



Annual Report

2024-2025



Social
Security
Rights
Victoria

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. **Since 1987, Social Security Rights Victoria has used 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 Social Security Rights Victoria 2022-2025 strategic plan, the key outcomes that the organisation work 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.

Initially established under the auspices of the Brotherhood of St Laurence, Social Security Rights Victoria (previously the Welfare Rights Unit) has operated as an independent organisation for 38 years. In June 2025, following extensive work to ensure the longer-term viability and sustainability of the organisation, a formal agreement was reached with Holstep Health for Social Security Rights Victoria to become a program within the larger health and community service organisation. This arrangement became effective as of 1 July 2025.

ACKNOWLEDGEMENT OF COUNTRY We acknowledge the Traditional Custodians of the lands across Victoria and 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 read this report.

Cover Photo: Social Security Rights Victoria staff team, June 2025

Contents

This annual report describes the activities undertaken and the resources applied during the 2024-2025 financial year.

Our People	4
Board Members	5
Staff	6
Funders and Supporters	6
Our Year	7
President's Report	8
Chief Executive Officer's Report	10
Legal and Financial Counselling Services and Programs	13
Overview	14
Service User and Client Feedback	16
Client Story - Pia	
Client Story - Kiran	
Worker Help Line	22
Client Story - Selma	
Community Legal Education	24
Intersection between Family Violence and Social Security	25
Client Story - Sienna	
Disaster Preparedness and Response Work	28
Client Story - Jen	
Client Story - Amir	
Client Story - Charles	
Client Story - Christine	
Integrated Social Security Legal and Financial Counselling Services	34
Leveraging DSP Help to Address Centrelink Debts Project	36
Client Story - Amanda	
Disability Support Pension Clinic	38
Client Story - Mark	
Client Story - Natalia	
Communications	42
Demographic and Service Data	44

Our People

Board Members

President

Tom Cobban

Vice President

Jacob Erlandsen

Treasurer

Troy West

Membership Officer

Rebecca Burdon

Members

Mark Kreuzer

Katy Woods

Mary Anne Noone

Amy Chinnappa



SSRV Board members: L-R Mark Kreuzer, Mary Anne Noone, Jacob Erlandsen, Rebecca Burdon, Katy Woods, Amy Chinnappa, Tom Cobban, Troy West.



Staff

Gillian Wilks Chief Executive Officer

Laura Jordan Principal Lawyer

Elizabeth Divers Community Lawyer

Eloise Cox Community Lawyer

Kristen Densley Community Lawyer

Olivia Harms Community Lawyer

Karen Trentini Community Lawyer

Charley Longstaff Community Lawyer

Marion Singer Community Lawyer

Ava Closter Community Lawyer

Tom Fletcher Community Lawyer
(Pro Bono Seconded)

Mark Morand Project Worker

Graeme Parsons Financial Counsellor

Michele Hodes Financial Counsellor

Peter Horbury Co-ordinator Operations
and Intake

Margaret Ambrose Communications
Officer

Georgina Sack Executive Assistant

Michelle Whalen Monitoring and Evaluation

Wendy Foster Finance Officer (Contractor)

Funders & Supporters

SSRV wishes to gratefully acknowledge and sincerely thank the funders and supporters who have enabled the organisation to continue to assist vulnerable Victorians and work towards a fair and just social security system.

Funders and financial supporters:

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

Organisations that administer funding received by SSRV

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

Pro bono partners and supporters

- Hall & Wilcox
- Gadens
- Bryn Overend, Barrister
- Kathleen Foley SC, Barrister
- Maddocks

Key project and program partners

- Financial Counselling Victoria
- Banyule Community Health/Holstep Health

Sector peak bodies

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

Our Year

President's report

Tom Cobban, SSRV President

The precarious funding position of Social Security Rights Victoria (SSRV) has long been a feature of the reports which I have written during my time as the President of the SSRV Board. This year, despite years of working toward obtaining sustainable funding for SSRV, the Board and our Chief Executive Officer (with support from Victoria Legal Aid) made the difficult decision that SSRV would hand over its important work to a larger organisation, an organisation that is better able to cope with the perennial funding constraints of our small community legal centre.

After much work and careful consideration, we moved ahead with Banyule Community Health (now Holstep Health) as the new home of SSRV's work. I am pleased to say that the steps required to move our funding agreements, clients, important work and terrific team of dedicated employees to Holstep Health has now been completed and the work of SSRV is now delivered as a program of Holstep Health, alongside the West Heidelberg Community Legal services.

In addition to the obvious operational and funding benefits for the SSRV business of being part of a larger organisation, rehoming the work of SSRV at Holstep Health allows it to continue its work in close partnership with doctors and other health workers, financial counsellors and social workers.

Most of the work by the Board and Chief Executive Officer to manage this change has occurred in the 2025 financial year. However, whilst this work happened, the SSRV team

also continued to deliver a quality service to its clients and to the Victorian community sector. I extend my warm and heartfelt thanks to all members of our team for their hard work and dedication to SSRV in the lead up to, and during, this period of change. Special thanks go to our Chief Executive Officer, Gillian Wilks, for her help and support to myself and the Board during the transition.

Also, I would like to thank my fellow Board members for their careful and considerate work toward moving SSRV's work to Holstep Health. Many long hours have been spent working toward this outcome in a collaborative effort to bring about this change.

Lastly, thanks to all of SSRV's funders and supporters for their help and support in 2024-2025. Your support assists us to do our important work and this work now continues into 2026 and beyond.



SSRV Board President, Tom Cobban, with staff members Marion Singer and Michele Hodes.

Chief Executive Officer's report

"The Welfare Rights Unit (WRU) was founded in 1987 to meet the urgent need for a community legal service that specialised in the impact of social security legislation. From its earliest days, the WRU has been more than a legal service. We have had three equally important aims – to help individuals navigate the social security system; to educate the community about social security matters; and to campaign for a just and fair social security system" (Twenty Years of Wins for Vulnerable Victorians: Twenty Years of Welfare Rights, 2007).

In 2009, the WRU changed its name to Social Security Rights Victoria (SSRV). During its 38 years of operation, there has been ongoing need and demand for the specialist expertise and services offered by the WRU/SSRV. While the purpose and aims of the organisation have remained fundamentally the same, a wide range of approaches have been applied to the delivery of fair and just outcomes for vulnerable and disadvantaged people and those who support them. Over this time tens of thousands Victorians have been assisted by WRU/SSRV. Hundreds of people and organisations have supported and driven the work of the WRU/SSRV as Board members, employees, volunteers, student interns, pro bono and project partners, peak bodies,

Gillian Wilks, SSRV Chief Executive Officer

funders and contractors. Social security law, how it is administered and how disputes are dealt with has changed a lot over the past four decades. The need for and critical role of independent legal expertise, assistance, community legal education and advocacy has continued and grown.

It is with great respect and appreciation that I thank the current SSRV Board members for their steady, skilled and focussed approach to organisational governance and strategic direction in 2024-2025 and recent years. Special thanks to Tom Cobban for the strong leadership and support he has continued to provide in the position of Board President.

There was some change in the makeup of the SSRV staff team during the year, bringing new skills and energy to SSRV's endeavours, while also placing additional demands on those who have worked with SSRV over a number of years. Longer serving team members provided much of the stability and continuity of specialist legal, technical and organisational knowledge and experience that underpin SSRV's services, advocacy and operations. The loyalty and commitment of team members to clients, to all aspects of SSRV's work and to the organisation is greatly valued. Sincere thanks to all who worked with SSRV during the year and who so patiently navigated the uncertainty and complexity that accompanied organisational change.



Gillian Wilks and Peter Noble (Executive Director, Regions and Service Delivery, Victoria Legal Aid) at the Ceremonial Opening Sitting of the Administrative Review Tribunal, 14 October 2024.

SSRV's services, programs and impact during the year are outlined in some detail later in this annual report. At the centre of SSRV's work, the legal and financial counselling practice continued to be very capably led by Laura Jordan, Principal Lawyer.

