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**PRONIA’s response to DSS Consultation: Future Directions of the Financial Wellbeing and Capability Activity**

PRONIA welcomes the opportunity to submit to the DSS consultation and in particular will reference work undertaken in the delivery of the emergency relief funded program which responds to the needs of the Greek and other ethnic groups. PRONIA will respond to areas in which the organization has expertise and experience based on its work with the community and broader networks.

The Australian Greek Welfare Society trading as PRONIA is a peak ethno-specific organization involved in the delivery of a range of culturally and linguistically appropriate in-home, community and advocacy services on behalf of the Greek Australian community since 1972. PRONIA delivers direct client services, family and children’s services, aged and disability services, community education and training programs.

PRONIA, a smaller provider of the emergency relief program (ERP), provides financial assistance to approximately 140 clients per year, clients who typically live in areas which are considered most disadvantaged. The organization has demonstrated experience in working with the most financially and socially disadvantaged, particularly people of culturally and linguistically diverse (CALD) background. Clients serviced include seniors, people with disabilities and mental illness, new arrivals, victims of domestic violence, people at risk of homelessness, amongst others.

**Q.1.1: What impacts do you expect restricting eligibility criteria in the manner proposed will have on your service?**

PRONIA’s main client groups are within the scope of the restricted eligibility criteria and therefore would be greatly disadvantaged by the new eligibility criteria.

PRONIA has assisted over 900 people through the distribution of Emergency Relief (ER) funds, providing financial assistance, in the form of food vouchers, food, bill payment, purchase of goods and more intensive support for high needs cases, such as domestic violence victims, people impacted by chronic illness and those at risk of homelessness. Approximately 60% of the clients resided in the high to medium disadvantage areas (SEIFA 2011), such as City of Brimbank, Moreland, Yarra, Whittlesea and Monash.

Most of these municipalities have a higher proportion of residents born in non-English speaking countries, specifically, Greater Dandenong (47%), Brimbank (40%) Marybyrnong (34%) Monash (34%) and Whittlesea (30%). These communities are often destinations for new arrivals therefore requiring additional supports to address financial difficulties, housing, employment, education, family and health needs, as has been the case with Greek newly arrived. Many are further disadvantaged due to the language barrier, lack of knowledge of systems and services and their limited capacity to access these.

PRONIA’s clients are mostly people on pensions or benefits or low income earners, with low levels of income a major factor in increasing poverty amongst this group. Many low income households are experiencing housing stress which occurs when over 30% of the income is spent on either rent or mortgage payments. It is reported that people living in poverty commonly suffer greater level of physical and mental illness (ACOSS, improve their circumstances and access to services.

A low level of English proficiency is a major barrier for older Greek people CALD in accessing services. This coupled with low levels of literacy, limited education and a history of unskilled manual employment, has led many in this cohort to have compromised health and limited access to services, health information and community engagement all critical for ageing well. The number of Victorians with chronic and complex conditions is increasing putting greater demand on costs for services and management of chronic illness. In these circumstances poor health can influence the economic independence and social wellbeing of the individual.

Furthermore, of the 140 clients serviced in the last nine months 7% were newly arrived Greek migrants who were ineligible for Centrelink payments and had no means of income. The once off support of the ER assistance provided access to food, accommodation, health resources, payment of utilities. Migrants on student visas have work restrictions making it difficult to earn a reasonable income to meet the costs of living.

**1.2: What strategies can be employed to ensure that services are accessible for those who need them the most?**

A number of strategies can be useful in improving access to financial assistance and broader social services that will improve the wellbeing of individuals. Aside from providing a holistic assessment of a client’ needs to meet the presenting and underlying risk factors, the following recommendations are made in relation to improving access to services for vulnerable groups.

