bringing together social security law experts and financial counsellors to work towards to improved client outcomes. The ISP is funded by the Victorian Department of Justice and Community Safety, with funding administered by the Federation of Community Legal Centres.

Project team

Graeme Parsons continued in the role of SSRV financial counsellor, bringing financial counselling experience and expertise. Veronica Williams also continued her role, filling one of the community lawyer positions. In 2022-2023 the funding arrangements enabled the ISP to employ a second community lawyer. In August we welcomed Eloise Cox to the second community lawyer position. Eloise comes from a generalist community legal background and brings in particular experience with family violence matters.

During the year Veronica, Eloise and Graeme worked across all areas of the project, including providing direct client services, secondary consultation to other workers, education, resource development, engagement and policy activities. They championed and practiced integrated service delivery within SSRV and with financial counsellors across Victoria.

Integrated service provision

Through the project, both legal and financial counselling services were provided to vulnerable people experiencing issues with Centrelink. The project ran two legal advice clinics weekly, providing advice and other discrete services, and assessing where further casework and representation services may be appropriate.

This year the financial counselling service also moved to a clinic model, offering set appointment times three days a week. Of those three days, the financial counsellor then dedicated one day a week to a specific clinic that helped clients to negotiate debt repayments to Centrelink. Structuring the service as a clinic helped to streamline referrals into the service, particularly from lawyers at SSRV who were not as directly involved with ISP. It also helped to assess and manage capacity, to ensure clients were given the best possible service.

Having a clinic that was specifically dedicated to negotiating debt repayments with Centrelink meant that clients who presented to SSRV with debt matters received a holistic service from the organisation, as many received legal advice on their debt and financial counselling assistance to negotiate a lower rate of repayment.

Integrated services are about bringing together a diversity of experience and expertise to do more than we otherwise could. In the context of ISP, this is achieving outcomes and addressing issues that our specialist lawyers are not equipped for in their regular work. This could be addressing related financial issues, checking up on financial health, or simply approaching the situation with less legalistic eyes. All in all, the result is a more holistic service where the client may leave with better wellbeing outcomes than they otherwise may have.

Case study - John's story*

John is a 40-year-old single man, living in shared accommodation in the outer northwest of Melbourne. He has limited capacity to self-advocate and presented to our service reporting that he had had no Centrelink income for some months, after previously being self-employed. He was unclear of the status of any application, and was experiencing significant hardship, along with a threat of being evicted from his housing.

The community lawyer reviewed his case and provided advice about John's legal options, including appealing his last rejected payment and making a new application for JobSeeker Payment. They also arranged an appointment with the financial counsellor for the next day. The financial counsellor worked with the client to establish precisely what had been done, and needed to be done, to support his claim, and discussed immediate access to emergency relief in his area. At the same time, the financial counsellor contacted the Community Engagement team at Centrelink to assist in having John's matter given urgent priority.

In the space of 24 hours, we were able to establish that there were just a few points of clarification required regarding prior earnings, and that John's access to JobSeeker would not just start then, but would be back-dated to the three months prior, when he had initially approached Centrelink.

John was able to clear his rental arrears and ensure that his ATO returns were completed. He is now in a more stable position to move forward.

**Names and some identifying details have been changed*



Reflections - Financial Counsellor Graeme Parsons

As a financial counsellor working within a specialist Community Legal Centre, my role is characterised by a client already having started to tell their story, either at intake or through an appointment with one of the legal team. In flagging ways where my role might be of use, there is the benefit of continuity in service and in addressing specific concerns, as well as in using the opportunity to look more broadly. This is significant in establishing rapport and a sense of purpose. We might work together to provide a picture of financial circumstances that might be used in a hearing, in advocacy with Centrelink or in the negotiation of a debt repayment. We might establish immediate financial priorities and discuss how to access other support or to take actions to change circumstances. This is often challenging; clients are frequently overwhelmed, often when already of limited capability.

In all cases however, working alongside the legal team, we aim to ensure that a client is heard, and that they are in a position to make informed choices, both in regard to their relationship with Centrelink, and in the broader context of their futures.



