



ACT
Government
Treasury

Our File No: TSY-FOI11/21

Your File No:

Mr Zed Seselja MLA
Member for Molonglo
GPO Box 1020
CANBERRA ACT 2601

Dear Mr Seselja

Request for information under the *Freedom of Information Act 1989*

I refer to your request received on 29 September 2011, seeking access to documents under the ACT Freedom of Information Act 1989 held by the Treasury Directorate.

In agreeing to the scope you seek copies of:

"...all documents relating to the promised roundtable with emergency relief providers for Canberrans who sat outside the eligibility criteria from Commonwealth and ACT concessions".

I am the officer authorised under Section 22 of the Act to make a decision in relation to your request. I have agreed to the release of the attached documents.

Folios 11-18 relate to draft speaking notes prepared by the Chief Minister and Cabinet Directorate (CMCD) for the Chief Minister. It is understood that CMCD is considering the release of the final document under the same FOI request, as such I have not considered the release of this document.

Fees and Charges:

Processing charges have not been applied in this instance.

Rights of Review

My decision to exempt some documents is reviewable under Section 59 of the Act. If you wish to seek an internal review you should write to:

The Chief Executive
Treasury Directorate
GPO Box 158
CANBERRA ACT 2601

You have 28 days from the date of the notification of the documentation to seek a review, or such other period as the Chief Executive of this Department permits.

You also have the right to complain to the Ombudsman about the processing of your request. If you wish to lodge a complaint you should write to:

The Ombudsman
GPO Box 442
CANBERRA ACT 2601.

Should you wish to discuss any aspect of your request please contact the Directorate's FOI Coordinator on (02) 6205 0623.

Yours sincerely



Stuart Friend
Director
Policy Coordination and Development

15 December 2011

Freedom of Information Request

Mr Zed Seselja

October 2011

Schedule of Documents - PCD

TSY –FOI 11/21

All documents held by the Directorate in relation to the Community Services

Roundtable

Doc no	Item	Date	Exemption	Release Decision
1-2	Brief to Under Treasurer	30/08/2011		Full Release
3	Under Treasurers Arrangements Brief - Community Roundtable	30/08/2011		Full Release
4	Attachment A – Map of Location	30/08/2011		Full Release
5	Attachment B - Agenda	30/08/2011		Full Release
6-7	Attachment C – Suggested Response to Community Services Roundtable Questions	30/08/2011		Full Release
8-11	Attachment D – Key Statistics on Cost of Living and The Concessions Program	30/08/2011		Full Release
12-19	Attachment E – Draft Chief Minister Speaking Notes	30/08/2011		Not Considered
20-32	Attachment F – Community Services Directorate Factsheets	30/08/2011		Full Release
33-34	Email – Community Sessions Round Table Information Sheets. Attachment - Australian Community Sector Survey and the Recommendations of the Major Church Providers. Folio 38-55	29/08/2011		Email – Full Release
35-37	Key Points on Concessions Fact Sheets	01/09/2011		Full Release
38	Summary of Australian Community Sector Survey and the Recommendations of the Major Church Providers	01/09/2011		Full Release
39-56	Australian Community Sector Survey and the Recommendations of the Major Church Providers	30/08/2011		Full Release
57	Email from CMCD to Round Table Attendees – Regarding Community Services Roundtable Information Sheets Attachments – Folio 57, 58, 19-31	29/08/2011		Full Release
58	Synopsis of Australian Community Sector Survey and the Recommendations of the Major Church Providers	01/09/2011		Full Release
59-60	Overview of ACT's Socio-Economic Profile	01/09/2011		Full Release
61	Email – CSD and DT Bank Meeting Discussion	06/09/2011		Full Release
62-113	Canberra Social Plan 2011	29/08/2011	Already public available information	Not Released



MINUTE

SUBJECT: Community Services Roundtable

To: Under Treasurer

Critical Date for consideration: 1 September 2011, 2:00 pm – 3:30 pm

Purpose: For Information

Key Points:

- You have been invited to participate in a Community Services Roundtable at 2:00 pm to 3:30 pm on Thursday 1 September at the Chifley Hub in Eccleston Crescent, Chifley.
 - An arrangements brief with further information is attached to this brief.
- Representatives of 18 Community Service Organisations have been invited to attend as well as the Director-Generals of CMCD, CSD and Treasury.
- The Chief Minister will chair the roundtable, assisted by the Minister for Community Services.
- It should be noted that at the recent ACT Labor Conference the Chief Minister stated that new approaches to support families facing financial stress and “battlers who sat outside the eligibility criteria for Commonwealth and ACT concessions” need to be developed.
- It is understood that participants of the roundtable will be requested to individually respond to five questions. Your suggested response is at **Attachment C**.
- Broadly it suggests:
 - targeting assistance to greatest need is appropriate, as is targeting eligibility to ACT residents who hold a Commonwealth Pensioner Concession Card or Health Care Card and meet nationally recognised low income and asset tests;
 - there will always be gaps in concession programs, depending on the perspective of those considering the issue;
 - in a climate of fiscal and budget constraint, how the Concessions Program is best targeted should be carefully considered. There are two options to consider:
 - : continuing to target those in greatest need; or
 - : taking a broader approach, which will in the longer term, involve more people receiving low levels of assistance;
 - maximising outcomes for people and households and avoiding unintended consequences, such as providing support to people who do not depend on the assistance, are key concerns;
 - providing some form of relief for people who are just above the concession thresholds should be considered carefully; and
 - further work needs to be undertaken on this group of people and their cost pressures.

- 2
- Attached to this brief is information on key statistics relating to cost of living and the Concessions Program (**Attachment D**)

Recommendations:

- It is recommended that you note the information provided.



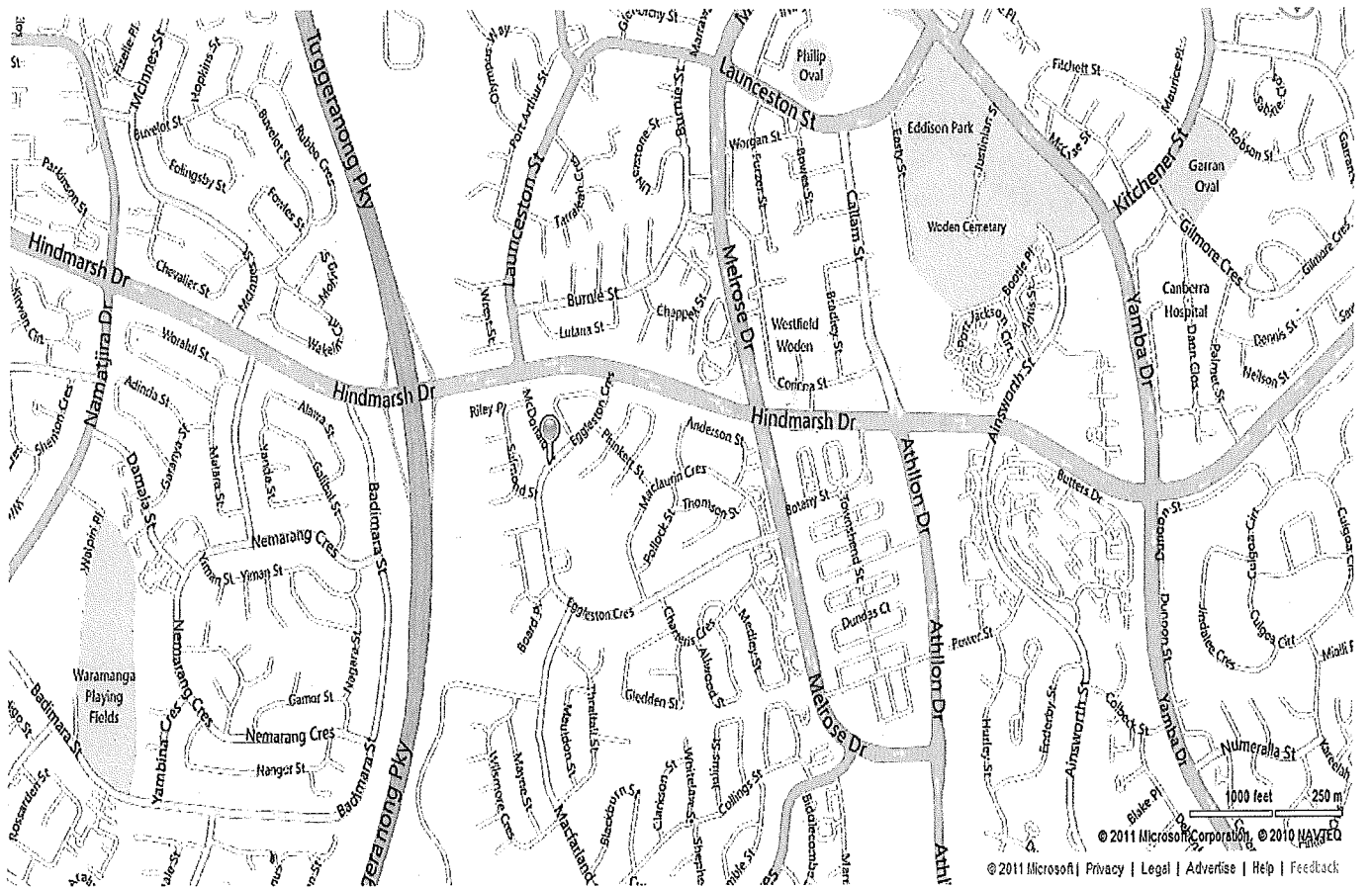
Khalid Ahmed
Executive Director
Policy Coordination and Development

30 August 2011

ARRANGEMENTS BRIEF

FUNCTION:	Community Services Roundtable
VENUE:	Chifley Hub, Eccleston Crescent Chifley
HOST:	Chief Minister
DAY:	Thursday
DATE:	1 September 2011
TIME:	2:00 pm - 3:30 pm
TIME COMMITMENT:	1 hour 30 minutes
YOUR ROLE:	Contribute to Discussion
WHERE TO PARK:	Parking available at the Chifley Hub
AUDIENCE:	18 Community Services Sector Representatives 3 ACT Government Directors-General (List of invitees is at Attachment F)
VIPs:	Chief Minister, Minister for Community Services, Ms Joy Burch
ORDER OF CEREMONIES:	Master of Ceremonies – Chief Minister
ATTACHMENTS:	<input checked="" type="checkbox"/> Map – Attachment A <input checked="" type="checkbox"/> Agenda – Attachment B <input checked="" type="checkbox"/> Suggested Response – Attachment C <input checked="" type="checkbox"/> Key Statistics on Cost of Living and the Concessions Program including benefits – Attachment D <input checked="" type="checkbox"/> Draft Chief Minister's Talking Points – Attachment E <input checked="" type="checkbox"/> Fact Sheets – Attachment F <input checked="" type="checkbox"/> List of Invitees – Attachment G

Attachment A



COMMUNITY SERVICES ROUNDTABLE AGENDA

Meeting: Thursday 1 September 2011
2.00pm – 3.30pm

Venue: Chifley Hub, Eccleston Crescent, Chifley

	Item	Purpose	Presenter	Start	Length
1	Introduction	Welcome Setting the scene Expected outcomes	Chief Minister	2:00pm	5 min
2	Current Environment	Outlining the existing service context	Minister for Community Services and Deputy Director-General of Community Services Directorate, Ms Natalie Howson	2:05pm	10 min
3	Roundtable Discussion	<ul style="list-style-type: none"> ▪ What is working well? ▪ Where are the gaps? ▪ Identifying new challenges ▪ Are there new ways of approaching these challenges? ▪ Are there areas of common concern? 	Chief Minister Participants	2:15pm	60 min
4	Next steps	Where to from here?	Chief Minister	3:00pm	15 min
Finish 3.30pm					

Attachment C

Suggested Responses to the Five Broad Questions Raised by the Chief Minister

It is understood that roundtable attendees will be asked to provide a response to the five questions below. Points for the suggested response are detailed below.

What is working well?

The ACT has a broad range of concessions generally targeted at those in greatest need, with some discounts provided for people in particular circumstances, such as first home buyers.

The Concessions Program is appropriately targeted to assist those most in need and offers sizeable levels of assistance in particular programs.