Many thanks to the firms and practitioners that provided significant pro bono legal assistance to SSRV during the year including for client legal advice, casework and representation services, organisational transition, industrial relations and use of facilities. The important functions and continued support of peak bodies, funders and program partners are recognised and sincerely appreciated.

In 1988, the WRU Chairperson, Mary Anne Noone, wrote –

"In writing this first Annual General Report for the Welfare Rights Unit I have mixed feelings. There is a sense of satisfaction in seeing an idea that was discussed for a long time, come to fruition. The Welfare Rights Unit is now established and working to ensure that all Social Security Recipients know their rights and receive their maximum entitlements.

On the other hand, the current attacks on Social Security and the general economic

and political climate only highlights the need for a Welfare Rights Unit. The demand on the resources of the Unit will be high. This is a daunting task and provides a challenge to those concerned with welfare rights and issues relating to Social Security ... there is still a lot of work to be done." (Welfare Rights Unit, Annual Report 1987).

I am likewise writing this report with mixed feelings. As SSRV now shifts into its next phase – from as an independent, stand-alone organisation to as a program embedded in a large health and community services provider – it is timely to recognise the historic and current contributions of so many and the wonderful achievements of the organisation. It is also important to acknowledge that all that is ahead is enabled by and will build on these foundations. Our intention is that the foundations will be strengthened by the new arrangements, enhancing the sustainability and resilience of SSRV's critical work.

Very best wishes to the transitioning staff team and to Holstep Health as they carry forward the purposes, specialist expertise and statewide services of SSRV. There is still a lot of work to be done!



Gillian Wilks and Mark Morand, Community Legal Centre Expo, Parliament House Melbourne.

Legal and Financial Counselling Services and Programs

Overview

Laura Jordan, Principal Lawyer



331 legal advices



18 financial counselling services



465 legal tasks



56 legal representations



346 secondary consultations to other professionals from **162** different organisations

Over the 2024-2025 financial year, SSRV's team worked diligently to deliver comprehensive client services, whilst experiencing high demand for these services. Many clients told us that financial pressures and cost of living changes saw them increasingly reliant on social security stability.

When disputes arose which were unable to be quickly resolved with Centrelink, such as their payments cancelled or reduced, the impact on their day-to-day life was greater than ever before. SSRV assisted many clients over the year who were experiencing severe financial hardship and/or primary homelessness. SSRV's team is committed to providing clients with the most impactful service possible, with SSRV able to deliver positive outcomes for most clients facing acute social security situations.

Despite capacity to deliver client services fluctuating throughout the year, SSRV's community lawyers delivered significant casework and limited assistance. In doing so they balanced demand and capacity, prioritising further assistance for clients experiencing vulnerability or disadvantage, or who were unable to advocate and resolve their dispute themselves. Examples of positive client

outcomes over the year are reflected in client stories throughout this report.

SSRV continued to offer the assistance via the Worker Help Line, supporting other legal and community workers who were helping their clients with social security related problems and providing an important channel for client referrals, along with building relationships with workers and services that contact the Line.

Improved contact with Centrelink

The continuation of Services Australia's Advocates Channel has also allowed SSRV lawyers to have improved direct contact with Centrelink and better explore the early resolution of client matters. This access to information and early resolution of matters has been highly valued by SSRV's clients and lawyers.

SSRV's lawyers regularly represent clients in matters before the Administrative Review Tribunal (ART). The ART commenced operations in October 2024, replacing the Administrative Appeals Tribunal, with the role of conducting independent reviews of administrative decisions made under Commonwealth laws, including Social Security legislation.

SSRV was also proud to resolve a long-standing client matter in this financial year;

a file which has been open within SSRV for over six years. See Client Story – Pia. Maintaining the resources to run a large and complex file has been a challenge for SSRV over the years, and we are thrilled to see this matter resolve with a positive outcome for the client. The outcome would not have resulted without the dedication and diligent work of the SSRV legal team – Eloise Cox and Laura Jordan - and pro bono counsel – barristers Bryn Overend and Kathleen E Foley SC.

Refining our services

During the year SSRV has also worked to further streamline intake procedures. This led to an overall decrease in information services provided, as the scope of information services was more clearly defined. This approach means that clients may be offered a legal advice appointment, where the query may previously have been dealt with through an information service. Over time, SSRV has identified this procedure as the most client-centered, effective and risk-managed approach to the enquiries directed to our service.

In April, SSRV welcomed a new financial counsellor. We were excited to resume internal integrated services and we have continued to see the benefit to our clients and lawyers of having the ability to provide complementary financial counselling services within SSRV.

Over the year, SSRV's client services have also greatly benefited from our partnership with Hall & Wilcox. The law firm provided a full-time secondee lawyer, who delivered generalist services and co-ordinated a rotating roster of volunteer lawyers from the firm who staffed the Disability Support Pension Clinic.

We were also pleased to complete the second year of the Leveraging DSP Help to Address Centrelink Overpayments Project in early 2025. Through this project the DSP Help website was maintained and the Social Security Debt Help online resource developed. During the year the SSRV team delivered a number of well attended community legal education sessions to other professionals, receiving very positive feedback. Informed by evidence from our client and casework experience, the SSRV team contributed to a range of legal policy and systemic advocacy initiatives.

High level of expertise and knowledge

SSRV has worked hard to retain the high level of expertise and knowledge required to advise about and resolve complex social security disputes. We look forward to the next chapter for SSRV, which will no doubt further strengthen SSRV's client services, legal expertise, and ability to support clients in achieving life-changing outcomes.

Service user and client feedback

Feedback from individual clients about legal advice, task and representation assistance provided by SSRV (Follow up survey)

- 94%** said SSRV helped them understand how to deal with their legal problem.
- 83%** said the assistance provided helped them manage stress and anxiety.
- 88%** said SSRV helped them understand their options for dealing with the legal problem(s).
- 81%** said SSRV's help made a difference to their confidence and capacity to see through the matter.
- 84%** said SSRV's help made a difference to their understanding of the outcome and what comes next.



Peter Horbury, Co-ordinator Operations & Intake

"I'm happy with the outcome even though it was a negative outcome – no change to the debt. I didn't have enough evidence to defend my case. In the end I accepted the result and agreed with Centrelink about how I could repay the debt."

"I felt supported and that helped me manage my own interaction with Centrelink."

"It was nerve wracking and stressful to deal with Centrelink. This gave me the confidence to do and say 'the right things' with Centrelink."

"Once the SSRV lawyer had contact with Centrelink through the Advocates Channel, I had two public servants call me over two days – and it got the job done. SSRV expediated the whole thing and made it so easy. Within two days my application for the pension had been approved. I knew the law, my issue was navigating the system."

"The SSRV lawyer and my (support) worker were a godsend to me. They helped me through a difficult time...They gave me the motivation to keep going, don't give in and don't give up. The outcome was amazing."

"SSRV's advice helped me see the personal cost of taking on the system through an ART appeal. I had a chance of winning, but had to balance was it worth it? I decided not to pursue the matter and I feel ok with that."

Feedback Worker Help Line services

"It was a great friendly service, very personable and very informative. A lot of resources provided. Better equips us to assist with social security issues."

100% of respondents who provided feedback immediately following a service reported that:

- the service provided was accessible
- the service provided was timely
- the service provided was useful
- the conversation helped them better understand the matter
- they feel more confident about dealing with the matter now.

The following feedback was provided in a medium term follow up survey of other professionals who had used the Worker Help Line during the period July 2024 to March 2025.

- 100% said the assistance made a difference to:
 - their understanding of the options (and risks) for their client to deal with the issue
 - their confidence and capability to assist a client with a social security issue
 - the service they were able to provide to their client.

- **97%** said the assistance made a difference to their capability to refer appropriately to SSRV legal services.
- **93%** said it made a difference to their client's understanding of the issue and their options for action.
- **97%** said it made a difference to the client's decision(s) about how to deal with the issue.
- **79%** said it made a difference to the client outcome in relation to their Centrelink matter.
- **100%** reported that SSRV's support made a difference to the client's money situation.
- **40%** reported that SSRV's support made a difference to the client's housing situation
- **58%** reported that SSRV's support made a difference to the client's safety.
- **100%** reported that SSRV's support made a difference to the client's stress levels.
- **63%** of respondents reported that they had since used the information/advice provided by SSRV to assist other clients.

