**Financial Wellbeing & Capability Activity Discussion Paper**

***Response from UnitingCare Glenelg, 92 Jetty Rd, Glenelg, SA 5045***

***Background:***

Emergency Relief has been in operation at UnitingCare Glenelg (UCG), based at 92 Jetty Rd Glenelg, since the 1970’s and has gone from strength to strength in assisting the community to meet their immediate financial crisis.

Due to the increased demand for Emergency Relief, as part of our Emergency Relief application back in 2014 we applied for an increase to help cover an average shortfall of $10,000, however, unfortunately we were unsuccessful, resulting in UnitingCare Glenelg needing to source alternative funding which has reduced our reserves significantly.

Over the last few years at UnitingCare Glenelg, we have been looking at Asset Based Community Development (ABCD) which sees our clients as people with gifts and/or skills and who are able to make valuable contributions to society, rather than seeing them as people with “needs”. This change in our thinking and how we relate to people accessing Emergency Relief has been transformative as lives and communities flourish.

***Responding to questions:***

* 1. What impacts do you expect restricting eligibility criteria in the manner proposed above will have on your service?
* There is a concern that the proposed changes will see volunteers taking on more of a “social worker/case manager” role and this may result in placing them in awkward and vulnerable positions and possible increased personal threat
* Our service is run entirely by volunteers and as we are inundated by clients on a regular basis, proposed changes will lengthen each visit, increase the workload of volunteers significantly, with the potential to leave waiting clients in an agitated state
* If this was to be the case, we are mindful it will be hard to determine which clients are being honest in terms of asserting they have gone to see a financial counsellor, engaged in alternative pathways etc
	1. What strategies can be employed to ensure that services are accessible for those who need them the most?
* Screening clients to ascertain their “crisis” and eliminate those who see it as being a sense of “entitlement”

2.1 What would help you strengthen cooperation with other services (eg family support services and job network providers) in your community? What additional support would you need to achieve this?

* It will be important for other services not to feel too “precious” about referring clients as there has been an element of suspicion of “poaching”, rather than looking at the betterment of the client
* We already have extensive referral pathways and cooperation with other services so rather than being overwhelmed by this, we are greatly encouraged to see we are on the right path and seeing fruit being born through this

2.2 What effect will the requirement to formalise relationships with other organisations have on your service? How do you see these relationships working to maximise their effectiveness?

* We don’t see any negative effect in formalising such relationships, rather enhancing our client centred service. This is already being carried out at UnitingCare Glenelg
* Having a spirit of openness, cooperation and partnership has enabled us to foster such relationship with other organisations

2.4 What elements would need to be present to ensure a hub model is successful in your community? What additional support would you need to establish a hub in your community?

* As mentioned above, it will be vitally important for other services not to feel too precious and place the client’s needs first as a priority and being open to referral pathways
* As UnitingCare Glenelg is run entirely by volunteers, unfortunately we aren’t in a position to be a centre for establishing a hub in our community. However, we have sound working relationships with other agencies, organisations, local Council and UnitingCare agencies both large and small

2.6 How could Australian Government funding be used differently to better support integration of FWC services?

* Assisting FWC services with training and resources to better equip volunteers and staff to work through proposed changes
* Provision of increased services eg financial counselling services as such services are stretched to the limit with staffing and funding, with long waiting lists as a result or unable to extend their services further

3.1 What strategies can you utilise to support a client to improve their financial and/or employment outcomes?

* We currently have sound referral pathways which are being further developed and enhanced all the time
* Examining the possibility of providing a financial counselling service at our site once again
* Exploring partnerships with employment agencies further
* Continuing to enhance opportunities for volunteering and participating in activities to further enhance lifelong learning leading to employment

3.2 How does your service currently deal with clients who present to your service on multiple occasions? At what point should additional support and requirements apply to repeat ER clients? What form should this take? What barriers do you see in implementing these requirements with your clients? What support would you need to implement such a proposal?

* When clients present to our service on multiple occasions we indicate they have reached their maximum limit and talk to them about their options for seeking further assistance including financial counselling, budgeting assistance, and increasing financial capability – thereby helping clients to make informed choices and improving outcomes
* Support needs to be available to repeat clients to provide them at the earliest opportunity the ability to learn new skills (i.e. budgeting) which would then provide the clients with the tools to avoid getting themselves into financial hardship, encouraging early intervention, self-reliance and lifetime wellbeing
* Continuing to work with clients to ascertain goal setting, exploring volunteering and employment options has been valuable
* Enhancing interagency networking
* Some clients see themselves being better off financially on Newstart as they lose so much of their income to tax – therefore there is in fact a dis-incentive to engage/re-engage in the workforce
* We are finding the increased pressure from Centrelink and cutting off of Medicare card access is placing huge strain and pressure on clients
* The provision of additional training and or resources to work more closely with clients who present to our service on multiple occasions would be valuable – including dealing with manipulative clients, working with those who may not take the news well and become abusive

4.1 Do ER and CFC/FC workers need to build capacity? If so, how might this be done?

* Yes and no – yes in terms of helping clients but unless the client is in a position of having a desire to change this is difficult. For some, they don’t have a desire or interest in knowing there is a better way or have been too scarred or wounded and find themselves in survival mode
* Our service has, along with other outlet activities has been examining Asset Based Community closely and discerning ways to support and empower clients to work through receiving relief-development-rehabilitation
* Our service has been intentional in terms of working alongside of, empowering and resourcing clients and through numerous referral pathways. This is being further enhanced through developing partnership with local council with the rolling out of resilience and wellbeing PERMA workshops

4.2 What “tools” do you see as integral to the further development of the FWC services in Australia?

* Provision of training and upskilling
* Provision of additional volunteers and staff to offer additional support with referral pathways
* Provision of resources

5.1 What do you see as the key issues involved in evaluating the FWC activity?

* Being open to discerning ways for improving services. Our outlet continually reviews service delivery
* Accessibility of services for clients
* Discerning the significance of enhancing and development of additional partnerships

5.2 What would you like to see as the main focus of the evaluation?

* Affirming and encouraging service outlets
* Eliminating suspicion of services being cut and providing guarantee of service longevity
* Provision of additional resources and training materials
* Awareness of additional strain and drain on resources and expectations of volunteers