Targeting assistance to greatest need is appropriate, as is targeting eligibility to ACT residents who hold a Commonwealth Pensioner Concession Card or Health Care Card and meet nationally recognised low income and asset tests.

Where are the gaps?

Concession programs in States/Territories should be viewed in conjunction with Commonwealth income support and other subsidies, such as rent assistance, for people on low incomes.

There will always be gaps in concession programs, depending on the perspective of those considering the issue.

The real issue is whether or not the Concessions Program is providing real and practical assistance for those who need it most.

Identifying new challenges

In a climate of fiscal and budget constraint, how the Concessions Program is best targeted should be carefully considered. There are two options to consider:

- continuing to target those in greatest need; or
- taking a broader approach will in the longer term, involve more people receiving low levels of assistance.

Taking a broader approach may mean that those in poverty in our community may not receive the assistance they need to improve their or their children's standard of living. This has implications for other family support and welfare related services provided by the Government.

Are there new ways of approaching these challenges?

The links between concessions and other mainstream government programs should be better understood.

There is a need to have a clearer understanding of the people who access concessions and whether or not they access a range of other government programs.

A better understanding of the people whose incomes fall just outside concession eligibility criteria would be helpful.

Are there areas of common concern?

While the level of resources for particular programs could be adjusted, as could eligibility criteria for certain concessions, there will always be a finite level of resources.

Maximising outcomes for people and households and avoiding unintended consequences, such as providing support to people who do not depend on the assistance, are key concerns.

The scope to consolidate a number of the smaller value concessions in order to improve efficiency could be further examined.

Better data on usage of concessions would enable further analysis to be undertaken on the individuals and households that access the support.

Key Statistics on the Cost of Living Program

Economy

- There is no doubt that some families are finding it hard to keep up with general cost of living increases.
- A range of cost of living pressures are outside the influence of the ACT Government, including the value of the Australian dollar, market forces, interest rate increases and the decisions of independent pricing authorities.
- Any increases in prices also need to be looked at in the context of income increases and increases in service provision.
 - Wages have grown by 46 per cent since 2001, which is two per cent higher than the national average, and the second highest growth of all States and Territories, behind Western Australia.
 - The ACT also continues to record the highest Average Weekly Earnings in the country, at just over 15 per cent higher (in seasonally adjusted terms) than the national average.
- The Government recognises that increases in utility costs and other prices have a disproportionate impact on low income families. The Government provides a range of concessions to eligible community members to assist with such cost pressures.
- A range of prices have also increased less in Canberra than elsewhere, including electricity prices, public transport and property rates.
- The ACT has one of the strongest economies in the country with the highest economic growth, the lowest unemployment rate at 4 per cent, and the highest labour force participation rate at around 72.5 per cent.
- Taxation per capita has indeed increased by 76 per cent since 2001. Gross household disposable income per capita increased by 81 per cent over the same period. Nationally, the increase in disposable income per capita was 55 per cent.

Housing

- The Government recognises that housing costs place a large impost on family budgets.
- The Government is continuing to implement its *Affordable Housing Action Plan*. This is the most comprehensive and innovative affordable housing plan of any government in Australia. The Plan addresses issues of housing affordability right across the spectrum – for homebuyers and for renters, for those in community housing and those in public housing.
- The Plan includes a range of initiatives targeted at stabilizing house and land prices and increasing the supply of affordable housing. These include 20 per cent of dwellings in all new estates at or

below the affordable price of \$337,000, the Home Buyer Concession, Deferral of Duty, Pensioner Duty and Land Rent Schemes.

- In addition \$70 million has been loaned at concessional interest to Community Housing Canberra for the delivery of 1,000 properties for affordable rental and sale.
- In 2011-12 the Government will release 5,500 dwelling sites and a total of 18,500 over the next four years. As a result of the accelerated residential land release program, housing supply has significantly increased.
- The latest available REIA data shows that the ACT continues to be the most affordable jurisdiction in Australia, and has now been the most affordable jurisdiction for the past five years.¹
 - The proportion of family income required to meet a home loan repayment in the ACT is only 18.6 per cent, significantly lower than the national average of 34.2 per cent.

Rental

- The latest available REIA data shows that the ACT continues to be the most affordable jurisdiction for renting in Australia with the proportion of family income required to meet rent payments in the ACT is 16.9 per cent, significantly lower than the national average of 25.1 per cent.

Stamp Duty

- Stamp duty payable in the ACT is not the highest in the country.
- When comparing stamp duty payable on median house prices, the ACT is in fact around the average for capital cities, and is lower than Sydney, Melbourne and Darwin.

Rates

- Since 2001, general rates have only increased by 60 per cent, and continue to do so in line with the Wage Price Index. This increase is a reflection of the cost of providing municipal and other services to the people in the ACT.
- In the year to the March quarter 2011 the ABS average property rates and charges index number for the ACT was 189.7, below the national average of 194.4.
 - The ACT remains below Hobart (197.1), Perth (209.1), Adelaide (211.3) and Melbourne (237.5).²
- There is no denying that the unimproved land values in some areas have increased in line with significant growth in property values. Rates increases for these properties have been higher as a result.
- The ACT keeps rates increases to Wage Price Index growth. This was not the case in surrounding regions. In 2009-10, Snowy River Council raised rates by 10.2 per cent and Bega Valley Shire raised rates by 6.3 per cent. The Queanbeyan Council applied an 8.4 per cent increase to rates in 2010-11.

¹ REIA Deposit Power Housing Affordability Report

² ABS Cat. No. 6401 Consumer Price Index. Table 13

Electricity Prices

- While the price paid for electricity has increased by 75 per cent since 2001, this is considerably lower than the 93 per cent increase faced, on average, across the country.
 - The Australian Energy Market Commission's Report on Future Possible Retail Electricity Price Movements (June 2011) shows electricity prices in the ACT are 24 per cent below the national average and the lowest in the country.
 - The ACT is also forecast to have the smallest increase in electricity prices of all States and Territories over the next year with an increase of only 6.4 per cent, compared to the 17.3 per cent faced by those across the border.
 - This will increase the typical household electricity bill by \$86 from \$1,332 to \$1,418 in 2011-12. While a typical annual household electricity bill in Queanbeyan will now be faced with a bill of approximately \$2,484, which is more than \$1000 greater than that faced in the ACT.

Water Prices

- While water costs in the ACT have increased, this has been largely in line with increases observed nationally with the prices in the ACT growing by 13 per cent above the national average. This difference however, is mainly due to the water security measures being undertaken.

Public Transport

- The cost of travel on the ACT's buses has increased in recent years. However, the ACT's public bus system is competitive when compared with the cost of similar travel on buses in other cities. Similar length trips in Brisbane, Melbourne, and Perth cost \$6.70, \$5.80 and \$4.50 respectively, compared with \$3.80 in Canberra.
- The ACT bus costs compare favourably with those in other major capital cities.
- Compared with other jurisdictions, the ACT has recorded the lowest increase in public transport costs since 2001, with an increase of 19.5 per cent. This is considerably lower than the national increase of 33 per cent.

Child Care

- According to ABS data, since 2001 child care costs have increased across the country by 22 per cent. In the ACT, this increase has been by 7 per cent, the second lowest increase in the country.
- The ACT Government does not deliver childcare services nor does it set prices.
- The ACT supports many community based child care centres by providing and maintaining their facilities and charging minimal rent.

Parking

- Parking fees in the city have increased for all day parking by around 79%, with Zone A parking increasing from \$6.70 in 2001 to \$12.00 in 2011.
- Parking increases have been applied by the Government to encourage more sustainable travel options, fund sustainable transport improvements and manage parking demand and to fund other essential government services.
- Parking in the ACT still costs less than in most other capital cities.
- Furthermore, any increases in parking should be considered in the context of costs faced in comparable cities in other parts of Australia, which already charge significantly higher fees for parking.
 - In Newcastle, the equivalent all day parking rate is about \$15; Wollongong is \$15; Melbourne is \$30; Sydney is upwards from \$35; Central Hobart is \$21; and Central Perth is around \$26.

Taxation

- Tax revenues have grown. However, it is simplistic to suggest this is due to an increase in tax rates. Revenues have increased due to growth in population, service needs, prices and the economy.
- Taxation in the ACT as a proportion of household disposable income and the economy is well below the national average.
- ABS data shows the average employed person in the ACT paid around \$5,637 in state and local taxes in 2009-10. This was around \$300 less on average when compared with other States and Territories.
- This is further supported by taxation revenue as a proportion of the economy (as measured by Gross State Product) which has fallen from 14.4 per cent in 2001, to 13.7 per cent in 2010. This is around 3.5 per cent lower than the national average.



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Fact Sheets: Contents

- 1. ACT Government Concessions – Overview**
 - Policy framework
 - List of ACT Government Concessions
- 2. ACT Government Concessions – Reforms**
 - Achievements and Reforms
 - Reforms delivered to specific concessions
- 3. National Context**
- 4. Cost of Living Case Studies**
- 5. Energy and Water Concessions**
 - Energy
 - Water
 - Sewerage
 - Energy Concession Increases
- 6. Transport Concessions and Support**
 - Drivers Licences
 - Interstate Patient Travel Assistance Scheme (IPTAS)
 - Motor Vehicle Registration
 - Public Transport (ACTION buses)
 - Regional Community Minibus Service
 - Special Needs Transport
 - Student Transport Scheme
 - Taxi Subsidy Scheme
- 7. Service System**
 - Community Services Program
 - Emergency Financial and Material Assistance (EFMA)
 - Funding for Volunteers, carers and emergency relief (2008-09 Second Appropriation)



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1: ACT Government Concessions – Overview

ACT Government concessions are one way to promote access to essential services. Holders of the following cards are eligible for the ACT Concessions Program: Centrelink Pensioner Concession Card (PCC), Centrelink Low Income Health Care Card (HCC) and Veteran's Affairs Pensioner Concession Card. Concessions are available for:

- o Energy (gas and electricity);
- o Water and Sewerage;
- o General Rates;
- o Transport;
- o Motor Vehicle Registration;
- o Drivers Licences; and
- o Spectacles.

In addition, the ACT Government provides other rebates, such as the Taxi Subsidy Scheme.

Policy framework

The ACT Government signed the *National Partnership Agreement on Certain Concessions for Pensioners and Seniors Card Holders* on 22 December 2008. This agreement continues the practices in place since 1993, where States and Territories provide rebates for certain concessions for pensioners. The Commonwealth contributes to the cost of providing these concessions.

The ACT Government's *Canberra Plan – Towards Our Second Century*, the key policy document outlining the Government's commitment to the ACT community, includes the use of concessions to ease financial pressure on low income households.

The ACT Government undertook a review of concessions with the final report and Government response published on 1 April 2008. As part of the response, an Interdepartmental Committee was established to oversee the implementation of the review findings. On 15 September 2008, the Government agreed to a Policy Framework focusing on supporting low-income households and individuals to enhance equity and access to essential services. The *ACT Concessions Policy (2008)* reflects the principles of equity, effectiveness, accessibility and transparency and is available at www.concessions.act.gov.au

The initiatives completed since the Review include an online portal, policy framework and the centralising of most concession payments in Shared Services. The Concessions Program is continually evolving to respond to changes in demand (see Fact Sheet: ACT Government Concessions: Reforms).



fact sheet

List of ACT Government Concessions

Concession	Directorate	Eligibility
ACT Government Venues	TAMS	HCC, PCC (for events organised by TAMS)
Ambulance Transport Levy	Treasury	HCC, DVA
Artificial Limb Scheme	Health	Referral
ACT Equipment Scheme	Health	Referral
Dental Services	Health	HCC, PCC
Drivers Licences*	TAMS	DVA-Gold, PCC
Dog Registration	TAMS	PCC, assistance dog users (nil price)
Energy*	CS	PCC, DVA-PCC, HCC
Funeral Assistance*	CS	Low-income
General Rates* (Pensioner Rebate of General Rates and Fire and ES Levy)	Treasury	PCC, DVA-PCC
Home Enteral Nutrition	Health	Referral
Home Haemodialysis Rebate	Health	Referral
Interstate Patient Travel Assistance	Health	Referral
Library Fines Policy	TAMS	PCC, DVA-PCC
Life Support*	CS	Property owners using LS equipment
Low Vision Aids*	CS	PCC, HCC
Motor Vehicle Registration*	TAMS	ASC, DVA Gold, HCC, PCC
Pensioner Duty Concession	Treasury	Conditions
Public Transport (ACTION buses)*	CS & TAMS	ASC, DVA Gold, PCC, HCC (+low income), students
Rental Rebate*	CS	Assessable household income
Secondary Bursary	ET	HCC low-income
Senior Spectacles*	CS	ASC
Special Needs Transport	ET	Student with a disability
Spectacles Subsidy*	CS	PCC, DVA-PCC, HCC
Student Transport*	CS & TAMS	PCC, HCC, DVA
Swimming Pools	TAMS	ASC, PCC (Disability Support)
Taxi Subsidy Scheme*	CS	Assessment
Water and Sewerage*	CS	PCC, DVA-PCC, DVA Gold

**also part of the ACT Concessions program*

ASC: ACT Seniors Card
HCC: Healthcare Card

DVA: Department of Veteran Affairs
PCC: Pensioner Concession Card



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2: ACT Government Concessions – Reforms

The public safety net largely comprises Commonwealth income support payments and state-based concessions. The Commonwealth Government has increased a range of income support payments in 2011 and the ACT Government increased the energy concession in the 2011-12 Budget. The ACT Government has regularly amended concessions including electricity, gas, water and wastewater, to keep pace with cost of living increases.