Community legal education sessions

Of the participants who completed the feedback form at the end of each session

- **98%** had an improved understanding of SSRV and its services
- **100%** felt more confident in identifying and responding to client social security matters
- **98%** anticipated that what they had learned will help them to better assist service users.

"I found both content and delivery to have been very engaging."

Client Story – Pia

In 2019, Pia was referred to SSRV by her housing worker. Pia and her worker explained that Pia had a very large Centrelink debt of around \$1.6 million.

Pia was a 65-year-old culturally and linguistically diverse woman, who had come to Australia as a refugee. She did not speak English, had significant trauma and health issues, and relied upon Centrelink for income. She also had significant cultural and familial responsibilities and often cared for many immediate and extended family. SSRV used an interpreter for every conversation with Pia.

SSRV assisted Pia to seek internal review of her debts, which took around three years to be completed. In the meantime, SSRV assisted Pia to seek a pause of her debt repayments, or a low repayment plan. Centrelink refused the repayment requests due to the large size of the debt, and Pia often had up to \$400 a fortnight taken out of her Centrelink payments.

The internal review decision eventually explained that Centrelink had raised debts for Family Tax Benefit, Parenting Payment, Child Care Benefit and Child Care Rebate over a five-year period. The child care debts made up 90% of the overall debt amount.

The internal review officer decided that Pia was not the principal carer of her grandchildren over the five year period. The internal review officer said that, upon review, they were of the opinion Pia had a 'delegation of care' but there had not been a legal change in care. This meant Pia was not eligible for any parenting related payments.

The internal review decision also spoke about the family day care centres who had received the child care payments for Pia's grandchildren, and that various centres were later deregistered and found to be engaged in scam activity. Pia didn't know anything about this. Pia spoke to SSRV about how her grandchildren lived with her, she cared for them each day, took them to school, took them to medical appointments, and took full responsibility for them during that period. Pia felt she was being punished by Centrelink, when she had been trying to do the right thing by caring for her grandchildren when their parents couldn't care for them.

SSRV agreed to assist Pia to seek further review by the former Social Services & Child Support Division of the Administrative Appeals Tribunal.

A barrister provided pro bono assistance with the Tribunal first review. SSRV lawyers and the barrister drafted statements and legal submissions and compiled supporting material and letters. The arguments centred on Centrelink's lack of sufficient evidence to support the existence of the large debts amounts alleged, and that all evidence before the Tribunal supported a decision that Pia was the primary carer of the grandchildren and eligible for the parenting related payments.

At the Tribunal first review, the barrister gave oral legal submissions on behalf of Pia, and Pia gave extensive oral evidence. Pia found the first tribunal hearing was informal and approachable but, given the size of the debt and how long it had been hanging over her head, Pia found the process very distressing.

The Tribunal's written decision was received one month later. The Tribunal agreed with SSRV's arguments that Pia was the primary carer of her grandchildren, and so the debts were cancelled. The Tribunal acknowledged that some of the family day care centres being paid for the care of Pia's grandchildren were likely involved in scam activity, but in that case the debt should have instead been raised against the centres.

Pia was extremely relieved by this outcome, however a short time later Centrelink appealed the decision by seeking further review at the Administrative Review Tribunal, Second Review. SSRV was very grateful to have the continued assistance of the original barrister and a senior barrister at the Tribunal Second Review,

SSRV received around 20,000 pages of documents from Centrelink for the second review. Most of the documents were incomprehensible. For a small community legal centre, reviewing so many documents was an extraordinary amount of work. SSRV was able to thoroughly review the documents with the assistance of lawyers within the team and with pro bono assistance.

SSRV and counsel wrote to Centrelink's legal representatives at the second review, highlighting concerns with Centrelink's lack of sufficient evidence and arguments for the existence of the debt. Discussions continued for some time, and two case conferences were held.

Six months after their appeal application, Centrelink withdrew their application for second review. This meant the matter was concluded, and the successful first Tribunal review decision was finally implemented.

Some months later, Pia's entire \$1.6m debt was cancelled. Pia received around \$40,000 refund for the repayments she had made on the debt.

Pia was incredibly relieved to have the matter finally resolved, six years later. She was very appreciative of SSRV's consistent support with each stage of her matter, with a number of SSRV lawyers working with her across the years.

SSRV was very proud and relieved to assist Pia to achieve this outcome, strongly believing this debt should never have been raised. The organisation was grateful for the time and expertise of pro bono counsel whose expertise, when combined with SSRV's expertise in social security, meant a skilled and unified team were advocating for Pia.

Client Story – Kiran

Kiran lives in a small town on the border of NSW and Victoria. He was referred to SSRV, through the Worker Help Line, by his local support worker.

The support worker told SSRV that Kiran applied for the Disability Support Pension (DSP) in January 2024 and was rejected in March 2024. He immediately sought internal review of the rejection but had not heard back; he had been waiting 13 months for the internal review decision.

Kiran was struggling on JobSeeker Payment as he could not meet his mutual obligations and was often at risk of cancellation and having no income. Kiran's support worker was assisting him to seek mutual obligation exemptions through medical certificate but both Kiran and his support worker were aware this wasn't a long-term solution.

At an appointment a SSRV lawyer spoke to Kiran about his Centrelink issues. With Kiran's consent, SSRV contacted Centrelink on his behalf and asked that the internal review lodged 13 months ago be finalised as soon as possible. Centrelink promptly actioned this request and provided the internal review decision. Unfortunately, the decision rejected Kiran's DSP application of January 2024 because Centrelink said his medical condition was not treated and stabilised. Kiran was very disappointed in this outcome and said he had been waiting for the internal review outcome expecting it to be successful because he clearly couldn't work.

SSRV organised another appointment with Kiran and discussed the internal review outcome. Kiran told SSRV that he had received further treatment for his condition since January 2024. Following SSRV's advice, he decided the best next step would be to make a new DSP application with new medical evidence.

SSRV wrote to Kiran's general practitioner asking for a DSP letter of support specifically addressing the treated and stabilised issues raised in the internal review. SSRV outlined the DSP medical criteria, the opinion the internal review had formed, and sought the general practitioner's medical opinion on these specific points.

Once the general practitioner's letter was received, with his consent SSRV contacted Centrelink and asked for Kiran to be assisted to make a new DSP application and also sought that the decision on the application be expedited given Kiran had waited 13 months for the internal review decision.

Centrelink promptly assessed Kiran's new DSP application and decided he was eligible for the pension from April 2025. Kiran and his worker were very relieved with this outcome.

Kiran provided the following feedback:

"I can't believe we finally got there! This would have never got there if it wasn't for you! I can't thank you enough!! Also the staff at (my support service) have been incredible! They are truly legends, they went above and beyond."



SSRV community lawyer, Eloise Cox, delivered training on Compensation Preclusion Periods to the team at Fittipaldi Injury Lawyers.

Worker Help Line

During 2024-2025, SSRV's Worker Help Line continued to be a highly valued and core part of our services. Year on year workers contacting the Worker Help Line reflect on the quality of the information and assistance they receive and the benefit to themselves and their vulnerable clients of having access to specialist advice and assistance that is independent from Centrelink.

In the 2024-2025 financial year we continued to operate the Worker Help Line five days per week and remained responsive and adaptable to the need within the community. Throughout the year the Worker Help Line delivered 346 secondary consultations to workers from 162 organisations. The most common topics enquiries related to were eligibility criteria, overpayments, review rights and the income and assets tests. Of significance was a marked increase in the number of enquiries related to residency requirements and exemptions from newly arrived resident waiting periods.

More complex and protracted social security issues

While there was a decrease in the number of secondary consultations provided when compared with the 2023-2024 financial year, we experienced an increase in warm referrals for clients. We also observed that clients referred for legal advice and assistance were often experiencing more complex and protracted social security issues. In response to this we were able to offer more joint client appointments through the Worker Help Line.