Integrated Services Project team members, Graeme Parsons and Eloise Cox, at the Financial Counselling Australia Conference.

Engaging with the financial counselling sector

The ISP team remains active in financial counselling spaces, including the FCVic Centrelink Working Group and the regional network meetings. This year the ISP was able to attend every region's meeting at least once, either online or in person. The team has also continued their contribution to FCVic's Devil's Advocate publication regularly throughout the year, highlighting developments in the project, as well as changing legislation and policy that will likely affect financial counsellors in their own work.

The FCVic Conference, once again running in 2022 after a COVID-19 related hiatus, was a welcome return to normality. The ISP team, along with Peter Horbury, were in attendance for both days, chatting to financial counsellors about our work and how we can help them in theirs. As always, it's great to have an opportunity to engage with financial counsellors more directly and outside of helping with a specific issue or client.

Graeme Parsons and Eloise Cox also attended the Financial Counselling Australia Conference, held in Canberra in May 2023.

Professional development and support for financial counsellors

Supporting community and other workers to better assist their clients with Centrelink issues remains a priority for SSRV. The ISP contributed to this goal in two ways. First, the project staffed SSRV's Worker Help Line once or twice a week across the year, providing secondary consultations to financial counsellors and other community workers, as well as providing those workers with a means to make warm referrals for further services.

Second, the ISP contributed four sessions to the FCVic training calendar. The sessions were well attended, with two sessions having more than 80 participants. These included:

- > Social Security 101 (August 2022)
- > Centrelink Overpayments – Deep Dive (October 2022)
- > Centrelink Assets, Income, and Compensation (March 2023)
- > Family Violence and Social Security Issues (June 2023)

While at the FCVic Conference in 2022, Veronica Williams also presented two breakout sessions on the Disability Support Pension, covering eligibility, challenges for applicants, and the available resources we have to help.

Achievements and highlights

The extra resources available to the project this year meant the ISP could approach our work in different ways and from different angles. In practice this meant more of a focus on engagement and systemic advocacy.

In terms of engagement, the ISP was able to contribute to two 'Bring Your Bills' days hosted and organised by Consumer Action Law Centre (CALC). They days were held in the Shepparton area and focussed on assisting First Nations people experiencing financial and legal issues. Shepparton was a target region given the devastating floods in 2022, and while it was ISP in attendance, this furthered SSRV's disaster response objectives too.

In March 2023 Veronica Williams and SSRV Principal Lawyer, Laura Jordan, attended the Community Legal Centres Australia annual conference in Hobart. They also contributed to a social security masterclass on the final day of the conference. The masterclass was organised by Economic Justice Australia, coinciding with their own conference, and also included contributions from other member centres.

In May 2023, Graeme Parsons and Eloise Cox attended the two-day Financial Counselling Australia conference in Canberra. The ISP hosted a stand with Consumer Action Law Centre, which served to further increase networking opportunities. The pair attended

many professional development sessions where they learned about key concerns in the financial counselling sector and potential issues that SSRV clients may face.

Throughout the first half of 2023, the ISP took steps to organise further engagement with community organisations in the form of outreach and we hope to continue and build on this groundwork in 2023-2024.

Led by the ISP, SSRV was also able to contribute to the Senate Inquiry into The Extent and Nature of Poverty in Australia. SSRV made submissions, highlighting the ways in which social security interacts with poverty, as well as how other issues – including family violence – can exacerbate or be exacerbated by the poverty experience.

Thanks and acknowledgements

The project isn't possible without the contributions of a range of people and organisations. We'd like to specifically thank and acknowledge:

- > The Project Reference Group: Dr Sandy Ross (Financial Counselling Victoria, Chair), Georgia Robenstone (Financial Counselling Victoria), Gillian Wilks (Social Security Rights Victoria), Liz Stary (Women's Legal Service), and Catherine Miller (Consumer Action Law Centre).
- > The team at Financial Counselling Victoria
- > Michelle Whalen, Monanegra Consulting
- > Taimur Siddiqi, Incus Group.

Case study - Toby's story*

Toby was in a serious accident when he was younger. After a few years of legal processes he received a significant amount of compensation. He was initially reliant on this for daily living expenses, but as his situation changed this was less the case. Toby was able to use the remainder of his money to purchase a home.