The ACT Government made a commitment to review access to concessions as part of the priorities to be completed by the middle of 2012.

The ACT Taxation Review is gathering demographic data on those people who receive concessions in the ACT Concessions Program, to determine how different demographic groups (such as older people, people with disability, low income earners) access concessions. The Review expected later in 2011 is likely to include findings to improve concessions.

Achievements and Reforms

The Concessions Program has responded to changes in demand:

- Expansion of the water concession eligibility since 1 July 2008 to include Health Care Card holders, Temporary Protection Visa holders and asylum seekers;
- Introduction of the Home Haemodialysis Rebate in November 2010;
- Increases in the Spectacle Subsidy and Taxi Subsidy Schemes;
- Introduction of free ACTION bus travel for over 75 year olds;
- Increases in the Energy Concession from \$189 to \$266; and
- Introduction of the \$80 Utility Concession in July 2011 for a combined Energy/Utility rebate of \$346.20 since 1 July 2011;

(Details of these reforms are at [Attachment A](#)).

Future reforms for the Concessions Program include:

- Improving access to concessions by reducing any duplication of ACT Government payments;
- Improving data collection and measurement of the impact of existing concessions; and
- Improving links between ACT Government concessions and other government programs.



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Attachment A: Reforms delivered to specific concessions

Domain	Concession	Outcome
Essential Services	Energy (Electricity and Gas)	The rebate was reviewed in 2007-08 and included impact of the Utilities Network Facilities Tax. On 1 July 2010 the energy rebate was increased by \$20.00 and was aligned to CPI in the out years. The rebate was adjusted on 1 July 2011 to provide an additional \$51.00 to eligible households and introduced a new utility rebate of \$80.00. The energy concession was increased from \$214.87 up to \$346.20 and will be adjusted by 16 percent in the out years to keep pace with the cost of living.
	Water/Sewage	Maximum rebate 68% per quarter, applied to the supply charge only. Eligibility extended 1 July 2008 to Health Care Card holders, Temporary Protection Visa holders and asylum seekers.
	Life-support	On 1 October 2010 access to \$1,200 per annum to assist water costs for home haemodialysis, in addition to the general life support rebate.
Education	Bursary	No change
Health	Spectacles	The ACT Spectacles Subsidy Scheme, ACT Seniors Subsidy Scheme and the ACT Low Vision Aids Scheme are administered by Community Services Directorate under the ACT Concessions Program. People who hold a current ACT Pensioner Concession Card or Health Care Card are eligible for up to two pairs of spectacles every two years for a client contribution of \$22. As of 1 September 2009, the subsidies for optical providers were revised to be consistent with the current Department of Veterans Affairs Pricing Schedule for Visual Aids. The new subsidy levels better reflect commercial costs to optical suppliers and ensure individuals on low incomes who are not Department of Veteran Affairs eligible are not disadvantaged.
Housing	Nil	No change
Transport	Action bus	Concession fares are provided to eligible card holders including Pension Concession Cards, Health Care Cards, Seniors Card Holders and students. On 1 July 2008, ACTION Gold pass introduced entitling ACT residents aged 75 years or older free travel on ACTION buses.
	Deane's bus line	Transport Concessions Oaks Estate: Since 15 September 2008, all residents of Oaks Estate have been able to travel on Deane's Buslines at equivalent rates to ACTION buses.
	Taxi Subsidy Scheme	Members approved for the 50% subsidy are eligible for a maximum subsidy up to \$22.50 per trip. Members approved for the 75% subsidy are eligible for a maximum subsidy up to \$34.50 per trip. Eligible Members who receive a 75% subsidy also have the loading and unloading portion of the fare paid for by the Government through the payment of a lift fee. Members can use their vouchers interstate. A 32 percent increase in Taxi Subsidy from 1 July 2011. A scoping exercise will be undertaken for the introduction of a smart card system to replace the current paper based voucher arrangement. Lift fee only vouchers are available for passengers who use a wheelchair but travel in a standard taxi. The cost of lift fee only vouchers is met by Territory and Municipal Services. The Lift Fee is equivalent to 25% of the waiting time rate determined by the Independent Competition and Regulatory Commission and is currently set at \$12.40. As an incentive to wheelchair accessible taxi drivers, the Lift Fee has been increased to \$25.00 on public holidays, Mothers Day and Father's Day and after 9:30pm every day. TAMSD pays the difference between this cost and the standard lift fee.



fact sheet

3: National Context

Currently all jurisdictions except the Northern Territory rely on Commonwealth concession cards for access to concessions. The Northern Territory has its own concession card for which it conducts its own verification.

The Australian Government is holding a Tax Forum on 4-5 October 2011, which will discuss ideas raised in *Australia's Future Tax System Review*. One of the six sessions at the Forum will examine transfer payments. The Forum's Discussion Paper, released 28 July 2011, asks readers to consider whether there are unintended or inappropriate concessions in the tax or transfer system that could be removed to help fund priorities elsewhere.

The Productivity Commission's final report into a long term *Disability Care and Support Scheme* was delivered to Government on 31 July 2011 and released 10 August 2011.¹ The report explores how a National Disability Insurance Scheme could meet the long term needs of over two million Australians who either have a disability, or care for someone who does. Among other things, the inquiry examined how to determine the people most in need of support, and how the scheme would interact with the income support system.

The Australian Government in July 2011 released new Impairment Tables to assess people's eligibility for the Disability Support Pension.² These tables, which come into effect on 1 January 2012, have been updated for the first time since 1993 to reflect current medical and rehabilitation practice. The Disability Employment Service has been expanded to support those able to work. It has been estimated that four out of every ten current recipients of the Disability Support Pension will no longer be eligible as a result of the new Impairment Tables.

Recipients of the Disability Support Pension and Carer Payment will be eligible to receive household assistance offsetting the expected cost of living impact under a carbon price. In 2003 the ABS estimated that around 16 per cent of the Australian adult population (over 15 years), or 2.5 million adults, provided informal care to a person with a disability, chronic illness or frailty due to old age (ABS 2008).³

The National Carer Strategy was launched 3 August 2011⁴ and includes \$60 million in new funding over the next four years. It extends eligibility for the Carer Allowance (child) for carers of children with Type 1 Diabetes aged 10-16 years, continues the Carer Adjustment Payment, improves access to the Carer Supplement for carers who are working when the Supplement is paid in July each year, and improves access to Bereavement Payment.

¹ <http://pc.gov.au/projects/inquiry/disability-support>

² http://www.jennymacklin.fahcsia.gov.au/transcripts/2011/Pages/disability_pension_impairment_tbl_30072011.aspx

³ Australian Bureau of Statistics 2003, *Disability, ageing and carers, Australia: summary of findings*, cat. no. 4430.0, ABS, Canberra. ABS 2008, *A profile of carers in Australia?*, cat. no. 4448.0, ABS, Canberra.

⁴ http://www.jennymacklin.fahcsia.gov.au/mediareleases/2011/Pages/nat_care_strategy_launch_03082011.aspx



fact sheet

A report published in July 2011 by the Department of Families, Housing, Community Service and Indigenous Affairs, *The costs of caring and the living standards of carers*, has found that carers have higher poverty rates than non-carers on all measures, particularly financial stress.⁵ The report, prepared by the Social Policy Research Centre at the University of New South Wales, provided clear evidence that caring itself increases financial stress, even controlling for all demographic factors. Spouse carers were found to be particularly disadvantaged in terms of low income and high housing costs, and with respect to subjective poverty and financial stress, when income and wealth variables were removed from the model. Carers assisting a parent appeared more likely to experience financial stress.

The Productivity Commission Report: *Caring for Older Australians*,⁶ released 8 August 2011, notes that future challenges include increasing numbers and expectations of older people, a relative fall in the number of informal carers, and the need for more workers. By 2050, over 3.5 million Australians are expected to use aged care services each year.

The Household, Income and Labour Dynamics in Australia (HILDA) Survey (Families, Incomes and Jobs, vol 6, 2011)⁷ found that two-thirds of those who perceive themselves as poor are not classified as poor, and suggests that this disparity between subjective and objective measures may be due partly to cost of living differences not captured by scales of equivalised⁸ income.

The Queensland Council of Social Service (QCOSS) *Cost of Living Report 2011* argues that CPI is an ineffective mechanism to adjust for cost of living pressures as prices are rising quickly for essential items and prices for more discretionary items are flat or falling. The report outlines what these increases mean for low income households, using a basic standard of living on a week to week basis. Over time, the report will assess whether existing support mechanisms for households such as concessions, rebates or income support payments are making a difference. A copy of the report is available at <http://www.qcoss.org.au/content/cost-living-report-issue-1-may-2011>. The report notes that the public safety net of Commonwealth income support and ongoing state-based concessions needs to be the right combination to best support low income households. For example, it may be more effective to use the Pensioner and Beneficiary Living Cost Index, rather than CPI, to adjust the safety net and average wages. Other recommendations include targeting concessions to households most in need and concentrating on essential items. Targeting could consider a different structure to account for household size, eligibility, coverage and the delivery of concessions. Improved reporting on concessions expenditure and their actual take up rate would provide evidence to address barriers to access concessions into the future.

The above reports highlight the multi-faceted nature of research into income support, concessions and cost of living.

⁵ Hill, T, Thomson, C. And Cass, B. (2011), *The costs of caring and the living standards of carers*, Social Policy Research Paper No. 43, Social Policy Research Centre, UNSW. Link: http://www.fahcsia.gov.au/about/publicationsarticles/research/socialpolicy/Documents/sprp43/sprp_43.pdf

⁶ <http://www.pc.gov.au/projects/inquiry/aged-care/report>

⁷ Wilkins, R. et.al. (eds) (2011), *Families, Incomes and Jobs, vol 6: A Statistical Report on Waves 1 to 8 of the Household, Income and Labour Dynamics in Australia Survey*, Melbourne Institute of Applied Economic and Social Research: University of Melbourne, p 32.

⁸ A measure of material living standards obtained by adjusting household disposable income for the household's "needs". The modified OECD scale divides household income by 1 for the first household member plus 0.5 for each member over 15 years of age and 0.3 for each child under 15. (Wilkins, p 180).



fact sheet

4: Cost of Living Case Studies

The rising cost of living is raising concerns, despite the Consumer Price Index (CPI) increasing a modest 3.3% over 2010-11. The CPI contains discretionary items (such as TVs and computers) and essential items (such as utilities and transport). The prices of discretionary items have been flat or falling, while the prices of essentials have been increasing sharply. The impact of the rising cost of living has been most pronounced on low income households which typically spend a higher proportion of income on essential items. Average residential electricity bills have exceeded CPI in recent years. During the past two years (2009/10-2010/11), CPI has increased 4.8%, while the average residential electricity bill for ACTEWAGL customers has increased by 9.0%. CPI data over the past five years shows that consumer expenditure on electricity and energy has increased at a higher rate than other items used to calculate the CPI. Of the total average expenditure for households in Canberra, the expenditure weight of electricity increased from 2.75% in 2005 to 3.5% in 2010.