* Development and distribution of education materials and resources in different languages to improve access to information and increase understanding of the service systems. This can be achieved by working with relevant ethnic and multicultural organisations to develop culturally sensitive information;
* The development and implementation of education campaigns using ethnic media, both print and radio, to increase reach of information across the different community groups.
* The engagement of CALD community leaders to support information sharing and referral within the community through capacity building and training;
* Improved referral pathways between service providers, specifically to improve access to ethnic and multicultural organisations and services, to support the cultural and linguistic needs of the clients;

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

Due to the nature of the organization, PRONIA has strongly supported and established networks and high level of cooperation with other services to achieve outcomes for clients. Referrals to internal and external services is an integral part of the ER program however the organization has limited capacity to develop new referral pathways due to the level of funding received and the high demand for services. Whilst external referrals are more suited to the organization as there are many FWC providers across the region for financial and material relief, it is more difficult for our organization to increase the financial support to clients of other services based on the existing funding.

PRONIA provides culturally and linguistically relevant services to CALD community groups and is specialized in the provision of cultural care. Increased funding would better place the organization to support CALD clients and increase client contacts. The benefits of this is in the other services PRONIA has to offer clients, that is counselling, aged care, health and wellbeing, educational and training programs, child care and family services that can improve the wellbeing of individuals and families substantially.

Improved communication and access to networks would improve information sharing and access to resources for caseworkers. Whilst we maintain ongoing consultation with partner organizations and discuss mutual clients or make interagency referrals networking at a larger scale will provide greater understanding of the service sector and options for our clients for accessing new programs and services.

PRONIA currently has established relationships with HAAG & InTouch, supporting women in domestic violence and individuals at risk of homelessness, having resulted in 108 clients provided ER financial support mainly to secure housing. The caseworkers liaise with internal services, such as the newly arrived project, where new arrivals are referred for support to access education and employment opportunities, however the majority of the clients are elderly of people with disabilities and the workers have limited knowledge of services in relation to employment options. It has been our experience that middle aged clients or those with disabilities experience difficulties in accessing employment opportunities.

**2.2 What effect will the requirement to formalize relationships with other organizations have on your service? How do you see these relationships working to maximize their effectiveness?**

PRONIA strongly supports the establishment and cultivation of formalized relationships with organizations and has experienced the benefits of this first hand through its collaboration with Home at Last, Housing service for older people and InTouch a domestic violence service for women. Cross referrals are made based on clients’ financial and support needs and has secured clients personal safety, emotional support needs and financial needs to secure funding with referrals per month (each service) to support clients.

Improved working relationships with government schemes and programs supporting disadvantaged individuals is integral in improving clients’ financial security. For instance, a direct partnership with the DHS Utility Relief Grant Scheme would be a time saving practice as the experience of clients, with the assistance of a Financial Counsellor/ ER Caseworker, with contact the office has had unsurpassable systemic barriers in attempting to access this scheme with energy billing companies.

**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?**

The service has a small percentage, under 9% who are repeat clients. These clients are commonly recent arrivals from Greece who have no income source, victims of elder abuse perpetrating by adult children due to drug addiction or mental health issues, and individuals presenting with mental health issues.

Financial assistance distributed via an accessible and flexible generalist casework service delivered from head office in Brunswick via office appointments; telephone consultations; client drop in services; Information and referral and outreach service, where needed. The service is delivered in a sensitive, respectful and confidential manner preserving the dignity of the recipients at all times adhering to guiding principles outlined in policy and procedures including, code of conduct, client charter, client duty of care, confidentiality and privacy.

Caseworkers provide transactional emergency relief and undertake intensive support activities to assist the clients impacted by complex issues. This is achieved through the application of client focused approach to direct client work meeting the immediate needs of a recipient, empowering individuals to take action to improve their situation, build their resilience, collaborate with clients to be part of interventions, and focus on specific needs of each client. Caseworkers also provide crisis intervention to emergency and critical client incidents through the provision of immediate financial assistance and intensive support to avoid serious impacts to clients such as homelessness and domestic violence.