Toby experienced significant family violence. After his partner was removed from the home he lost his main source of income and applied for payments from Centrelink. He was rejected due to the compensation he had received. Toby was subject to a compensation preclusion period (CPP) that would not end for around two years.

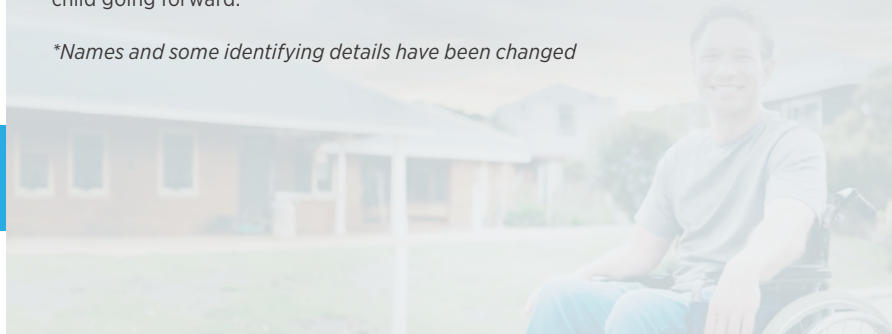
Toby came to SSRV at the point of appealing to the Administrative Appeals Tribunal (AAT). Toby was seeking to have his CPP ended early.

SSRV assisted Toby to appeal to the AAT, and represented him during the hearing. SSRV made submissions as to why the special circumstances provisions should apply to end the CPP early, and specifically why Toby still owning the house should not be an impediment to exercising this discretion. This was the main sticking point for Centrelink, but SSRV was able to show that not were there impediments to selling the house, meaning it wasn't readily realisable, but that this would be harsh and unfair in the circumstances.

The SSRV financial counsellor supported this appeal, helping to prepare a statement of financial circumstances for the AAT's consideration. This demonstrated the precarious position Toby was in financially, and noted that Toby would not be able to make it to the end of his CPP on the assets he had available to him.

Toby was successful in having the remainder of his CPP waived. He will now receive Centrelink payments going forward. Toby's financial position now appears to be more stable and he hopes to be able to improve his position to better provide for his child going forward.

**Names and some identifying details have been changed*

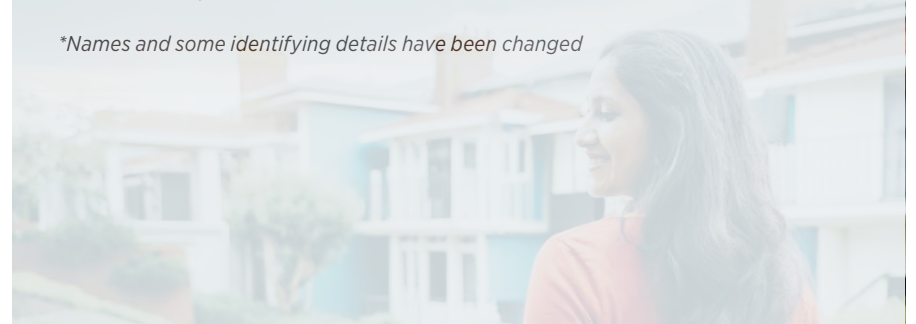


Case study - Faduma's story*

Faduma is a woman in her mid-forties, living in public housing the inner west of Melbourne. She migrated to this country from east Africa and speaks little English. She was referred to SSRV through the Worker Help Line and we agreed to provide further direct support.

A debt was raised against Faduma for under-reporting of income some years previously. The community lawyer reviewed correspondence with Centrelink and requested the matter be examined by the ISP financial counsellor alongside her financial circumstances. We were able to confirm the current repayment arrangements with the client, any immediate financial priorities and then run through her options. With a full understanding, the client chose to request a review of the debt, through Centrelink's multicultural line. Faduma understands that she will be able to recontact SSRV when she receives a response. Whilst not being a closure of the matter at this point, the service provided has created clarity and a sense of process.