One option to increase household income is to work more hours. This increases workforce participation but increases tax and reduces welfare benefits, resulting in the loss of up to 50% of additional income.

The public safety net for low income households largely comprises Commonwealth income support payments and state-based concessions.

Case studies

The following case studies compare two working families with similar expenditure levels. Household A qualifies for a Commonwealth Health Care Card (HCC) and a number of ACT Government concessions. Household B earns above the HCC limit and is not eligible for concessions. Current Centrelink rates (1/7-19/9/11) and 2011-12 Concession amounts are used. The expenditure items largely correspond to those used in the Consumer Price Index (CPI) 6401.0. Expenditure estimates are similar to those used in the Queensland Council of Social Service (QCOSS) *Cost of Living Report 2011*. A copy of the report is available at <http://www.qcoss.org.au/content/cost-living-report-issue-1-may-2011>.

Of the two case studies, the household with the lower gross income is less financially disadvantaged, after the impact of concessions, than the household with the higher gross income, which receives no ACT Government concessions, but receives Commonwealth Rent Assistance.



fact sheet

OVERVIEW	Working family A	Working family B
Members	Lachlan (31), Kylie (31), Madison (12), Kaylee (10)	John (34), Ashley (34), Jaymee (12), Jackson (9)
Housing	Rent house in Kambah	Rent house in Holt
Concession cards	Health Care Card (low income)	-
INCOME (\$) – weekly (yearly figure in brackets)		
Income A	830 (wage)(43,160)	1058 (wage) (55,016)
Income B	50 (casual wage) (2,600)	-
Family Tax Benefit A	164.64 (8,561.28)	143.99 (7,487.48)
Family Tax Benefit B	48.79 (2,537.08)	48.79 (2,537.08)
Rent Assistance (C'with)	-	55.79 (2,901.08)
Medicare Levy	-13.20 (686.40)	-15.87 (825.24)
Flood Levy	0	-0.48 (25.08)
Low Income Tax Offset	16.72 (869.60)	\$9.60 (499.36)
Taxable income	880 (45,760)	1058 (55,016)
Total tax	-136.44 (7,094.80)	-200.11 (10,405.76)
Net income (\$) – not FTB	\$743.56 (\$38,665.20)	\$857.89 (\$44,610.24)
Net income (\$) – with FTB/RA	\$956.99 (\$49,763.56)	\$1,106.46 (\$57,535.92)
EXPENDITURE (\$) – weekly		
Food and drink	290	290
Clothing/footwear	40	40
Rent/housing	220 (social housing)	450 (market)
Electricity	30	30
Household contents, services	65	65
Health	45	45
Transport	95	95
Phone/internet	35	35
Recreation	75	75
Holiday/travel	20	20
Education/training	20	20
Fees/charges/insurance	20	20
Emergency savings	10	10
Total expenditure	\$965	\$1,195
Difference: income/expenditure	-\$8.01	-\$88.54
CONCESSIONS ACCESSED (\$) – yearly (weekly figure in brackets)		
Energy/utility	346.20	-
Water/sewerage	-	-
Public Transport	600	-
Drivers Licence	30	-
Motor Veh Reg	400	-
General Rates	-	-
Rental Rebate	11,960 (230 wk)	-
Spectacles/Senior spectacles	-	-
Taxi Subsidy	-	-
Dental services	300	-
Student transport	1600 (2 students)	-
Secondary bursary	500 (1 student)	-
Total concessions	\$15,736.20 (\$302.62 wk)	\$0
TOTALS (rounded) – weekly		
Net income	957	1106
ACT Concessions	73 (not including Rental Rebate, already in Expenditure)	0
Expenditure	-965	-1195
Discretionary funds	65	-89



fact sheet

5: Energy and Water Concessions

Energy

The Energy Concession was introduced on 1 July 2004. It covers both electricity and natural gas, is calculated on a daily basis with rates depending on the season, and appears as a separate item on the electricity bill only. The maximum annual rebate amount from 1 July 2011 is \$266.20. The Utility Concession, introduced on 1 July 2011, provides an additional \$80.00 rebate to minimise the cost of living. The rebate is added to the existing Energy Concession to offset the rise in basic utility costs (including water bills), with a maximum Energy/Utility rebate for 2011-12 of \$346.20. Electricity prices have been increasing approximately 10% per annum. Rebates are available on the principal place of residence and the account must be in the cardholder's name. Holders of the following cards are eligible: Pensioner Concession Card (PCC), Low Income Health Care Card (HCC) and Veteran's Affairs Pensioner Concession Card. The Commonwealth Seniors Health Care Card is not an eligible card under the scheme. Registered Providers of Energy (gas and electricity) are ActewAGL Retail, Origin (Country Energy) and TRUEnergy (Energy Australia). At 30 June 2011, there were 22,371 pensioners accessing the energy concession through ACTewAGL, approximately 600 through TRU and 1 through Origin.

Water and Sewerage

Water: The Water Concession provides a maximum 68% rebate on the water supply charge per quarter. The property must be the sole or principal residence of the person applying for the rebate and the applicant must be listed as an owner or part owner with the Lands Titles Office. In 2011-12 the water concession is \$65.03 and the water supply charge is \$95.63. At 30 June 2011 there were 12,363 pensioners accessing the water and sewerage concessions through ACTEW.

Sewerage: The Waste Water (Sewerage) Concession provides a maximum 68% rebate of the sewerage service charge. In 2011-12 the sewerage concession is \$377.67 and the service charge is \$555.39.

Energy Concession Increases

In 2010-11 there were approximately 25,000 recipients of the Energy Concession at a total cost to the ACT Government of \$5.37 million. In the 2011-12 Budget, \$6.46 million was allocated in the Budget for energy concession rebates, \$5.87 million for water and sewerage rebates and \$2.19 million for the Utility Concession.

Table 1: Average annual Electricity bills and Concessions from 2004-05 to 2011-12.

Financial Year	Average annual Electricity bill (\$)	Average annual household consumption (k/Wh)	Energy Concession (\$)	Utility Concession (\$)	Energy/Utility Concession as % of electricity bill
2004-05	993	8,420	189.11		19
2005-06	1,025	8,420	189.11		18
2006-07	1,065	8,420	189.11		18
2007-08	1,243	8,420	189.11		15
2008-09	1,324	8,420	194.87		15
2009-10	1,477	8,420	194.87		13
2010-11	1,332	7,280	214.87		16
2011-12	1,418	7,280	266.20	80	24

(Sources: ACT Treasury, bills 2004/05-2009/10; Independent Competition and Regulatory Commission (ICRC), bills 2010/11-2011/12)



fact sheet

6: Transport Concessions and Support

ACT Government transport concessions target pensioners, unemployed, students, people with a disability and seniors.

Drivers Licences

Pensioners, Health care card, the unemployed and Department of Veterans Affairs Gold Card holders are entitled to a concession on their drivers licences. In most cases the concession is 100%.

Interstate Patient Travel Assistance Scheme (IPTAS)

IPTAS provides assistance to permanent residents of the ACT towards travel and accommodation expenses incurred when referred interstate for medical treatment not available in the ACT. All ACT residents are eligible for assistance, but referral is required from a treating medical practitioner, which remains valid for 12 months.

Motor Vehicle Registration

Pensioners, Health care card, the unemployed, ACT Seniors and Department of Veterans Affairs Gold Card holders are entitled to a concession on their motor vehicle registration, usually 100%.

Public Transport (ACTION buses)

Eligible residents of the ACT have concession travel on ACTION bus services. Eligible categories are: ACT Seniors Card, Department Veterans Affairs (Gold), Pensioner Concession Card, Health Care Card (and low income), full time students. Canberrans aged 75 years or older are eligible for an ACTION free travel Gold Card.

Regional Community Minibus Service

A program rather than a concession, this provides an 'on-demand' door to door service to seniors and other people at risk of social isolation through lack of transport options. The service is administered by the six Regional Community Services. In addition to older Canberrans, people who benefit from the services include people with a disability or mental illness; parents with young children; and people with a culturally and linguistically diverse background, including new migrants, whose support networks may be limited. Each community minibus makes an average of 270 trips each month.

Special Needs Transport

Supports eligible students with a disability to be transported to their closest special needs setting (other than their local school). The eligibility criteria is for students who are enrolled in a special school or learning support unit; have a disability that affects mobility and require the use of a mobility aid such as a wheelchair or walking frame; attend a primary unit for students who are hearing impaired or a Support Class Language; and are enrolled in the closest appropriate primary learning support centre.

Student Transport Scheme

Provides eligible primary, high school and college students with free travel Monday to Friday during school term. Eligibility relates to distance from school and the possession of a concession card.

Taxi Subsidy Scheme

Assists people who have a severe disability that prevents them using public transport for a minimum period of 6 months. The scheme helps vulnerable people maintain a level of independence while reducing their social isolation, by providing a subsidy towards the cost of taxi transport, by regular or wheelchair accessible taxi. Scheme members are usually granted 50% voucher membership. Others are allocated '50% plus lift fees' or 75% (which automatically includes lift fees). The 2011-12 Budget increased the maximum value of vouchers by 32%, bringing the maximum concession for 50% vouchers from \$17 to \$22.40; and the maximum concession for 75% vouchers from \$26 to \$34.30. There are approximately 3,200 active members of the scheme.



fact sheet

7: Service System

Community Services Program

The Community Services Program (CSP) provides \$6.235 million (2011-12 funding, ex GST) to 27 community organisations to provide a wide range of services to assist the ACT community. The CSP aims to build community capacity, promote social inclusion and address disadvantage. Services funded focus on the needs of people on low incomes, families and people in crisis. The services provide general community development, counselling, information, advocacy and emergency financial and material assistance. All funded services are required to be accessible to people from culturally and linguistically diverse backgrounds and Aboriginal and Torres Strait Islander People.

Emergency Financial and Material Assistance (EFMA)

Emergency Financial and Material Assistance (EFMA), previously called 'emergency relief', assists people in temporary financial crisis through short term assistance; and referral to other programs to address the causes of financial crisis and any underlying long term issues.

In 2011-12, the ACT Government is providing \$1.101 million per annum in recurrent funding for EFMA to people experiencing disadvantage. Funds are provided to St Vincent de Paul Society, the Salvation Army and Uniting Care Kippax to assist people in financial crisis. These services also receive donations and funding from other sources. Centre-based services are provided at Dickson, Phillip and Kippax with a Tuggeranong office opening by the end of 2011. A home visiting service is provided through the St Vincent de Paul Society. Rotary is funded \$63,000 for the transport of Foodbank dry and frozen foods to the ACT.

Between January-June 2011 the EFMA program directly assisted 3486 people across Canberra. Client numbers have remained steady since 2010 with one service recently noting a slight drop in client demand. Suburbs demonstrating the highest demand include Belconnen (suburb), Narrabundah, Lyons and Red Hill.

Funding for volunteers, carers and emergency relief (2008-09 Second Appropriation)

In December 2008, the ACT Government allocated \$3.5 million in one-off funding for financial and material aid, carers and volunteers as part of the 2008-09 Second Appropriation, to boost the capacity of existing community service providers to assist vulnerable Canberrans with bills, groceries and other essentials. Other organisations were encouraged to facilitate contact or refer clients with emergency relief or carers needs to the funded services. The program ceased on 31 December 2009. In November 2010, unexpended funds were allocated to St Vincent de Paul, Salvation Army, Uniting Care Kippax, Carers ACT, and Belconnen, Northside and Southside Community Services for inclusion in their emergency financial and material aid programs.

32.



fact sheet

Financial and Material Aid (Emergency Relief) funds - \$1.0m

Of the \$3.5 million, \$850,000 was distributed through the six Regional Community Services and existing ACT-funded financial and material aid providers (St Vincent de Paul, Salvation Army and Uniting Care Kippax). Assistance included: petrol and grocery vouchers, phone cards, essential household goods, energy efficiency measures and pharmacy supplies. The Community Services Directorate provided \$150,000 emergency assistance for 'vulnerable families', focusing on the well being of children and young people.

Agency Feedback: 28.2% of funds were used for food and 26.5% on whitegoods. There were no financial counselling services based in Tuggeranong, making referrals problematic. Many clients were unable to meet the costs of dental care. Single women seeking training to return to work were often unable to attend courses due to childcare costs. Organisations reported some clients accessing the program multiple times and developing a dependency on emergency support. Less effective client outcomes occurred when people received only crisis support without case management or other referrals. Only a limited number of clients (5-10%) sought or accepted further support after assessment. Many clients failed to attend follow up appointments.