Whilst the ER program meets the crisis or immediate need of the client presenting for financial assistance, the caseworker, once having completed the assessment will determine action based on clients wellbeing at the time of presenting to the service. This can happen at the first of second point of contact made by the client. Clients who have utilized the service repeatedly are referred to other ER providers for assistance and/or to financial counselling. However, in some instances the clients are resistant in engaging with another ER provider or reluctant to see a financial counsellor often the main barrier to referring them on. This is due to literacy levels, poor English language skills, a lack of understanding of the benefits of financial counselling and limited access to bilingual (Greek) workers. It is our view that any clients who present on the third time, if not already, assessed for additional support should be reassessed and additional assistance through internal or external supports provided.

**3.3 How can DSS support early intervention and prevention opportunities?**

Early intervention and prevention opportunities can be improved by gaining a better understanding of the clients groups accessing FWC services, and gaining a better understanding of the gaps in services delivery through consultation with funded organizations. More emphasis must be given to CALD communities and their need for improved access to information, services and resources to improve their financial position and general wellbeing with their community.

DSS would greatly benefit from consulting ethnic and multicultural organizations of how to best engage CALD communities and provide funding for sector development to these community groups to undertake community prevention and education activities in partnerships with FWC. This would ensure the use of existing expertise and knowledge of CALD communities, established relationships and cooperation with community leaders and develop collaborative approaches to education and prevention initiatives.

Prevention and early intervention programs must be developed in a culturally and linguistically appropriate manner with cultural reviews undertaken by ethnic organizations to ensure their relevance and to achieve maximum outcome for the intended groups. Use of the ethnic media is a powerful tool across many CALD communities and a campaign with regular engagement of the community will improve access to isolated and disadvantaged communities.

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

PRONIA’s emergency relief financial assistance is distributed via an accessible and flexible generalist casework service delivered from head office in Brunswick via office appointments; telephone consultations; client drop in services; Information and referral and outreach service, where needed. The service is delivered in a sensitive, respectful and confidential manner by qualified staff who provide transactional emergency relief and undertake intensive support activities to assist the clients impacted by complex issues.

Staff apply a client focused approach to direct client work, wrapping services around the needs of the individual to meet the immediate needs of a recipient, also to empower individuals to take action to improve their situation, build their resilience, collaborate with clients to be part of interventions, focus on specific needs of each client. The service provides crisis intervention to emergency and critical client incidents through the provision of immediate financial assistance and intensive support to avoid serious impacts to clients such as homelessness and domestic violence. Provide Information and referral Service to clients brokering more holistic services for clients with complex and multiple issues

Strengths of the service is the provision of bilingual workers who have capacity to establish rapport and trust with CALD clients and the strong advocacy role undertaken by the caseworkers to support clients access to information and support services to improve their financial capacity.

Ongoing support from within the sector is required to build capacity of staff to work with clients who present with difficult and challenging behaviors. Funding toward training programs and support networks at regional levels are essential to build the expertise and skill of staff to better manage clients of diverse backgrounds and with challenging behaviors.

**4.2 What tools do you see as integral to the further development of the FWC services in Australia.**

PRONIA has four decades of experience working with the Greek community and advocating needs of CALD communities and has expertise in engaging community to improve access to services. There continue to be gaps in the provision of services to CALD community groups due to language and access barriers

* Cultural competency training of FWC services to better meet the needs of CALD clients and families;
* Provision of information and referral service to clients brokering more holistic services for clients with complex and multiple issues, in particular ensuring access to services provided by ethnic and multicultural organisations;
* Community education tools and resources on financial management, in different language, to improve educational awareness activities, improve access to services for CALD communities and reach isolated people impacted by financial hardship and other complex issues. This will be achieved via ethnic media and community seminars;
* Trained and experienced bilingual financial counsellors who can address the needs of CALD clients and improve their understanding of the benefits of financial counselling and support;
* Improved assessment tools to improve workers’ capacity to undertake client assessments and referral to social services;
* Improved access to relevant networks and training opportunities for smaller FWC providers.
* Support to smaller providers, like PRONIA, through service support funding to contribute to the development of evidence base through data collection and program evaluation, therefore improving knowledge on CALD community groups.