Our lawyers have also continued to prioritise collaborative and integrated practice with other workers such as financial counsellors, community lawyers, family violence workers, disability advocates and health workers. We recognise the value this has for vulnerable

clients and workers, that it can strengthen outcomes and ensure access to justice for some of the most vulnerable members in our community.

In addition to direct service delivery, with Worker Help Line resources we have shared our knowledge and expertise by creating content for our newsletter (based on themes and trends observed through secondary consultations, advice clinics and case work), delivering community legal education sessions to workers across a range of organisations and contributing to SSRV's broader policy and advocacy work.

Looking forward to 2025 - 2026

Consistent with previous years, workers who contacted Worker Helpline had most often either previously contacted the service, been referred through a colleague or found us online. Looking forward to the 2025 - 2026 financial year, we will continue building knowledge and awareness of the Worker Help Line within the community and legal assistance sectors through our community legal education program, our partnerships with key stakeholders and other services, collaborative and integrated practice and service promotion. This work is crucial to ensuring we can reach the most vulnerable members of the community through support workers or services they may already be assisting them.



Elizabeth Divers,
Community Lawyer

Who called us?

Case Worker	12%
CLC Lawyer	18%
Disability Worker	7%
Financial Counsellor	16%
Social Worker	27%
Other	19%

Where did they call from?

Inner Metro Region	40%
Interstate	3%
Outer Metro - Eastern Region	6%
Outer Metro - North West Region	14%
Outer Metro - Southern Region	11%
Regional Victoria	19%
Unknown	7%

Client Story - Selma

Selma's husband was receiving JobSeeker Payment. Selma had called Centrelink about what payments she could apply for and a Centrelink officer told her that she had to serve a four year Newly Arrived Residents Waiting Period (NARWP) before becoming eligible for payments. When Selma met with the SSRV lawyer, she and her husband were struggling financially to meet their daily living expenses and support their children on his income only.

During their appointment, the SSRV Lawyer explained to Selma that there are exemptions from the NARWP for family members of refugees which should enable her to access her own payment. The SSRV lawyer offered to lodge an Advocates Channel enquiry with Centrelink outlining the grounds under which Selma ought to be exempt from the NARWP and requesting Centrelink assist her to lodge a new claim for payments. Centrelink contacted Selma, helped her lodge a claim for Parenting Payment over the phone and ultimately her claim was granted. The assistance provided by the SSRV lawyer ensured that Centrelink considered the relevant exemptions which had been previously missed by Centrelink staff when Selma had contacted them about applying for payments.

This matter shows the vulnerability of new arrived residents trying to navigate the social security system and access accurate information about their entitlements or eligibility. If Selma had relied on the information and advice provided to her by Centrelink, she would have continued to miss out on payments she was eligible for, and the family would have experienced ongoing and sustained financial hardship.

Selma's experience further demonstrates the importance of having specialist knowledge and expertise in social security law available independently of Centrelink. This is particularly important when Centrelink staff are dealing with the more complex and technical aspects of the legislation, like residency exemptions, where there is greater risk of an error or providing incorrect information.

Community Legal Education

During the year 15 community legal education/professional development sessions were delivered by Social Security Rights Victoria, with over 460 professionals and community members attending. Topics covered in the sessions included:

- Centrelink Debts and Social Security Debt Help website
- Farm Succession Planning and Centrelink
- Centrelink Basics
- Social Security Rights Victoria's Services
- Disability Support Pension
- Compensation and Centrelink
- Intersections between Disasters and Centrelink
- Family Violence and Centrelink.

A range of information resources were developed and circulated in conjunction with direct client services and community legal education activities, and via newsletters and the websites.



Community lawyer, Elizabeth Divers, delivering community legal education session to local community members, Gippsland.

Intersection between Family Violence and Social Security

During the 2024-2025 financial year, SSRV delivered legal advice and assistance services to victim/survivors along with community legal education to a broad range of workers on the intersection between family violence and social security issues.

Despite recent changes to the *Guide to Social Security Law* (Centrelink's policy guide) to improve how Centrelink supports victim/survivors, we continued to observe common themes, including:

- Difficulties accessing payments for newly arrived residents where claims have been rejected or they have been given incorrect information by Centrelink staff which stopped them from applying for a payment. The residency criteria are complex and vary from payment to payment. Victim/survivors are not always being provided accurate advice and information. This creates confusion, frustration, delays and significant barriers to victim/survivors being able to access financial independence and security.
- Family violence is recognised in the *Guide to Social Security Law* and *Guide to Family Assistance Law* (Centrelink's policy guides) as having direct relevance to membership of couple assessments, debt waiver due to special circumstances and the application of the 'Section 24' discretion not to treat someone as a member of a couple. However, we have observed that the severity of family violence and levels of supporting evidence required to demonstrate the experience of family violence has been variable. Providing supporting evidence of family violence can be difficult for victim/survivors who have not felt safe to disclose their experience of violence to services, seek support or apply for an Intervention Order. In circumstances where a victim/survivor is unable to provide sufficient supporting evidence Centrelink have not always accepted a victim/survivors statements relating to family violence as sufficient despite providing comprehensive detail about their experience.
- Victim/survivors often present as traumatised, confused and uncertain about whether they would be considered a member of a couple for social security

purposes. This is due to the nature of family violence relationships. This issue often arises in the context of Centrelink raising large member of a couple debts or where a victim/survivor is wanting to update their relationship circumstances. Relationships characterised by family violence cause trauma and assessing membership of couple in these circumstances becomes inherently difficult. The level of experience, expertise and understanding of family violence dynamics by decision makers has been inconsistent. This means victim survivors are unable to access certainty that their experience of family violence will be understood.

- Victim/survivors who need an interpreter experience greater difficulty navigating the complex system when trying to access information on payments, their eligibility and their review rights. Without access to specialist advice and assistance to prepare for a review, it also presents as a barrier to being able to effectively engage in the review process and understand the relevant legislation.
- Victim/survivors are presenting with more complex Centrelink issues and are commonly grappling with their Centrelink issue at the same time as other legal and non-legal issues such as child protection, family law proceedings, housing, mental health issues and parenting children who have experienced trauma. Regularly, the social security issue is caused or significantly contributed to by the actions of the perpetrator, however, the victim/survivor is left to deal with the consequences.
- Weaponizing the system to perpetrate further family violence during the relationship and post-separation.
- The rate of Family Tax Benefit is based on percentage of care someone has of their child/children. In the context of

family violence these percentage of care decision are fraught and often result in the perpetrator being joined to the proceedings when a review is sought. This can create greater risk to the safety of the victim/survivor.

Throughout the financial year, the legal assistance provided by SSRV lawyers has included:

- Supporting victim/survivors to access social security payments where previously they have been rejected on residency grounds.
- Having debts waived under the special circumstances provisions where family violence was a relevant special circumstance (amongst others).
- Successfully challenging a member of a couple decision resulting in the victim/survivor being assessed as single based on their experience of family violence.
- Having the compensation preclusion period reduced under the special circumstances provision where family violence was a significant factor.
- Successfully assisting a victim/survivor to access the asset hardship provisions based on their experience of family violence.
- Supporting victim/survivors to prepare statements and applications for review of decisions to ensure Centrelink have a clear understanding of the relevant facts and circumstances, legislation, case law and the relevance of family violence to the decision under review.
- Representation at Tribunal hearings and with the Centrelink Advocates Channel to successfully resolve their social security issue.

Client Story – Sienna

Sienna contacted SSRV seeking advice as her Parenting Payment Single had been cancelled. She told the SSRV lawyer that Centrelink had decided she was now a member of a couple and because of her “partner’s” income she was no longer eligible.