Carers funds - \$1.25 million

\$1.25 million of the \$3.5 million was allocated to the six Regional Community Services, Carers ACT, Anglicare (Cyclops), Tandem and the Mental Health Foundation for carer support. Assistance types similar to EFMA. Some agencies returned unexpended funds for carer support to the Directorate.

Agency Feedback: 85% of carers support funds was expended. 36.5% was used for whitegoods, 14.3 % on household items, and 14.5% was used for housing costs such as rent, cleaning and maintenance. Unexpended funds were returned to the Directorate and reallocated to the community in November 2011.

Volunteering - \$1.25 million

\$1.25 million of the \$3.5 million was allocated to Volunteering ACT; \$1.165 million for Volunteering Grants; \$80,000 for administration and \$5,000 for their own volunteers. Organisations could apply for funding of up to \$100 per volunteer. In August 2009, the Minister for Community Services increased the maximum grant for each organisation from \$5,000 to \$15,000. Funds were used to assist volunteers with travel costs, for petrol cards, bus tickets and parking.

Agency Feedback: 159 organisations received grant funding for over 16,000 volunteers.

Prowse, Fay

From: Smithies, Megan
Sent: Tuesday, 30 August 2011 7:49 AM
To: Prowse, Fay
Subject: FW: Community Services Roundtable 1 September 2011 - Notes
Attachments: financial_health_and_wellbeing_recommendations_30mar09.pdf

Importance: High

Pp for my roundtable pack

From: Gordon Ramsay [mailto:gordon@kippax.org.au]
Sent: Monday, 29 August 2011 12:45 PM
To: Everitt, Gabrielle; Hehir, Martin; Smithies, Megan; Howson, Natalie; Davoren, Pam; Whitten, Meredith; Callen, Michelle; Webb, Kerry
Cc: Cappie-Wood, Andrew
Subject: Re: Community Services Roundtable 1 September 2011 - Notes
Importance: High

Dear Gabrielle, Martin, Mega, Natalie, Pam, Meredith, Michelle, Kerry and Andrew
Thank you for the documentation in preparation for Thursday's important meeting. I am greatly looking forward to it and its outcomes

I thought you may also like to have – though I am presuming you have all seen it before – the Recommendations of Anglicare Australia, Catholic Social Services Australia, UnitingCare Australia and the Salvation Army to the Australian Government regarding financial health and wellbeing at the time of the Global Financial Crisis. It has some helpful observations and reflections that I believe will also be useful for us on Thursday

Kind regards
Gordon Ramsay
UnitingCare Kippax
0407 218 226

From: "Everitt, Gabrielle" <Gabrielle.Everitt@act.gov.au>
Date: Mon, 29 Aug 2011 02:24:36 +0000
To: "actcoss@actcoss.org.au" <actcoss@actcoss.org.au>, "peter.sandeman@anglicare.com.au" <peter.sandeman@anglicare.com.au>, "dira.horne@bcact.com.au" <dira.horne@bcact.com.au>, "admin@carefcs.org" <admin@carefcs.org>, "deem@carersact.asn.au" <deem@carersact.asn.au>, "neil.harrigan@catholiccare.cg.org.au" <neil.harrigan@catholiccare.cg.org.au>, "lynne.harwood@commsatwork.org" <lynne.harwood@commsatwork.org>, "admin@commsatwork.org" <admin@commsatwork.org>, "tricia.hoad@commsatwork.org" <tricia.hoad@commsatwork.org>, "rebecca.gonzales@wcs.org.au" <rebecca.gonzales@wcs.org.au>, "inge.shaw@grcs.org.au" <inge.shaw@grcs.org.au>, "simon.rosenburg@northside.asn.au" <simon.rosenburg@northside.asn.au>, "Tracey.hall@northside.asn.au" <Tracey.hall@northside.asn.au>, "wendy.prowse@northside.asn.au" <wendy.prowse@northside.asn.au>, "lida.lewis@sscs.org.au" <lida.lewis@sscs.org.au>, "bob.wilson@stvincanb.com.au" <bob.wilson@stvincanb.com.au>, "les.coulter@aue.salvationarmy.org" <les.coulter@aue.salvationarmy.org>, "jennifer.wheatley@aue.alvationarmy.org" <jennifer.wheatley@aue.alvationarmy.org>, Gordon Ramsay <gordon@kippax.org.au>, Sue-Anne Muggleton <Sue-Anne@kippax.org.au>, "ceo@volunteeract.org.au" <ceo@volunteeract.org.au>, "wcsadmin@wcs.org.au" <wcsadmin@wcs.org.au>, "chris.redmond@wcs.org.au" <chris.redmond@wcs.org.au>, Emma Robertson <director@youthcoalition.net>, "rebecca.vassarotti@ywca-canberra.org.au" <rebecca.vassarotti@ywca-canberra.org.au>, "susan.foley@ywca-canberra.org.au" <susan.foley@ywca-canberra.org.au>, "Hehir, Martin"

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<Martin.Hehir@act.gov.au>, "Smithies, Megan" <Megan.Smithies@act.gov.au>, "Howson, Natalie" <Natalie.Howson@act.gov.au>, Pam Davoren <pam.davoren@act.gov.au>, "Whitten, Meredith" <Meredith.Whitten@act.gov.au>, "Callen, Michelle" <Michelle.Callen@act.gov.au>, "Webb, Kerry" <Kerry.Webb@act.gov.au>
Cc: "Cappie-Wood, Andrew" <Andrew.Cappie-Wood@act.gov.au>
Subject: Community Services Roundtable 1 September 2011 - Notes

Dear All

Please find attached the information sheets for the Chief Ministers Community Round Table meeting scheduled 1st September 2011 at Chifley Community Centre.

Please let me know if you require any further information.

Regards

Gabrielle Everitt | Office of the Chief Minister | Event Coordinator
t: 620 50172 | fx: 620 53030 | gabrielle.everitt@act.gov.au | www.chiefminister.act.gov.au

This email, and any attachments, may be confidential and also privileged. If you are not the intended recipient, please notify the sender and delete all copies of this transmission along with any attachments immediately. You should not copy or use it for any purpose, nor disclose its contents to any other person.

Concessions Fact Sheets

Key Points:

- A number of statements within the fact sheets do not appear to be supported by evidence and appear to overstate the level of need that exists within the ACT.
- The ACT has the lowest unemployment rate (4 per cent) and highest participation rate (72.5 per cent) in the country.
- Average weekly ordinary time earnings in the ACT are \$1,502.4 (\$78,124.8 annually), this is around 15 per cent higher than the national average of \$1,305.6 (\$67,891.2 annually)¹.
- While in 2010 the weekly mean and median gross household income in the ACT was \$2,325 (\$120,900 annually) and \$2,008 (\$104,416 annually) respectively. This was around 37.7 per cent and 52.1 per cent higher than the national average weekly mean gross household income of \$1,688 (\$87,776 annually) and the median gross household income of \$1,320 (\$68,640 annually)².
 - This result is largely due to a combination of the ACT having both the highest average individual incomes and highest average number of employed persons per household (1.5) in the country.
- ABS Household Income and Income Distribution data for 2009-10 shows that around 16.7 per cent of households (22,027) receive more than 50 per cent of their gross household income from government pensions.³ This compares with around 25 per cent of households nationally.
 - Of these households around 6.7 per cent (8,837) receive over 90 per cent of their gross income from government pensions. This compares with around 15.9 per cent of households nationally.

CSD Fact Sheets:

Fact Sheet One provides an overview of ACT Government Concessions program

Fact Sheet Two

- Fact sheet two provides an outline of recent increases and reforms to the ACT Government concessions program and makes a number of statements regarding a proposed future direction and reforms.

Fact Sheet Three

- Fact sheet three provides some detail on how concessions programs are administered in other states. All other jurisdictions with the exception of the Northern Territory, use Commonwealth pension and health care cards to determine eligibility for concessions.

¹ ABS Cat. No. 6302. Average Weekly Ordinary Time Earnings

² ABS Cat. No. 6523, Household Income and Income Distribution 2009-10 Table 17.

³ ABS Cat. No. 6523, Household Income and Income Distribution 2009-10 Table 17.

Contact:

Position:

Extension:

File No.:

- 36
- The sheet makes a number of misleading statements regarding carers in poverty. While it is understood carers face greater housing stress than the average household, the methodology used within the paper appears misleading.
 - For example, on page two paragraph one the paper states “Spouse carers were found to be particularly disadvantaged in terms of low income and high housing costs, and with respect to subjective poverty and financial stress, when income and wealth variables were removed from the model.”
 - It should be noted that all individuals could be found to be disadvantaged in terms of low income and high housing costs when income and wealth variables are removed from the model.
 - In fact, the paper referenced in the fact sheet states annual disposable income after housing costs for carers are around \$52,919 on average.⁴ This does not represent financial stress.

Fact Sheet Four

- Fact sheet four provides cost of living case studies based on two hypothetical families with two parents and two children. The case studies are based on the Queensland Council of Social Service *Cost of Living Report 2011*, and are not representative of the ACT context.
 - The case studies attempt to illustrate that Family A are in a better financial position than Family B due to the concessions they are provided, concluding that Family B also requires additional assistance.
 - This assessment however is misleading, as the case study provided is overly simplistic, contains a number of value judgements and does not consider the choices individual families in differing financial positions are able to make.
 - The scenarios contain identical expenditure decisions for both families, except for workforce participation and location and type of rent accessed.
 - Family A receive 95 per cent of their wage through a single income while Family B receives 100 per cent through a single income.
- : Both families in the case study have two individuals of working age. In both case studies only one of the working age individuals is engaged in full time employment.

Fact Sheet Five

- Fact sheet five provides information on the energy and water concessions provided by the ACT Government.
- It also provides a table of the average annual electricity bills and energy concessions provided by the ACT Government.
 - It should be noted that energy and utility concessions as a proportion of an electricity bill is now the highest it has ever been, with 24 per cent of the

⁴ Hill, T, Thomson, C. And Cass, B. (2011), *The costs of caring and the living standards of carers*, Social Policy Research Paper No. 43, Social Policy Research Centre, UNSW. Link: http://www.fahcsia.gov.au/about/publicationsarticles/research/socialpolicy/Documents/sprp43/sprp_43.pdf
Page 35 Table 4

average electricity bill being provided through ACT Government concessions for an eligible family in 2011-12.

- This compares with 13 per cent of an electricity bill being provided for by the ACT Government through concessions in 2009-10.
- This is the largest amount of assistance provided to low-income households by a State or Territory government in the country.

Fact Sheet Six

- The fact sheet provides information on the range of transport concessions and support currently provided by the ACT Government.

Fact Sheet Seven

- The fact sheet provides information on the ACT Governments Community Services Program, including funding and number of users.

Australian Community Sector Survey and the Recommendations of the Major Church Providers

Two papers have been distributed for roundtable participants to take into account:

- The *ACOSS 2011 Survey*; and the
- *Building financial health and wellbeing for disadvantaged and vulnerable Australians in the wake of the Global Financial Crisis: Recommendations of the Major Church Providers.*

It has been stated that these documents and their contents will be raised for discussion at the Community Roundtable.

ACOSS Survey 2011

The survey states that demand for community services has grown significantly following the Global Financial Crisis. This reiterates the issues raised by ACOSS in previous surveys, such as increased unmet demand and difficulties providing services to individuals with complex needs.

Building financial health and wellbeing for disadvantaged and vulnerable Australians in the wake of the Global Financial Crisis

The paper made a number of recommendations following the Global Financial Crisis and largely relates to Commonwealth Government services and the economic stimulus package.

Of the broad statements made, only the second relates to a role of State and Territory Governments (affordable housing). The rest are services provided by the Commonwealth Government (pension, income support and employment support services).

Housing Affordability

It should be noted that the latest available REIA data shows that the ACT continues to be the most affordable jurisdiction in Australia to own a home for over five years.¹

- The proportion of family income required to meet a home loan repayment in the ACT is only 18.6 per cent, significantly lower than the national average of 34.2 per cent.
- While the proportion of family income required to meet rent payments in the ACT is 16.8 per cent, this is significantly lower than the national average of 25.1 per cent.