**Names and some identifying details have been changed*



CENTRELINK DEBT HELP PROJECT

Outcome: Community members and service providers have increased capability to understand and address legal issues.

In April 2023 SSRV officially kicked off a new project. The Centrelink Debt Help Project (Leveraging DSP Help to address Centrelink debts Project) aims to leverage the knowledge, experience, tools and resources SSRV has obtained from the DSP Help Project to assist people to address Centrelink debts.

The objective of the project is similar to DSP Help where we used human-centred design and technology to create a resource to assist people with good self-advocacy ability, while also providing wrap around legal services including advice, casework, secondary consultation and community legal education services. The project is currently in the development phase, and we anticipate launching the new resource in the second half of 2023.

The Centrelink Debt Help Project is made possible with funding from the Victorian Legal Services Board and Commissioner Grants Program, who we give special thanks to. We'd also like to thank everyone else who's been involved with the project so far, including design consultancy, Paper Giant, and SSRV's clients and colleagues who have made themselves available to take part in the consultation and design process.



DSP Help Website

The Centrelink Debt Help Project is also responsible for maintaining and continuing iteration of the DSP Help website, which remains available online. 'Leveraging' works both ways, and we'll be using what we learn in the new project to improve the existing resource.

In the 2022-23 financial year DSP Help was accessed more than 58,000 times by more than 42,000 users. On average more than 350 people used the DSP Medical Evidence Bot each month, and over half would go on to download their own personalised medical evidence kit to help gather evidence for a DSP application.

"The medical bot was the most amazing tool in helping me to provide my doctor with the information she required to write me a supporting letter. Her letter addressed the criteria, both directly and thoroughly. I fully believe that I would not have been approved for DSP had I not utilised the medical bot. I am looking forward to a brighter future knowing that I can now focus on my strengths and abilities, and be the best that I can be for my family. Being disabled is tough, but having the support of a brilliant few is paramount to living our best lives."
- DSP Help Client Feedback



SSRV and Monash Law School Social Security advocacy Clinic, Monash University Students, May 2023 – Front left to right: Chau Ly, Klontip Tulalamba, Elizabeth Divers (Clinic Supervisor), Laura Jordan (Principal Lawyer), Felicity Irwin and Yadunandan Ullattil.

SOCIAL SECURITY ADVOCACY CLINIC

Outcome: Community members and service providers have increased capability to understand and address legal issues.

Over the year, SSRV held two placements for twelve-week periods, hosting a total of 7 students. The two clinics resulted in 83 advice and legal task services being delivered to SSRV clients.

Monash University Clinic Supervisor Bryn Overend supervised students and the delivery of services for the September to November 2022 clinical period, and Elizabeth Divers supervised the Clinic for the May 2023 to August 2023 clinical period. Both clinics were overseen by SSRV's Principal Lawyer, Laura Jordan.

SSRV thanks all the students placed within the clinic over the year and recognises their commitment to delivering comprehensive and valuable assistance to vulnerable clients: Chau Ly, Klontip Tulalamba, Felicity Irwin and Yadunandan Ullattil, Caleb O'Flynn, Toni Andonovski and Yen-Lyn Toh.

The structure of the clinic developed over the course of the year, taking on feedback from previous and current students. Most recently, the clinic shifted to a primary focus of delivering client advice services; maximising opportunity for practical experience for students whilst expanding SSRV's capacity to respond to demand for advice services.

Student feedback continued to highlight the value and impact of the clinic for students and for the clients assisted:

"The clinic has provided me with considerable experience in what practising law is like, and I have found it to be very rewarding and insightful. I am now very strongly considering community legal practice, as I have seen the difference it can make for vulnerable people, particularly given the injustices that the social security system imposes upon them."

"The Clinic gives you a one of a kind opportunity to have your own clients and provide them with tailored advice based on your own research and knowledge which is an immensely fulfilling process. This kind of experience is near-impossible to get elsewhere and provides you with a wealth of transferrable skills and experience."

"My placement at the Clinic was a highly rewarding experience as I learnt so much about an area of law that is not as well-known but has an important impact on so many Australians. It was initially overwhelming to learn this new area of law, especially as social security legislation is so dense. However the structure of the Clinic meant that every week, we were able to build on our social

security law knowledge and it was very rewarding to use this knowledge throughout the placement to help clients appeal various Centrelink decisions."