Sienna explained to the SSRV lawyer that she and her ex-partner were separated under the one roof and he was the perpetrator of significant family violence. Sienna was currently on unpaid parental leave, caring full time for their 3-month-old child and relied on her Parenting Payment Single to pay her share of the rent and other household expenses. Her ex-partner refused to help her financially and she felt too scared to ask him for help. Sienna had obtained an Intervention Order and explained that she had been trying to find housing so she could move out, however, she kept getting rejected for properties and now she had no income it was impossible. Sienna had no family in Victoria to support her as she had moved from overseas many years ago and had no friends as her ex-partner had been very controlling about who she could socialise with.

The SSRV lawyer went through the five factors Centrelink use to assess whether someone is a member of a couple. After doing so, they determined that Sienna was not a member of a couple for Centrelink purposes, and her experience of family violence should also be taken into account. The SSRV lawyer agreed to complete an enquiry to the Centrelink Advocates Channel seeking a review of the decision to cancel her payment, on the basis that this decision was incorrect and she is not a member of a couple, highlighting the relevance of her experience of family violence.

The Authorised Review Officer changed the decision and agreed that Sienna was not a member of a couple. This meant her Parenting Payment Single was restarted and because she had lodged her formal review request within 13 weeks of the cancellation decision she was back paid from the date of cancellation.

This demonstrates the importance of considering any Member of a Couple decision through the family violence lens and understanding that not having access to income can have a significant impact on a victim/survivors financial independence and safety. Sienna had not yet been able move out as she hadn’t secured housing. Having access to Parenting Payment Single stopped her being financially dependent on the perpetrator. Sienna now has the financial independence to move out of the home and in the meantime the risk to her safety is reduced by providing her the option to immediately leave and access temporary accommodation if required.

Disaster Preparedness and Response Work

Since 2020, Victoria has declared disasters no less than 47 times - excluding the pandemic, which was a declared state of emergency. The 2024-2025 financial year has been the fourth consecutive year that SSRV has been funded to work in the space of disasters and the intersection with social security legal issues. We've supported disaster-affected clients, we've engaged strongly with the community legal sector, we've made considerable progress with our legal advocacy work, and we've maintained our capability to respond appropriately to disasters when they occur.

When a person's social security situation deteriorates as a result of being affected by disaster, something has to change. We saw this happening through our casework, and our response, in June 2023, included tabling a legal brief with government that we prepared in close collaboration with peak body, Economic Justice Australia (EJA).

Making progress

SSRV has been pleased to see progress being made against four of the eight areas of reform that were highlighted in our brief. During the course of this financial year, we have seen:

- the *Social Security Guide* updated as a direct response to our advocacy regarding Centrelink "member of a couple" determinations in the context of disasters
- the *Social Security Guide* updated as a direct response to our advocacy regarding disasters being relevant as a special circumstance when considering the status of social security debts
- clarification of the communications pathways that Centrelink uses to share information with the public about Centrelink responses to declared disasters
- a continuing dialogue with EJA and with government with respect to:
 - the reasonableness of eligibility timeframes for the Crisis Payment as it relates to homes destroyed or damaged by disaster,



Mark Morand, Project Worker

- the legislated inequity between the assessment of damaged homes versus insurance payouts under the Social Security Assets Test.

Planning for future advocacy

In addition, we have identified several new areas of inquiry for future advocacy in the disaster space, including:

- federal government to undertake 'lifetime impact' data analysis to better understand the relationship between disasters and long-term social security dependence
- improved transparency of Authorised Review Officer decision statistics - for both disaster-related and non-disaster-related review applications - so that the public can better understand how many reviews are undertaken and the proportion of those reviews that result in a changed decision
- participation in awareness-raising activity with respect to the issue of extreme heat. As observed by others, heatwaves are Australia's deadliest climate event, but a heatwave disaster has never been declared anywhere in Australia.

As a statewide specialist community legal centre, SSRV strongly subscribes to the 'locally led' model of engagement with Victorian community legal centres. This is particularly relevant to the area of disaster-related social security legal risk, which is an even more refined area of legal specialisation.



Charley Longstaff,
Community Lawyer

Accordingly, our sector engagement has included:

- in collaboration with the Gippsland Community Legal Service, delivery of community legal education to the public on the topics of farm succession, through a social security and disasters lens, and to workers in a Tenancy Assistance and Advocacy Program
- delivery of community legal education in collaboration with Mallee Family Care, to people in the Kerang district, an area previously affected by floods
- for the second year running, co-facilitation with the Federation of Community Legal Centres of a webinar featuring presenters from eight Victorian specialist community legal centres, raising awareness of disaster legal risk through their specific areas of specialisation
- a pre-emptive letter to the Chief Executive Officers of community legal centres across Victoria providing up to date information about disaster-related social security legal risk
- participation in a three-day Community Legal Centre Expo at Victoria's Parliament House
- conversation with regional community legal centres in disaster-affected areas of Victoria about future community legal education opportunities.

Client Story – Jen

Jen is an Aboriginal woman who was referred to SSRV by her local financial counsellor as she had several Centrelink debts totalling approximately \$15,000. At an advice appointment, Jen told SSRV's lawyer that she had recently lost her home and all her belongings in Northern Victoria floods, she experienced significant mental health conditions and was also a victim/survivor of family violence.

After speaking with Jen, the SSRV lawyer determined that while the debts may be valid, Jen could have grounds for seeking debt waiver based on special circumstances. The SSRV lawyer agreed to help Jen draft a statement and access any supporting evidence regarding her experience of family violence.

Having a background of significant trauma, Jen found it hard and triggering to talk about her experience of family violence. Understanding this, the SSRV lawyer worked with Jen through shorter appointments, breaks between appointments, check ins during and at the end of the appointment, safety planning and respecting that it would take time for Jen to feel comfortable providing the necessary detail about her experience of family violence.

Over the course of a few months, the SSRV lawyer and Jen built a strong relationship and drafted a statement to provide Centrelink outlining her special circumstances. The SSRV lawyer also liaised with other services who had supported Jen in her experience of family violence to access key documents.

On review, the Centrelink Authorised Review Officer accepted that Jen had special circumstances and the debts were waived in their entirety.

This matter demonstrated the importance of person centred and trauma informed practice when we are asking our clients to provide instructions / information on family violence and other traumas they may have experienced. It is not always easy to engage clients with complex trauma backgrounds and they are at greater risk of disengaging throughout the process. As such, the benefit of working with Jen over a period of months allowed the relationship to develop and Jen to feel comfortable sharing this sensitive information with the SSRV lawyer.

Client Story – Amir

Amir lives in a flood-affected area in Northern Victoria. He was referred to SSRV by his case worker at local support service, seeking advice regarding a Family Tax Benefit (FTB) debt.

In 2022, Amir's house was badly damaged by the floods and he was living in a tent on the property before he and his children moved into his ex-wife's house. His lack of secure housing impacted the care arrangements for his daughter for whom he was receiving Family Tax Benefit (FTB) payments. Centrelink raised a debt against Amir, and when he presented to SSRV he informed the SSRV lawyer that he did not understand the debt nor had he made efforts to enter into a repayment plan.

In the appointment, the SSRV lawyer identified that Amir was a vulnerable client who had been greatly affected by the 2022 flood disaster. The lawyer suggested making an Advocates Channel enquiry to request further information regarding the basis and current status of the debt owing to Centrelink.

Following the enquiry, a Centrelink Families Service Officer contacted Amir to explain the FTB reconciliation process which was the reason that the debt was raised against him. The Officer determined that a portion of the debt was incorrect, and the debt amount was reduced accordingly.

Amir was extremely grateful for SSRV's assistance and noted that Centrelink would not have reached out to him or reduced the debt without SSRV's assistance.

The funding to support a focus on the intersection between disasters and social security has enabled SSRV lawyers to be disaster-informed and proactive in providing robust services to disaster-affected clients like Amir.

Client Story – Charles

Charles lives in a flood-affected area in Northern Victoria. Some time ago he was in a motor vehicle accident and received a lump sum compensation payment from WorkCover for the physical injuries he sustained.

Charles used some of the money to pay off his mortgage and his ex-partner's mortgage (she is the primary caregiver for their children). He also gave away a large portion of the money to members of his immediate and extended family, as is the custom for members of the Indigenous community.