Both papers state that the Global Financial Crisis led to larger demand on social services.

There is little evidence provided in key economic indicators to support that there were significant long term impacts in the ACT that occurred as a result of the Global Financial Crisis.

This is not to deny that a number of individuals may have been retrenched during this time.

¹ REIA Deposit Power Housing Affordability Report

ANGLICARE
AUSTRALIA



 **UnitingCare**
Australia

Building financial health and wellbeing for disadvantaged and vulnerable Australians in the wake of the Global Financial Crisis

Recommendations of the Major Church
Providers: Anglicare Australia, Catholic
Social Services Australia, UnitingCare
Australia and the Salvation Army

April 2009

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Background information about the Forum

The Major Church Providers are aware of the opportunity to advance the dual objectives of economic stimulus and social benefit and to ensure that measures implemented as part of an urgent response to the global financial crisis also advance parts of the government's broader reform agenda.

To this end, a forum was hosted in March 2009 by the Major Church Providers, bringing together key thinkers from across our networks to develop advice for the Australian Government on how the additional funding provided via the February 2009 economic stimulus package to the Emergency Relief and the Financial Counselling programs could be used to drive fundamental reform of the services funded by government to address deprivation, hardship and financial exclusion. At this forum we shared information about the models of service that our agencies have implemented and are further developing to move beyond responding to people only when they are in crisis, and support them to build their capacity and capability to achieve financial health and wellbeing. During the forum we heard from Ministerial advisors to the Minister for Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) the Hon Jenny Macklin and to the Parliamentary Secretary for Social Inclusion, Senator Ursula Stephens, and Senior Executives from FaHCSIA.

Preamble

The four national networks who contributed to this report represent the overwhelming majority of social service provision across Australia. More importantly, they also represent four of Australia's largest Christian churches living out their commitment to people and communities. The Major Church Providers share a concern that each person has access to the means and opportunity to live with dignity and hope; and belongs, is valued by, and can contribute to their community. We deliver social services as one of the ways in which we work toward the social transformation that will bring about that end, and are committed to working in partnership with government, other social service providers and community organisations, and all people of goodwill as we do so.

It is a fact of life that many Australians will face difficult economic circumstances. In the wake of the Global Financial Crisis the numbers of people in these circumstances will grow, and people who faced hardship in the boom times will experience further entrenched disadvantages and exclusion. People need access to information, advocacy and options, presented in a way that they understand, to deal with their current needs, identify their strengths and barriers they face and build their capacity in the longer term for financial stability and wellbeing. Service responses need to be tailored to diverse needs and capabilities and support people to engage with opportunities to enhance their financial health and wellbeing. For their part, the private sector needs to improve the way it engages with and responds to people experiencing difficult economic circumstances and improve access to appropriate and equitable financial products.

As organisations assisting some of Australia's most disadvantaged individuals, families and communities, we also are facing difficult economic circumstances - a downturn in investment returns or donations, and rising demand for services coming at the same time reduces our capacity to provide support to people and communities seeking our assistance. Governments need to provide stable and sustainable support to services, reduce red tape and implement regulatory and legislative frameworks that oblige private sector organisations to meet minimum standards when providing goods and services to vulnerable and disadvantaged Australians, especially when they face deprivation, hardship and financial exclusion.

This paper documents recommendations from the Major Church Provider groups for development, implementation and evaluation of a Financial Health and Wellbeing system that could be funded via the February 2009 economic stimulus package. The recommendations in this report are based on the following assumptions:

- The Australian Government should raise income support payments, including both pensions and allowances, index these to the increased cost of living and reduce waiting times for eligibility for income support.
- The Australian Government should continue to support improved access to affordable housing for low income, disadvantaged and vulnerable households.
- The Australian Government should ensure employment support services prioritise giving support to those people who face the most severe and enduring barriers to getting and keeping a job.
- Funding agreements for all social services should facilitate and support better linkages between the services that people access when in crisis and those that can support people to reduce the risk of deprivation and hardship, address the causes of financial insecurity and exclusion and build financial stability, capacity, capability and wellbeing.

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Introduction

As the social service and social policy arms of the major Christian Churches in Australia, our organisations provide far more than outsourced government services and programs. Indeed, churches only provide funded services where the objectives of the programs are consistent with the broader mission of each Church, to build a fairer society where the inherent dignity and uniqueness of each human person is recognised and celebrated and people live in communities in which everyone can reach their potential.

The services provided by these organisations and their members include (though are not limited to):

- Aged Care
- Children's Services
- Drug, Alcohol and/or Other Addiction Services
- Disability Services
- Emergency Relief
- Employment Services
- Employee Assistance Programs
- Family Services
- Financial Counselling
- Housing and Homelessness Services
- Indigenous Services
- Mental Health Programs
- Migrant and Refugee Services
- Pregnancy Counselling and Support
- Pastoral Ministries
- Policy and Research
- Youth Services

Whilst welcoming the Economic Stimulus Package's direct injection of funds into the Emergency Relief and Commonwealth Financial Counselling programs the Major Church Providers see a great opportunity provided by the current circumstances to develop, implement and evaluate a Financial Health and Wellbeing System with the aim of achieving financial inclusion for all Australians.

Both the Emergency Relief and Financial Counselling programs provide crucial funding for social services to address immediate to short-term financial needs of individuals. The Emergency Relief program funding allows providers to address a client's immediate financial duress by providing vouchers of a fixed value for items such as food and transport; to assist with rent/accommodation costs; to partially pay utility costs; and provide material assistance; food parcels and clothing.

The Commonwealth FC program provides free financial counselling services to people experiencing personal financial difficulties. These services can take various forms with an emphasis on advocacy, information provision and options, including assistance with repayment negotiations for loan, mortgage or credit card debts, assisting a client through a debt recovery process and/or helping with budget planning.

That said, these programs are a critical part of the social fabric of Australia. They were first funded by the Australian Government in the economic downturn of the 1970s, and more than thirty years later, in another downturn in the economic cycle, it is time for

Governments to reconfigure and strengthen services so they are able to meet the contemporary and emerging needs of people experiencing deprivation, hardship and financial exclusion and build their financial stability, capacity, capability and wellbeing.

Demand for Emergency Relief and Financial Counselling services has been growing over the past decade or more of economic prosperity. This increase in demand was coupled with an increasing level in the complexity of needs being exhibited by people seeking assistance. Major Church provider agencies, and other social services, attribute this increase in demand to ongoing deprivation and hardship faced by people who faced barriers to sustained employment and were unable to access affordable housing. Those households dependent on income support payments have fallen further and further behind in their ability to meet the increasing costs of living. Income support payments are inadequate, are not adequately indexed and eligibility waiting times can increase hardship and financial insecurity. Since the Global Financial Crisis hit the Australian economy, there has been unprecedented and increasing demand for Emergency Relief and Financial Counselling services, and we expect that will continue as the employment market begins to deteriorate further in the second half of 2009.

Over the past decade access to credit has also increased, but low income households have had limited if any access to affordable, appropriate financial products or services that promote equitable access to credit that builds financial stability and wellbeing. This availability and marketing of credit has not always been done in a responsible and fair way, and has reduced the financial health and wellbeing of many households. As the economy slows, there is a real risk that there will be increased promotion of risky financial products such as interest free loans over electronic goods.

The Emergency Relief and Financial Counselling programs do not provide a comprehensive or co-ordinated suite of services that assist in developing the skills required to maintain longer term financial health and wellbeing, a sustainable service model for responding to current and emerging needs or a service platform from which proactive measures that will reduce demand over the longer term can be built. The programs are funded separately from Commonwealth, State/Territory and local governments, all of whom impose different rules, priorities and compliance processes. The funding bodies do not allow flexible use of resources, and so constrain innovation and diversification.

The Emergency Relief and Financial Counselling services and the social services system more broadly is not funded or configured to support people to build their financial health and wellbeing. Because of the restriction on service administration funding, Emergency Relief programs do not have sufficient resources to enable the organisations that deliver the service to do so in a professional, accountable manner - unless funds are taken from other program areas or provided by the agency from self-funded sources. In many services FC is in such demand that only people facing extreme crises can be attended to, meaning there is limited opportunity to prevent people from reaching financial crisis in a proactive way. Adequate, appropriate and equitable financial services and products are not universally accessible to low income, disadvantaged and vulnerable Australians.

A new service system needs to be developed to address both personal factors and structural barriers to financial health and wellbeing.

The social service agencies run by the Major Church Providers have always provided material aid, personal support and advocacy for low income, disadvantaged and vulnerable Australians. We have been the primary partners of government in delivery of funded Emergency Relief services. Our agencies continue to self-fund a significant proportion of the services provided to assist people facing deprivation, hardship and financial exclusion. Much of the innovation and improvement in delivery of Emergency Relief and FC services has been funded using these private resources.

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In tackling the effects of the global financial crisis on the most vulnerable Australians, there is an opportunity for government, the financial services sector, church providers of social services and the community sector as a whole to work in partnership. The additional funding made available through the February 2009 economic stimulus package for Emergency Relief , Financial Counselling and more appropriate financial products should be used to test and embed a more comprehensive and effective suite of services and system supports that will build the financial health and wellbeing of low income, disadvantaged and vulnerable Australians.

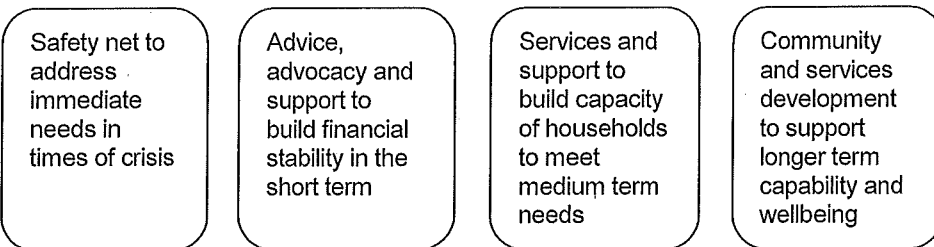
At the forum we invited the Australian Government to partner with community sector agencies to build on the evidence we have gathered on what we know works and to use this evidence to improve the services system so it better supports the financial health and wellbeing of low income, disadvantaged and vulnerable Australians.

Framework for a Financial Health and Wellbeing System

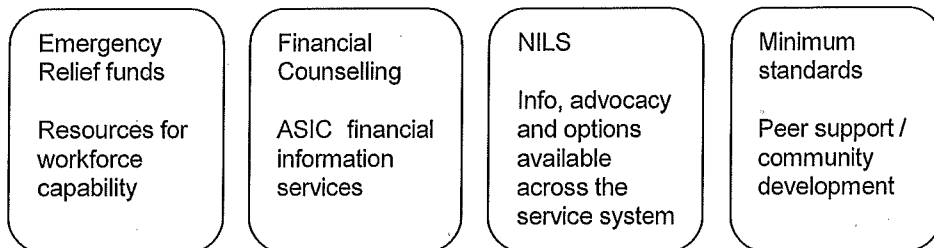
This framework will guide development of a service system that can be both proactive and reactive and focus on building and sustaining financial health and wellbeing by supporting individuals and households - providing information, assistance, support, empowerment – and engaging the financial services system to improve their responses to people experiencing deprivation, hardship and financial exclusion – including improved hardship assessment, debt recovery processes and equity of access to affordable credit.

Through this framework governments, social service providers and the financial services sector would provide a suite of services that are structured, stable and innovative, in diverse settings and accessible at any point along the continuum of crisis to wellbeing.

Components of the Financial Health and Wellbeing Framework



Examples of services needed



Integrated approach across all social services eg housing, family support, mental health

Roles of Government, the private sector and social services

Government leadership through legislation/regulation, consolidation of funding and programs and approval of the more flexible use of funding to achieve better long-term financial outcomes for vulnerable and disadvantaged Australians

Community/private partnerships to enhance existing efforts to develop financial products that are accessible, affordable and equitable and develop respectful and more effective responses to the needs of consumers experiencing financial hardship and inability to pay for essential services or service their debts.

Social services partnerships to ensure people can access financial information, advocacy and advice whenever and where-ever they seek support to deal with economic circumstances or other issues.