"I would recommend it because there is a very hands-on experience at the Clinic and it is also meaningful work and a good practice for those who would want to learn about another area of law that could help others, both ethically and professionally."

"I would highly recommend it to students looking to get great practical experience which is helpful beyond just the realm of social security law. I have garnered a better grasp on using legal databases to perform research. The supervising lawyers are all incredibly helpful and the environment is very friendly."

COMMUNICATIONS REPORT

Outcome: Community members and service providers have increased capability to understand and address legal issues.



Margie Ambrose
Communications Officer

It has been another year of creativity and growth for SSRV communications. Our website, which is our main public-facing communications asset, had 25,856 visitors, who accessed the news and resources on the website 35,071 times. That's around a 20 per cent increase in visitors to our website, and a 12 per cent increase in the pages they viewed compared to the previous year.

This year we paid particular attention to our search engine optimisation, tracking and refining our key words, and regularly adding new and unique content to the website. These efforts have yielded results, with around 68 per cent of all website traffic coming from organic searches.

Having people know who we are and what services we provide is essential to ensuring we are able to provide them with the legal services they require - and that was the motivation driving one of our biggest communications projects of the year, our explainer video.

The SSRV video was created by Creative Works and explains what we do and the many ways we can help people or those supporting them. The video sits on the homepage of our website, is used in presentations, and shared on our Facebook page.

Our monthly email newsletter subscriptions continue to burgeon, with a 96 per cent increase in the number of subscribers over the past year.

SSRV website had
25,856 visitors

20% increase
in visitors from
2021-2022



SSRV's Financial
Counselling service



Free Centerlink depts webinar



SSRV Social
Security
Rights
Victoria

Client and service data

1 July 2022 through to 30 June 2023

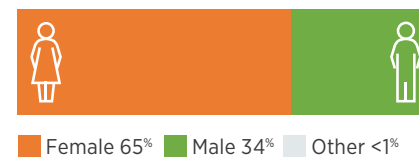
The following graphs provide a snapshot of client demographics, payments and problem types.

Note that all demographic data are for individual clients who have received legal or financial counselling service/s during 2022–2023, except where indicated. It does not count workers from organisations or people to whom information and or referral services only were provided. The data covers all SSRV funding sources.

Where the graphs refer to a service, note that a client may receive multiple services (such as advices, legal task or representation assistance). Disability indicators, family violence indicators, payment and presenting issues information is collected for each separate service that is provided to a client.

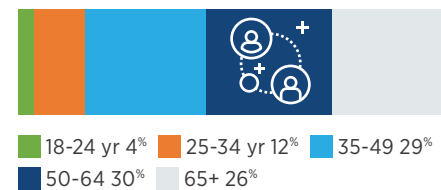
Gender

Percentage of individual clients by gender.



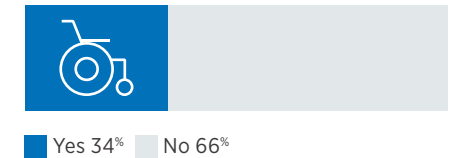
Age

Percentage of individual clients by age group.



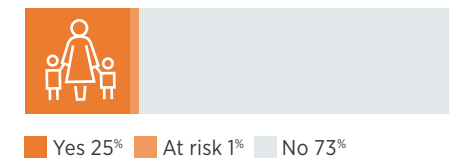
Disability Status

Percentage of services provided to SSRV individual clients who identify as living with a disability.



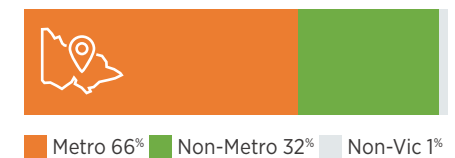
Family Violence Indicator

Percentage of services provided to SSRV individual clients who identify that they or a family member have experienced family violence.



Client Location

Breakdown of percentage of clients, individuals and organisations, metropolitan and non-metropolitan local government areas (LGAs) and from interstate areas.