Charles invested a portion of the money in a joint-business venture working with archaeologists to assess sites of Indigenous significance. He was told by his accountant that he was "sitting on a gold mine". Charles believed it to be a great business opportunity that was very important to his culture. Unfortunately, Charles' business partner stole funds from the company, along with most of the company's assets.

Since he was not receiving any income from his business, Charles relied solely on his WorkCover compensation payment from then on. He used the remaining money to pay for his general living expenses and spent all the money within six months. As a result, Charles had no income, and no way to pay for his general living expenses.

Charles lodged an application for JobSeeker payment, but it was rejected because there was a compensation preclusion period in place.

Charles found himself in a position of financial hardship. He was reliant on the charity of friends and family for food and groceries, sometimes only ate three days per week, and without their support may have become homeless. Furthermore, he fell into arrears with his utility accounts and his electricity was cut off for a period of six months.

Charles was referred to SSRV through the Worker Help Line, by a worker from an Aboriginal legal service. At the time he was referred, Charles had not yet sought a review of Centrelink's decision to reject his JobSeeker application.

In an appointment, the SSRV lawyer identified that Charles' trauma experiences and background made communicating with Centrelink challenging for him, and because of the risk of homelessness there was a real urgency to his matter. The SSRV lawyer suggested that they use the Advocates Channel to contact Centrelink.

With Charles' consent, the SSRV lawyer assisted Charles to gather evidence and draft a personal statement. The SSRV lawyer wrote to the Advocates Channel including the personal statement, written submissions as to why the Authorised Review Officer should consider reducing the Compensation Preclusion Period on the grounds of special circumstances, and allow for his JobSeeker application to be approved, and supporting materials.

As a result, Charles' Compensation Preclusion Period was reduced, and his JobSeeker application approved. Charles began to receive fortnightly JobSeeker payments and was paid an arrears payment equivalent of 4 months.

In making their decision, the Authorised Review Officer was satisfied that Charles followed the cultural norm in financially helping his immediate and extended family after receiving the WorkCover compensation payment.

Client Story – Christine

Christine presented to SSRV having made an application for Carer Allowance and subsequently receiving a letter from Centrelink explaining that she had until a certain date, the date she presented at SSRV, to provide the necessary documents or her application would be rejected.

Christine was significantly distressed because, despite her best efforts, she had been unable to obtain the requested documents in time. Furthermore, that particular day was an extreme heat day and because of her limited physical mobility and public transport disruptions, Christine believed she would not make it to her nearest Centrelink Service Office in time.

Christine had recently become the primary carer for her mother and her brother and did not have any other income. As such, she was in significant financial distress and relying on receiving Carer Allowance moving forward.

Due to the pressing time constraint and Christine's specific vulnerabilities, the SSRV lawyer immediately opened this matter and obtained consent to contact Centrelink on Christine's behalf through the Advocates Channel.

The SSRV lawyer wrote to the Advocates Channel to urgently request an extension of time for Christine to provide the necessary documents to complete her Carer Allowance application.

A Centrelink Service Officer later contacted Christine and assisted her to provide the requisite documents. As a result, Christine's Carer Allowance application was successful, and she was back paid from the time she made the application.

The SSRV lawyer identified that extreme heat may be a barrier to individuals who are recipients of Centrelink payments, including potentially affecting them meeting their mutual obligations and deadlines. This led to engagement with Sweltering Cities, a public health organisation which works at the intersection of climate justice, inequality and health, which was running a campaign regarding extreme heat and Centrelink mutual obligations.

Integrated Social Security Legal and Financial Counselling Services

With a grant under the Integrated Services Fund, SSRV has continued to work in partnership with Financial Counselling Victoria (FCVic) to focus on the design and delivery of inwardly and outwardly facing integrated legal and financial counselling services.

This focus area of SSRV's work brings together social security law specialists and financial counsellors to work together more effectively to improve client outcomes. The Integrated Services Project (ISP) is funded by the Victorian Department of Justice and Community Safety, with funding administered by the Federation of Community Legal Centres.

Through the ISP funding a community lawyer provides legal advice appointments and representation to clients, and secondary consultation to workers including financial counsellors, social workers and lawyers from other community legal centres. The financial counsellor provides a range of services to SSRV clients and works with SSRV lawyers to support their clients through gathering evidence of financial hardship and assisting with Centrelink applications. The lawyer and financial counsellor work together to provide

community legal education and resources to the financial counselling sector, and to develop advocacy and policy initiatives. Combining comprehensive financial counselling service with expert legal advice strengthens the support provided to clients and outcomes that are achieved.

The project team work to support the capabilities of financial counsellors in providing appropriate responses to social security issues, identifying when a client matter becomes a legal issue and in acting as a gateway to legal assistance. The project also works to increase the capability of SSRV staff to identify and respond to associated non-legal issues, and to facilitate integrated service provision for clients.

The team continued to be active in financial counselling spaces, including the FcVic Government Services Network Group and regularly contributing to FcVic's Devil's Advocate monthly publication. These contributions highlight issues and themes that are of both practical use to financial counsellors and those which are common matters of interest at a systemic level.

In October 2024, the FcVic Conference took place in Melbourne. The ISP team hosted a stand at the conference and enjoyed meeting Victorian financial counsellors and financial capability workers, and the opportunity to present our work and publications. Team



Community Lawyer, Marion Singer, and Financial Counsellor, Michele Hodes, at the Financial Counselling Australia Conference held in Adelaide during May 2025.

members also attended the Financial Counselling Australia Conference in Adelaide in May 2025. At both conferences SSRV staff attended many professional development sessions where they learnt about key concerns in the financial counselling sector and potential issues that our clients may face.

Supporting financial counsellors and other community workers to better assist their clients with Centrelink issues remains a priority for SSRV. The ISP team contributed to this goal by continuing to staff the Worker Help Line one day per week and through the delivery of community legal education sessions with a focus on the Victorian financial counselling sector.

The project also delivered a session to a personal injury law firm regarding compensation preclusion periods. SSRV often sees clients who are in difficult financial circumstances and are seeking a reduction of their compensation preclusion period enabling them to access Centrelink payments. During 2024-2025 the ISP team began working on a project brief around this issue with a view to engaging with relevant stakeholders to undertake related training and advocacy activities in the coming year.

Leveraging DSP Help to address Centrelink Overpayments Project

Between April 2023 and mid 2025 SSRV designed and delivered the Leveraging DSP Help to Address Centrelink Overpayments Project.

This project, and the DSP Help Project that informed it, were made possible with funding from the Victorian Legal Services Board and Commissioner (VLSB+C) Grants Program. The financial and other support provided by the VLSB+C Grants Program over a number of years is greatly appreciated. It has enabled SSRV to explore, trial and iterate innovative responses to common social security legal issues and to strengthen the provision of legal assistance to vulnerable Victorians.

The Disability Support Pension (DSP) Help Project was delivered between 2020 and

2022, human-centred design and technology were used to help people better understand the DSP medical eligibility criteria, and to make better applications and appeals for the DSP. The project developed an online resource (www.dsphelp.org.au) with information about the DSP, and tools people can use to help gather (or create in the case of health professionals) medical evidence in support of their claim.

The Leveraging DSP Help Project aimed to use the experience, skills, and resources SSRV had developed from the previous project to create a similar resource for people with Centrelink debts.

In 2023 we did just that. SSRV worked with strategic design consultancy Paper Giant to undertake a human-centred consultation process and used this to design and develop Social Security Debt Help, which was launched in December 2023.

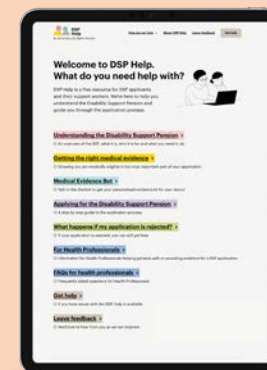
In 2024-2025 the project entered its second year. SSRV worked again with Paper Giant to undertake a human-centred consultation process to further develop and improve the online resource. Data and feedback were obtained on the content and structure of the website, and the barriers that may prevent individuals and professionals from using the resource. As part of their report, Paper Giant provided recommendations on opportunities for improvements to the resource.