Core Issues

- Financial health and wellbeing services need to offer a continuum of support integrated with other social services.
- Demand for Emergency Relief and Financial Counselling services will continue to grow, and will increasingly be sought by mid-stream income earners who have not previously needed these services.

Core principles

- People's entitlement to services is universal and eligibility and access should be determined equitably regardless of location or demographics.
- Universal access to affordable and appropriate mainstream financial services is an essential precondition for financial health and wellbeing.
- Emergency Relief should be a supplement to adequate income support payments that provide sufficient income for people to live a life of dignity, defined as being able to access appropriate food, clothing and healthcare; safe and secure housing; meaningful work, education, rest and enjoyment; and the opportunity to participate in and contribute to communities.
- People need access to financial health and wellbeing services that offer prevention and early intervention, direct assistance, advocacy, support and capacity and capability development that sustain longer term financial wellbeing.
- Development of a more comprehensive suite of services, including services to promote longer term financial wellbeing should complement an increased capacity to meet the needs of those people who face the most extreme deprivation and hardship, particularly those facing chronic and multiple disadvantages.
- Advice and support appropriate to disadvantaged and vulnerable households should be available from both financial services and social services systems including broader social welfare services – housing, health, family support, Domestic Violence, Family Relationship Support Programs, employment support.
- Services need to be:
 - Person centred, so people are supported in a way that respects their needs and priorities, and a case management approach should be used to ensure responses are relevant, holistic and co-ordinated.
 - Configured so people can enter at any point in a continuum of services.
 - Integrated, including partnerships between services that address a range of needs eg mental health, violence, addiction, newly arrived communities, and financial information and advocacy services, one stop shops, centres of excellence.
 - Delivered through a variety of access points, including in settings where people are presenting for other support eg health system, housing services, banks, utility and telecommunications services
 - Targeted and promoted at critical times in the life-cycle and at high risk life events eg loss of job, default on mortgage, family breakdown
 - Of sufficient capacity to ensure people can access appropriate and comprehensive assessment, support and referral/follow-up

- Flexible to the changing needs of service users and the community
 - More diverse, including phone-based or web-based, independent credit and debt help lines, advocacy, peer-based, capacity building
 - More focused on family and community development not just individual support. Assessment, supported referral, follow-up and case management
- Service funding needs to provide sufficient resources to enable more effective collaboration and partnerships that deliver on the aims of a financial health and wellbeing framework and provide appropriate support, supervision and professional development for staff, including volunteers and professional staff.
 - In times of extreme events eg bushfires, industry restructures, additional resources are needed to ensure the workforce has access to additional support and debriefing.
 - Information collected by program funding bodies must be accessible by providers to enable service improvement, and needs to measure outcomes not just inputs and outputs.
 - The cost of providing services is reflected in the funding provided by Governments, including:
 - Differences in costs associated with setting (eg specialised or general service), location (rural and especially remote have higher costs associated with travel and accessing expert staff), staffing mix (paid and volunteers) or demographics (level of complexity of need).
 - The actual cost of providing appropriate assessment, support, referrals and follow-up.
 - Reasonable wages for people delivering services.
 - The cost of training, supporting and supervising staff and volunteers.
 - Program rules are flexible, enabling Emergency Relief funding to be used to support effective service delivery eg Information and Communications Technology, hard infrastructure, brokerage to access specialised support and advice.
 - Red tape should be minimised including reporting, compliance systems and tendering processes, both within the Australian government and across different jurisdictions that provide funding for financial health and wellbeing services.

Infrastructure that will enable effective financial health and wellbeing services

- Adequate and appropriate service environments, including co-location of services where this enhances accessibility of services for services users.
- Facilitated partnerships that build and sustain service networks, extending to private sector financial services system.
- Validated assessment tools that can be used across the service system and broader use of common assessment tools.
- Tools and funding processes that allow triaged responses so they are well targeted, tailored to promptly meet the needs of people experiencing short term needs and build longer term capabilities to cope with long-term, multiple disadvantages.

- Financial services and products that are affordable, accessible and appropriate for low income, disadvantaged and vulnerable households, including hardship debt recovery processes, No Interest Loans Schemes, Low Interest Loans Schemes, micro-credit and matched savings accounts.
- Information and Communications Technology that helps to improve data collection, reporting and analysis and ensures that services are being delivered as effectively as possible.
- Better co-ordination of funding processes and reporting/accountability requirements across jurisdictions.
- Centralised source of independent and verified financial information and consumer help services – eg self-paced self assessment tools, factsheets.

Indicative measures of successful implementation of a better service system

- Financial stability, capacity and capabilities have grown – as demonstrated by increased access to appropriate information, advocacy and options, mainstream, affordable and appropriate financial services and the opportunity to build assets.
- Disadvantaged and vulnerable Australians are more confident about their financial circumstances and can take action to reduce negative impacts of financial and other consumer markets on their lives.
- People able to access services across the continuum of needs identified in the framework above.
- Service users report improved responses to crises, assistance to become financially stable and support to build financial capacity, capability and wellbeing.
- Service providers report they are able to use funding in a more flexible way to respond to local needs and deliver services that are effective.
- Service partnerships to promote financial health and wellbeing, both across the social services sector and with the private sector, are stronger and more effective.
- Rural and remote services have access to adequate resources and infrastructure.
- Funding, tendering accountability, compliance processes enable transparency and accountability but less onerous.
- There is more consistency in administration and funding requirements across jurisdictions.

Ensuring financial health and wellbeing support is available and accessible wherever and whenever a person enters the social service system

When people access social services there is an opportunity to engage with them and with wider service networks to address underlying issues that are causing and/or increasing deprivation and hardship and financial exclusion. Service reforms are needed to enable a better response when these opportunities arise.

Recommendations

Strengthening the safety net that responds to crises, deprivation and hardship

The Australian Government should:

- Work with state, territory and local government to develop common priorities and processes for allocation of Emergency Relief and Financial Counselling services.
- Map where responsibility is across jurisdictions for Emergency Relief and Financial Counselling services, and develop a database that can be used by funding bodies and service providers.
- Consolidate funding arrangements and streamline allocation and reporting on Emergency Relief funding, whilst maintaining multiple sites for delivery of Emergency Relief assistance. The lessons learned and approaches used in the Communities for Children program provides a useful model for multi-agency partnerships.
- Approve more flexible use of funding allocated to services via the Emergency Relief program, including to:
 - Use funds for staff and service infrastructure, not only material aid.
 - Provide case management.
 - Broker additional services and/or expertise.
 - Pool and deploy resources on a locational basis.
 - Develop a community based strategic plan for prioritising allocation of resources and identifying agencies with specialised skills who are able to work effectively to address different community needs.
 - Better leverage non-government sources of funding – eg buying fridges and transport that enables better use of donated food stuffs.
 - Purchase IT and equipment so service providers can more effectively and securely share information.
 - Provide access to bill paying services to offer to clients when requested or considered necessary.
 - Provide access to financial institutions that offer appropriate, affordable and equitable financial products that build financial stability.
 - Support engagement with vulnerable households through provision of material assistance eg school and community breakfast programs.

- Ensure people living in rural and remote locations get equitable access to financial health and wellbeing services, including Emergency Relief and Financial Counselling.
- Facilitate increased resourcing for skills development, support and supervision of the Emergency Relief workforce by funding:
 - Appropriate levels of pay for staff including staff who support volunteers.
 - Training for assessment, referrals, advocacy and case management.
 - Volunteer recruitment, retention and supervision.
 - Support for rural and remote services to access skills development, support and supervision.
- Incorporate assessment of financial health and wellbeing needs as a core requirement of all social services, with training and resources available to social services to ensure they can identify needs, respond in the short term, refer as needed and offer follow-up support.
- Building stronger funding and policy structures that consolidate various sectors within community services (eg homelessness, family support) to facilitate a holistic approach to supporting disadvantaged and vulnerable Australians to access financial information, advocacy and options.

The sector, with Government support, should:

- Implement a community recovery model for provision of Financial Counselling, using the lessons learned from delivery of high quality Financial Counselling services following critical events eg a natural disaster or large industry restructure.
- Document and disseminate good practice by existing providers of Emergency Relief and Financial Counselling services, including evidence of what works in terms of:
 - Triaging.
 - Earlier intervention and prevention.
 - Support for people experiencing a one-off crisis.
 - Support to people experiencing multiple and complex deprivation and hardship.
 - Volunteer led and peer-based support and empowerment.
- Provide Financial Counselling outreach and in-reach services in diverse settings to improve access to their expertise at critical times in the life course (eg relationship breakdown or at onset of serious illness or disability).
- Recruit, train and support Financial Counselling services to provide:
 - Outreach services to communities experiencing significant changes in the local economy, including significant numbers of redundancies. These services would be focused on providing information options in a timely way and addressing the level of debt households are facing, negotiating with lending institutions and preventing households from needing to access welfare services in the longer term.
 - In-reach in government service centres like Centrelink and Medicare to provide timely and better integrated information and counselling.

- Adopt a triage approach to responding to requests for FC. The triage approach should include:
 - Timely and appropriate identification of those people most at risk of hardship and most in need of accessing urgent assistance.
 - Identifying those people who will benefit from short-term intervention that re-establishes financial stability leading to financial wellbeing.
 - Identifying those people who present with more complex needs and require longer term support to re-build financial capacity and establish financial stability leading to financial wellbeing.
 - Proactively offering support to people made redundant from small and medium enterprises to increase their financial awareness and decision-making. Information provision will support people to access services that can assist with future employment, housing and welfare support needs.
 - Responding to new emerging target groups - income earners who become unemployed and/or underemployed so unable to maintain private housing, other financial commitments and other costs of living.
- Validate and disseminate assessment tools.

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Ensuring people are enabled to build longer term financial stability, capacity, capability and wellbeing

Emergency Relief and Financial Counselling services, along with broader social services provided by the Major Church Providers, seek to enable social transformation that builds community and allows service providers to journey with service users and communities to build and sustain their capability.

Recommendations

Support people to build financial stability

The Australian Government should:

- Provide all Emergency Relief services with access to a Financial Counselling service to which they can refer and build partnerships. These Financial Counselling services should be:
 - Frontline work: meeting the individual, relevant needs of the person who presents.
 - Non commission-based, in that the counsellor's income (unlike financial planners and Part IX administrators) is not dependent on the financial decisions of the client.
 - A free service, ensuring the client is not financially prevented from seeking help.
 - Conflict free, in that the counsellors act in the best interest of the client.
 - A watch dog role, linking individual client cases to systemic issues.
 - Staffed with trained and qualified financial counselling professionals rather than financial service professionals (e.g. accountants).
 - Positively engaged with creditors.
 - Part of the community services sector, enabling supported referrals and appropriate service links.
 - Supportive of clients from all walks of life.
 - Give people a voice regarding their financial situation.
 - A private and confidential service, giving clients the confidence to seek support.
 - Strongly linked to community advocacy mechanisms, enabling counsellors to inform government policy and shape public discourse (eg via media).

The Australian Government, in partnership with the sector, should:

- Ensure social services that provide wrap-around models of service to people with multiple and complex needs have access to Emergency Relief and Financial Counselling services, either directly or via a partner agency.

- Increase access to appropriate, affordable and equitable financial products that build financial stability, including:
 - Matched savings and financial education programs.
 - Small personal loans of \$500 to \$3,000 for the purchase of household goods and services.
 - Interest-free Loans for people able to demonstrate a capacity and willingness to pay.
- Provide all Emergency Relief services, including those in rural and remote locations, with access to financial inclusion services to facilitate access of disadvantaged and vulnerable Australians to appropriate, affordable and equitable financial products that build financial stability.
- Develop a website for Emergency Relief provider agencies to provide information to the community, communicate with service users and educate and support other agencies seeking assistance on behalf of service users.

Building the capacity of households and the financial services sector

The Australian Government should:

- Expand availability of proven financial inclusion approaches to assist disadvantaged and vulnerable Australians to achieve financial stability and build their savings and assets.
- Support implementation of community-based financial awareness courses for a range of special needs groups including but not limited to young people, families, older people and social service staff. This will increase the capacity of the social services sector and informal support networks to provide initial information and advocacy for people facing deprivation, hardship and financial exclusion.
- Develop minimum standards for programs provided by private sector organisations in responding to hardship and inability to pay.
- Implement regulatory and legislative reforms that oblige private sector organisations to meet these minimum standards.