Non-metro Clients

Non-metropolitan clients: For clients, including individuals and organisations, living or based outside of the Greater Melbourne area, the graph shows the local government areas with the highest percentage of clients.



Ballarat 8%	Bass Coast 5%	Baw Baw 5%
Bendigo 6%	Cardinia 5%	
East Gippsland 7%	Geelong 13%	
Mornington Peninsula 6%	Mt Alexander 5%	
Nillumbik 4%	Shepparton 5%	
Yarra Ranges 5%	Other 35%	

Metro Clients

Melbourne Metropolitan Area: For clients, including individuals and organisations, living or based in the Greater Melbourne metropolitan area, the graph shows the percentage of LGAs that the highest number of clients come from.



Banyule 6%	Brimbank 7%	Borondara 3%
Casey 5%	Darebin 7%	Frankston 4%
Hume 5%	Maribynong 3%	Melbourne 10%
Melton 7%	Moreland 6%	Monash 3%
Port Philip 4%	Wyndham 6%	Yarra 7%
Others 17%		

The following graphs cover the range of payments and presenting issues that were raised by individual clients and organisations in our legal practice.

Client Payments

Types: By percentage, the types of Centrelink payments clients (both individuals and organisations) contacted SSRV about.

Smaller payments are aligned with larger ones of the same nature. For example, study payments includes Austudy Payment and Youth Allowance; Age Pension includes Widow Pension, Medical covers Disability Support Pension and Carer payments; Family includes Family Tax Benefits and Parenting Payments whilst Jobkeeper includes NewStart Allowance (usually in relation to issues prior to the change in payment names, such as historical overpayments).



Age Pension 9%	Family 29%
Jobkeeper 19%	Medical 40%
Study 5%	

Presenting Issues

The four overall presenting issue areas clients contact us about. Each of the four areas are further broken down in the graphs that follow. Note that some clients have more than one presenting issue when they contact us. Smaller issues are combined with similar larger ones (similar to the payment types).

For example, under 'eligibility' overseas issues covers NZ citizens, international social security agreements, portability and residence status.



Rate and Payability 27%	Eligibility 23%
Overpayments 39%	Admin 12%

Rate and Payability

The main issues in rates and payability are the income test, waiting periods, cancellation (or suspension) of payments, the assets tests and the rate people are paid (affected by their membership of a couple or other circumstances).



Assets 26%	Cancellation 4%
Income test 36%	Rate 23%
Waiting 10%	

Eligibility

The main issues clients have with eligibility include activity issues, overseas (including New Zealand citizen) issues, family issues (such as membership of a couple) study issues (such as full-time status) and medical - carer and disability eligibility usually.



Activity 14%	Family 8%	NZ/OS 15%
Medical 62%	Study 1%	

Debts and Recovery

The main areas in debts and repayments are the rate of recovery, the existence of the overpayment, possibility of prosecution, the quantum of the overpayment and requests for waiver.



Recovery rate 8%	Existence 43%
Prosecution 4%	Quantum 11%
Waiver 35%	

Administration Issues

Administration issues covers areas such as complaints about treatment (by Centrelink staff) issues to do with job providers, delays and the review processes.



CDDA 10%	Delay 12%	FoI 4%
Job agencies 6%	Privacy and Policy 3%	
Review 21%	Treatment 23%	

Support SSRV

You can support SSRV's work in social security advice and advocacy, visit ssrv.org.au/donate. Give generously so that SSRV can continue to serve vulnerable Victorians experiencing disadvantage.

Donations of \$2 and over are tax deductible. SSRV is a Public Benevolent Institution (PBI).
Incorporation number: A0015461X

Social Security Rights Victoria

PO Box 4226 Fitzroy 3065

Legal Assistance Line (03) 9481 0355 or
1800 094 164 (Toll free outside Melbourne)
Mon-Thu, 10am-1pm and 2pm-4pm.

Administration Line (03) 9481 0299
Mon-Thu, 10am-1pm and 2pm-4pm.

Worker Help Line (03) 9481 0655
Mon-Fri, 9am-5pm.

email info@ssrv.org.au
website ssrv.org.au