Social Security Debt Help (www.socialsecuritydebthelp.org.au) is the online resource developed during the first year of the project. It is a website that has the important information about Centrelink debts and overpayments all in one place, just as DSP Help does for the Disability Support Pension. It also has a self-help tool visitors can use to better understand the things they should consider when addressing a Centrelink debt or seeking help with one.

The project has now finished its second year, and Social Security Debt Help has completed a second phase of human-centred design. This has provided us with suggestions about how to further iterate to improve the tool and website.

Social Security Debt Help has been supported by a wraparound legal service including an advice clinic, representation and casework services, contributions to other SSRV initiatives including the Worker Help Line and community legal education. As with the DSP Help Project, these activities both support and are supported by the online resource. For example, community legal education is an important promotions tool, helping raise awareness of the resource amongst our stakeholders. Similarly, the online resource is an important referral pathway for clients into our advice service, either where they need more than self-help, or have decided speaking to a lawyer is appropriate in their situation.

SSRV would like to thank everyone who has been involved with the Leveraging DSP Help to Address Centrelink Overpayments Project, including design consultancy, Paper Giant; The Creative Works which assisted with the development of the online resource and continues to maintain the website; and SSRV's clients and colleagues who have made themselves available to take part in the consultation and design processes.



Client Story – Amanda

Amanda presented to SSRV for advice on a debt. Centrelink had raised a debt against her for approximately \$80,000 in overpayment of Family Tax Benefit (FTB). Amanda had repaid \$10,000 towards the debt. Centrelink had paid Amanda FTB for ten years on the basis that she had 100% care of her three youngest children. Centrelink then decided that Amanda had 50% care of the children, not 100% care, and raised the debt to recover the overpayment.

An Authorised Review Officer affirmed Centrelink's original decision that Amanda had 50% care of the children and did not have 100% care. Amanda had lodged an appeal to the first tier of the Administrative Appeals Tribunal. SSRV represented Amanda at the hearing.

The Hearing was successful. The Tribunal waived the debt on the grounds of special circumstances. The Tribunal did not agree that Amanda had 100% care of the children and found that they were unable to change Centrelink's decision relating to care because of a jurisdictional issue.

This meant that Amanda does not have to pay the outstanding \$70,000 debt owing to Centrelink. However, she will not have the \$10,000 that she already repaid refunded to her. Achieving a \$70,000 debt waiver is a very positive outcome. SSRV continued to assist Amanda with a further Centrelink issue, seeking back payment of Rent Assistance owed to her.



Disability Support Pension Clinic

On 16 September 2024 SSRV launched a Disability Support Pension (DSP) advice clinic which was established through our pro bono partnership with Hall & Wilcox. The clinic is an extension of our broader and much appreciated pro-bono partnership with Hall & Wilcox, which has included a full-time secondee lawyer working with SSRV and pro-bono assistance in other areas.

From September 2024 to 30 June 2025 and under the supervision of an SSRV lawyer, 62 appointments were provided by Hall & Wilcox volunteers to clients who otherwise may not have been able to access this specialist, tailored and independent advice on their DSP eligibility.

The contributions of the secondee lawyer, Tom Fletcher, and other volunteer lawyers freed up the SSRV supervising lawyer to:

- complete an additional one - two client appointments on the same day as the clinic;
- supervise the advice provided through the appointments delivered by volunteers and settle the work of the secondee lawyer; and

- undertake more complex and urgent legal task work with some of our most vulnerable clients.

To enhance the value of the clinic, we followed up with clients to obtain feedback on their experience of the service, determine whether they had been able to action the advice provided and assess whether a further appointment was needed. Of note is that all those who provided feedback agreed that it was easy to contact SSRV when they first needed help, their legal issues were listened to and the clinic helped them understand their legal problem and options.

The team from Hall & Wilcox have expressed their enjoyment in participating in the clinic, learning a new area of law and providing advice to clients over the phone. We have received comments from the lawyers at Hall & Wilcox noting that they feel the moral reward from assisting our clients and the work that they get to complete.

Throughout the year, there have been several common themes identified from listening to our client's experiences trying to access DSP. These include:

- They are often unaware of and unable to complete the Program of Support requirements. This is particularly relevant in circumstances where clients who can only access 20 points across multiple tables but are no less impaired than someone who can access 20 points on one table alone which would allow them to avoid the Program of Support requirement.



Pro Bono Secondee, Tom Fletcher, and SSRV Principal Lawyer, Laura Jordan, with Hall & Wilcox DSP Clinic volunteers.

- Having made multiple applications for the DSP and been unsuccessful over several years, clients often reflect that they were unaware of the level of detail required in medical evidence from treating practitioners. Furthermore, many clients have been discharged from specialist care, or do not have the financial support to attend a specialist clinic and are consequently unable to access the level of medical evidence required.
- People being unaware that they have review rights and that there is a 13-week time limit to remain eligible for back payment if a review is successful. While review rights are outlined in the rejection letters Centrelink sends, this is often embedded amongst other information and can be easily missed, overlooked or

misunderstood without the opportunity to discuss the rejection with someone who has knowledge and expertise about DSP.

- Clients not understanding the relevant 'qualification period' during the review process. Clients will often provide further current medical evidence as part of the review, however, when it doesn't address the nature of conditions at the time of the lodged their DSP application it is often unable to be considered.

We would like to thank Hall & Wilcox for their ongoing support and commitment to the DSP clinic and increasing the resources SSRV has available to assist vulnerable Victorians. We look forward to our continued partnership and opportunities to further strengthen the clinic's work.

Client Story – Mark

Mark made a Disability Support Pension (DSP) application in September 2023. Soon after he contacted SSRV because his application had been rejected. SSRV's lawyer provided advice to him about seeking an internal review of the rejection.

Mark did seek an internal review and later Mark had a further appointment with a lawyer to discuss his review which was still pending. Mark told the lawyer that he had been into Centrelink and discussed why his review was taking so long. Mark had also made a new DSP application which was accepted by Centrelink in March 2025.

Mark wanted to know if SSRV could assist him with the internal review decision, and what his chances of a back payment to the date of his September 2023 application would be. Mark discussed his medical conditions and impairments with the lawyer and explained he felt his condition was the same in March 2025 as it was in September 2023, and this was supported by his medical evidence. Mark was unsure of the dates as to when he was originally rejected, and when he sought review. The SSRV lawyer provided advice about the DSP eligibility criteria, review rights and time limitations to seek review. Additionally, with Mark's consent the lawyer contacted Centrelink to confirm whether an internal review was pending, the date of lodgement, and its current status of completion.

Centrelink responded to the lawyer that, following SSRV's enquiry, Mark's Authorised Review Officer request had now been allocated and would be decided within the next few weeks. Shortly after, Centrelink contacted SSRV and Mark to advise that the internal review was successful, and Mark's September 2023 application had been accepted. This meant Mark would receive around \$14,000 in DSP back pay.

Client Story – Natalia

Natalia came to SSRV seeking advice on her eligibility for the Disability Support Pension (DSP). Natalia had several medical conditions and was unable to continue working. At the time she contacted SSRV, Natalia had previously lodged multiple unsuccessful DSP applications.

During an advice appointment, the SSRV lawyer reviewed Natalia's medical evidence and provided comprehensive advice on the DSP eligibility criteria and whether the medical evidence she had adequately addressed all the medical criteria. The SSRV lawyer identified criteria not addressed in the medical evidence and wrote to her treating doctor to see if they could write a report for a new DSP application.

Natalia's doctor wrote her a letter of support. Natalia returned to SSRV for a further appointment, during which the SSRV lawyer reviewed the letter and provided further advice. Natalia lodged her new DSP application, and this was approved by Centrelink. Natalia was finally able to access the DSP.