Sustaining capabilities and wellbeing

The Australian Government should

- Fund an annual conference to share research findings and provide networking opportunities for people working to improve financial stability and wellbeing for low income, disadvantaged and vulnerable households, including paid staff, volunteers and consumer advocates.

The Australian Government, in partnership with the sector, should:

- Improve the use of existing data to identify systemic issues, and disseminate this information to providers of social services to enabling us all to anticipate and effectively respond to these issues rather than solely reacting to issues raised by service users when they seek help.

- S4.
- Support development of a better trained workforce through:
 - Funding for student scholarships to complete the Diploma of Community Services (Financial Counselling).
 - Volunteer-specific training that will enhance volunteer capacity in the area of financial counselling.
 - Professional development support for financial counselling staff that are currently unsupported by the unfunded state professional financial counselling association.

The sector, with government support, should:

- Support community development arising out of the service user community (eg choirs, meals etc). This would encourage people starting to run their own programs with peer and professional support, addressing not just individual needs, but also building family and wider community capacity and capability.
- Provide group community education information sessions on financial rights and entitlements.

Strengthening the service system

Services delivered by the Major Church Providers have identified a number of reforms to funding and administration of contracts that would support more efficient implementation of services to support the financial health and wellbeing of low income, disadvantaged and vulnerable Australians.

These reforms are consistent with other work currently underway through the regulatory reform agenda and the development of the Australian Government Compact with the Non-Government sector. In announcing the economic stimulus package in February 2009, the Prime Minister said he did not want these additional funds to be treated as business as usual. The four Major Church Providers welcome the opportunity to demonstrate, through implementation of measures funded through the Emergency Relief and Financial Counselling programs, that transparency, accountability and quality can be maintained and potentially improved with less onerous compliance reporting requirements.

Recommendations

The Government should:

- Simplify compliance and accountability processes and ensure contracting approaches are less onerous. This could be achieved by:
 - Implementing a single approach to accessing funding and reporting on all government sources of funding for Emergency Relief and Financial Counselling.
 - Rationalising reporting requirements, compliance systems and tendering systems across different Departments and levels of Government, in consultation with central agencies (eg Department of Finance and Deregulation)
- Work with social services providers to determine what processes and data can be shared without adding to competitive disadvantage eg processes that simplify meeting compliance requirements
- Incorporate incentives for system reconfiguration via funding agreements – eg allowing diversion of infrastructure savings from co-locating premises to fund case managers, resource development, brokerage etc
- Utilise a select tender process for new funding, with the selection of the tenderers to be based on the demonstrated capacity of an existing Emergency Relief agency to deliver the following scope of services;
 - Assessment, supported referral, follow-up and case management.
 - Wrap around support services on-site or available via partner agency.
 - Broker additional services and/or expertise.
 - Develop a community based strategic plan for prioritising allocation of resources and identifying agencies with specialised skills who are able to work effectively to address different community needs.
 - Sufficient infrastructure to meet increased demand and scope of services.

- Financial Counselling services on-site or available via partner agencies, and resources to build the capacity to agencies working in these partnerships.
- Referrals to and advocacy with financial institutions that offer appropriate, affordable and equitable financial products that build financial stability.

The Government, in partnership with the sector, should:

- Identify milestones over the next two years related to developing, implementing and evaluating the new framework for services that support financial health and wellbeing.
- Develop a data and reporting collection matrix and identify what data is collected for transparency and accountability and what data informs us about what is working and why - this is the data that is of value to providers, and needs to be aggregated and provided back to providers in a timely way.

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Prowse, Fay

From: Smithies, Megan
Sent: Tuesday, 30 August 2011 7:50 AM
To: Prowse, Fay
Subject: FW: Community Services Roundtable 1 September 2011 - Notes
Attachments: Attachment 1 Synopsis of ACOSS Survey.docx; ATT 2 Socio economic Profile.docx; CSD-FactSheet_ACT concessions.docx; CSD-FactSheet_Contents.docx; CSD-FactSheet_cost of living.docx; CSD-FactSheet_Energy and Water Concessions.docx; CSD-FactSheet_National Context.docx; CSD-FactSheet_Reform to concessions.doc; CSD-FactSheet_Service System.docx; CSD-FactSheet_Transport.docx; Agenda 1 Sept 2011.docx; 2011CanberraSocialPlan_Print_Version.pdf

Importance: High

Pp for my roundtable pack

From: Everitt, Gabrielle
Sent: Monday, 29 August 2011 12:25 PM
To: actcoss@actcoss.org.au; peter.sandeman@anglicare.com.au; dira.horne@bcact.com.au; admin@carefcs.org; jeem@carersact.asn.au; neil.harrigan@catholiccare.cg.org.au; lynne.harwood@commsatwork.org; admin@commsatwork.org; tricia.hoad@commsatwork.org; rebecca.gonzales@wcs.org.au; inge.shaw@grcs.org.au; simon.rosenbourg@northside.asn.au; Tracey.hall@northside.asn.au; wendy.prowse@northside.asn.au; lida.lewis@sscs.org.au; bob.wilson@stvincanb.com.au; les.coulter@aue.salvationarmy.org; jennifer.wheatley@aue.salvationarmy.org; gordon@kippax.org.au; sue-anne@kippax.org.au; ceo@volunteeract.org.au; wcsadmin@wcs.org.au; chris.redmond@wcs.org.au; director@youthcoalition.net; rebecca.vassarotti@ywca-canberra.org.au; susan.foley@ywca-canberra.org.au; Hehir, Martin; Smithies, Megan; Howson, Natalie; Davoren, Pam; Whitten, Meredith; Callen, Michelle; Webb, Kerry
Cc: Cappie-Wood, Andrew
Subject: Community Services Roundtable 1 September 2011 - Notes
Importance: High

Dear All

Please find attached the information sheets for the Chief Ministers Community Round Table meeting scheduled 1st September 2011 at Chifley Community Centre.

Please let me know if you require any further information.

Regards

Gabrielle Everitt | Office of the Chief Minister | Event Coordinator
t: 620 50172 | fx: 620 53030 | gabrielle.everitt@act.gov.au | www.chiefminister.act.gov.au

SYNOPSIS OF ACOSS SURVEY

AUSTRALIAN COMMUNITY SECTOR SURVEY

ACOSS Paper 173

Volume 2 – Australian Capital Territory

The *Australian Community Sector Survey* highlighted some key issues for Community Services in the ACT. Note: the survey included services that people are eligible to receive but for which there are potential gaps and unmet need. There is less coverage of the specific cohort you have identified which is those who are ineligible for, but who may require, support services.

Emerging Issues

- Inability of services to meet the increases in demand for services.
- Increase in the number of people having to be turned away from services.
- Increase in the number of people accessing services presenting with multiple and complex needs.
- Rationalising of resources by services has resulted in community organisations less able to engage with individuals with complex needs.
- Increases in areas of service delivery dealing with child welfare and emergency relief services.
- Unmet need is most acute in areas of mental health followed by homelessness and housing, general health, legal services, families and relationships.

Challenges

- High staff turnover.
- Access to sufficient and reliable income.
- Funding from Government not meeting the true costs of delivering contracted services.
- Excessive contract compliance requirements.
- Innovative approaches to service delivery rarely supported through funding.

Service Delivery

- People with disability were over-represented as a proportion of service users compared to general population.
- Community organisations in the ACT on average half three quarters paid staff and one quarter voluntary and most boards or management committee acted in a voluntary unpaid capacity.

Attachment 2

OVERVIEW OF ACT'S SOCIO-ECONOMIC PROFILE

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The ACT is unique amongst Australia's States and Territories. It comprises a city-state with the smallest land area and the second smallest population. As of December 2010 an estimated 361,914 people (do we have updated figures please?) lived in the ACT, with Canberra the hub of a much wider trans-border region.

Canberra is the national capital and the seat of Federal Government, with a large proportion of the population employed in the public sector, both Commonwealth and the ACT. This environment gives rise to a unique set of demographic and social conditions.

Comparative socio-economic features of the ACT –relative to other Australian jurisdictions:

- the highest household income;
- the highest level of post-school qualifications;
- the highest work participation rates;
- the highest self-assessed health status; and
- the highest levels of participation in sport, recreation and culture.

Our population

- In the decade 1999 to 2009, the life expectancy at birth for males rose by 2.7 years to 80.5 years and the life expectancy at birth for females rose by 2.5 years to 84.3 years.
- The increasing prevalence of overweight and obesity has emerged as an important health issue. The percentage of ACT residents who reported that they were overweight or obese increased significantly between 2001 (41.4 per cent of the adult population) and 2007-08 (57.8 per cent).
- The level of Year 12 or equivalent attainment in the ACT was 89.5 per cent in 2010. Over the decade to 2010, the ACT's level of Year 12 attainment has remained consistently above the national average.
- Although rising over the last few months, the ACT's unemployment rate (4 per cent) remains well below the national average.

Diversity of our population

- A fifth of the ACT population (over 70,000 residents) were born overseas.
- Approximately 4,300 (1.3 per cent) of the ACT population identify as Aboriginal and Torres Strait Islander peoples.
- The number of people who report having a disability in the ACT is 45,000 (14.2 per cent of the population).

About our community

- The proportion of Canberrans who have face-to-face contact with family and friends who live outside their households is high at 81.6 per cent, above the national average of 79.3 per cent.

- The ACT has a higher rate of attendance at sporting events and at cultural venues and events than the national average.
- The percentage of ACT persons who indicated they feel safe at home alone during the day was 94.4 per cent in 2009-2010. This exceeded the national average of 93.6 per cent.
- The ACT has the highest electoral enrolment rate of all States and Territories at 96.6 per cent.
- Just over half (53 per cent) of Canberrans are registered library users, with ACT libraries receiving around 1.65 million visits per annum.
- Water use by ACT households has been decreasing over the last decade and per capita waste to landfill has decreased in the ACT. However, the ACT's ecological footprint increased over the decade from 1998-99 (7.4 global hectares) to 2008-09 (9.2 global hectares).

The majority of residents in the ACT enjoy a high standard of living. However, there are individuals and families that experience disadvantage and in an affluent community such as Canberra they can be more isolated. A scattering of disadvantage across the suburbs of Canberra can also reduce its visibility although there are small pockets of concentrated disadvantage. Data for the ACT shows:

- Despite high levels of family and community support in the ACT, 29.5 per cent of people in the lowest income quintile have indicated they would be unable to raise \$2,000 within one week in the case of emergency. One parent families where the adult is unemployed face greatest difficulty in raising emergency money.
- In the ACT, almost three quarters of low income households live in a household in which the head is either unemployed or not in the labour force. The majority of one parent families are headed by women.
- The ACT does not have the range of regional poverty rates found in other parts of Australia. However, the ACT does have small pockets of locational disadvantage.

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Source: ACT Government *Canberra Social Plan 2011 (Copy Attached)*

Available at:

http://www.cmd.act.gov.au/data/assets/pdf_file/0010/216559/2011CanberraSocialPlan_Print_Version.pdf

Smithies, Megan

From: Overton-Clarke, Bronwen
Sent: Tuesday, 6 September 2011 1:59 PM
To: Smithies, Megan
Cc: Cappie-Wood, Andrew; Whitten, Meredith
Subject: RE: anz bank - loan program

Megan

Great thanks for this, we'd be really keen to progress, thought we'd start the back door way with CARE but it would be much better to have the conversation with ANZ directly. Either way in terms of your attendance, with you, me and Meredith or you can pass the contact details to me. Might look more impressive with you there!

Bronwen Overton-Clarke
Executive Director
Policy and Organisational Services
Community Services Directorate
ACT Government

02 62079031
0408160993

From: Smithies, Megan
Sent: Tuesday, 6 September 2011 1:05 PM
To: Overton-Clarke, Bronwen
Cc: Cappie-Wood, Andrew
Subject: anz bank - loan program

Hi Bronwen, I met with ANZ yesterday on other business, but took the opportunity to raise what ANZ was doing (in other states) based on the round table conversation last week.

They said they would organise someone to come talk to us, so when that happens i'll get you over if you're interested (or it can just be with you?). OR if you have other avenues to handle this, happy to let them know not to worry getting back to me.

Let me know whichever.

Cheers

Megan