The SSRV lawyer identified that without our assistance Natalia may be stuck in a cycle of applying and being rejected from the DSP. Many of the clients who contact SSRV for advice and assistance regarding the DSP have already tried applying unsuccessfully multiple times. They are frustrated and overwhelmed trying to navigate the system and understand the eligibility criteria and medical evidence requirements. The assistance we were able to provide gave Natalia the time and space to discuss the DSP eligibility criteria, ask questions and more importantly, understand the medical evidence requirements. This supported her to access the best quality medical evidence for her next application.

Communications

Margie Ambrose, Communications Officer



This year, the focus of SSRV communications was to build on the growth of previous years, amplifying our distribution of information and resources to existing and new audiences.

The SSRV website, our primary outward-facing communications asset, grew to over 53,000 visits, with an increase in number of visitors of 25 per cent.

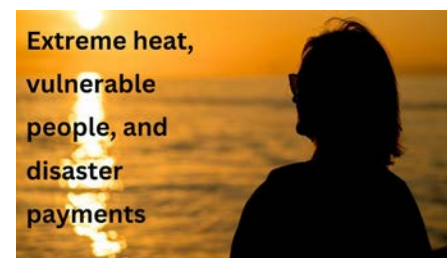
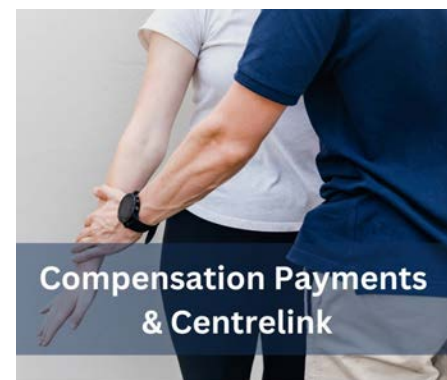
Since it was launched, our monthly email newsletter, SSRV News, has been a key resource directed at community organisations and other legal centres. This year, we expanded its impact with segmentation,

allowing us to target specific cohorts with information relevant to them, including sending invitations to Community Legal Education sessions.

Our subscriber list grew by 42 per cent, representing a large increase in the number of workers and individuals interacting with our service.

SSRV's Facebook page focusses on the general public, supplying people who receive social security payments with information and resources, and this year, topics included changes to disaster payments, Disability Support Pension, family violence payment information and changes to social security administrative processes.

Tiles from SSRV newsletter and social media publications



Demographic and Service Data

1 July 2024 – 30 June 2025

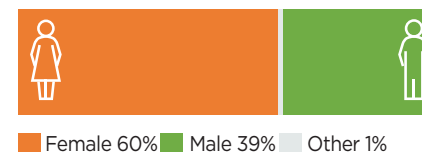
The following graphs provide a snapshot of client demographics, payments and problem types.

All demographic data are for individual clients who have received legal or financial counselling service/s during 2024-2025, 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 information is not available, it is not included.

Where a graph refers to a service, please note that a client may receive multiple services (such as advice, legal task or representation assistance) in any one year. Disability and family violence indicators, payment and presenting issues information is collected for each separate service that is provided to a client.

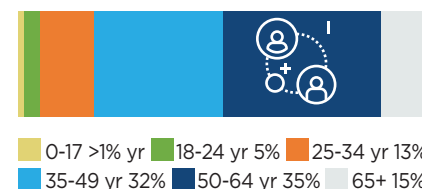
Gender

Percentage of 2024-2025 clients by gender type.



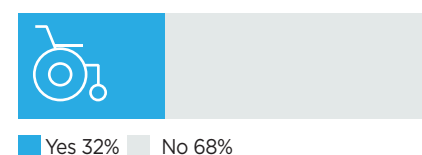
Age

Percentage of 2024-2025 clients by age group.



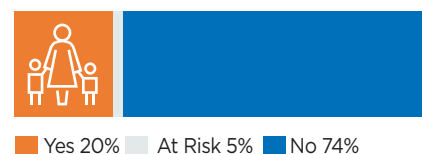
Disability Status

Percentage of 2024-2025 clients who identify as having a disability.



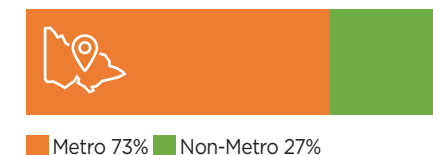
Family Violence Indicator

The percentage of 2024-2025 clients who identify that they or a family member are experiencing or have experienced family violence.



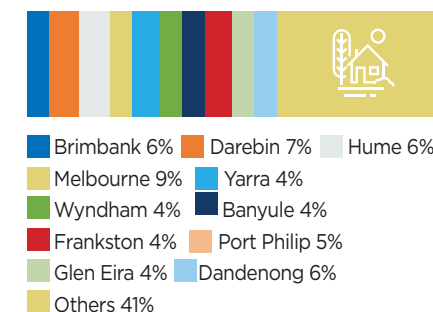
Location

Breakdown of percentage of clients, including individuals and organisations, by the location in which they were living or based.



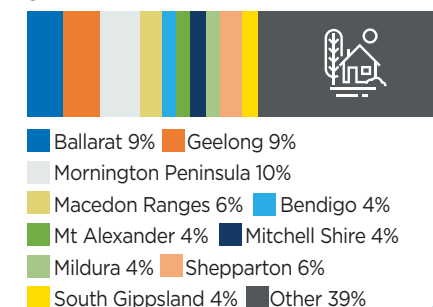
Location – Melbourne Metropolitan

For clients, including individuals and organisations, living or based in the Greater Melbourne area, the graph shows the nine local government areas with the highest number of clients in 2024-2025. The 'Other' category includes twenty-one local government areas.



Location – Outside Melbourne Metropolitan

For clients, including individuals and organisations, living or based outside of the Greater Melbourne area, the graph shows the six local government areas with the highest number of clients. The 'Other' category includes twenty-eight Victorian local government areas.



Payment Types

By percentage, the types of Centrelink payments about which people contacted SSRV in 2024-2025. For the purpose of this graph, payments are summarised in groups with others of a similar nature.

For example, study payments include Austudy Payment and Youth Allowance; Age Pension includes Bereavement Allowance; Medical covers Disability Support Pension and Carer payments; Family includes Family Tax Benefit and Parenting Payments; JobKeeper also includes NewStart Allowance (usually in relation to issues prior to the change in payment names, such as historical overpayments).



Study 4% Age 7% Medical 38%
Family 33% JSP 18%

Problem types

The five overall presenting issue areas clients contact us about. The graphs that follow are about the specific social security issues clients have noting many clients will have more than one issue during the year.



Breaches 1% Refusal Eligibility 35%
Recovery (of) Overpayment 17%
Review of Benefit 7% Other 40%

Rates 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).



Income Test 29% Waiting 20%
Assets 28% Rate 23%

Eligibility Issues

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



Activity 10% NZ/OS 27% Family 9%
Study 3% Medical 51%

Debts and Repayments

The main issues related to debts and repayments are: the rate of recovery, the existence of the overpayment, possibility of prosecution, the quantum (that is, the amount) of the overpayment and requests for waiver.



Recovery Rate 8% Existence 45%
Prosecution 6% Quantum 5% Waiver 36%

Administration Issues

Administration issues include matters such as complaints about treatment (by Centrelink staff), issues to do with employment service providers, delays and the review processes.



CDDA 20% Other Admin 27%
Delay 14% Fol 4% Job Agencies 9%
Privacy & Policy 5% Review 7%
Treatment 15%

THE GENIUS THING
THAT WE DID WAS,
WE DIDN'T GIVE UP...



Social Security Rights Victoria Inc.

c/ Holstep Health, 21 Alamein Road, Heidelberg West,
Victoria, 3081.

Legal Assistance Line

(03) 9481 0355 or 1800 094 164

Worker Help Line

(03) 9481 0655

Administration Line

(03) 9481 0299

Email: info@ssrv.org.au

Website: www.ssrv.org.au

Social Security Debt Help:

www.socialsecuritydebthelp.org.au

DSP Help website: www.dsphelp.org.au

Incorporation Number: A0015471X



**Social
Security
Rights
Victoria**

Designed by:

**THE
CREATIVE
WORKS.**