



2023-2024

# Annual Report

**Adapting** to ensure a fair *and* just social security system

## About Social Security Rights Victoria (SSRV)

Social Security Rights Victoria is an independent, state-wide community legal centre that specialises in social security and related law, policy and administration. **SSRV uses its expertise and experience to provide legal and related services to vulnerable and disadvantaged Victorians and those who support them.** This assists people to secure and protect their right to social security entitlements and address associated legal, financial and wellbeing concerns.

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

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

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

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SSRV **Financial Statements** for the year ending 30 June 2024 can be viewed separately [ssrv.org.au/our-work-and-impact/](https://ssrv.org.au/our-work-and-impact/)

# Our People

## BOARD

Tom Cobban, President

Jacob Erlandsen, Vice President

Troy West, Treasurer

Rebecca Burdon, Membership  
Officer

Mark Kreuzer, Member

Katy Woods, Member

Mary Anne Noone, Member

Amy Chinnappa, Member



SSRV Board

## STAFF

Gillian Wilks  
Chief Executive Officer

Laura Jordan  
Principal Lawyer

Peter Horbury  
Operations & Intake Co-ordinator

Georgina Sack  
Executive Assistant

Graeme Parsons  
Financial Counsellor

Mark Morand  
Project Worker

Margie Ambrose  
Communications Officer

Veronica Williams  
Community Lawyer

Elizabeth Divers  
Community Lawyer

Eloise Cox  
Community Lawyer

Kristen Densley  
Community Lawyer

Aylin Yigit  
Community Lawyer

Tom Fletcher  
Pro Bono Secondee

## CONTRACTORS

Albie Colvin Graphic Design

Carruss Consultants

Josef Legal

Lant3k IT Solutions

Monanegra Consulting

Nexia Australia

Paper Giant

The Creative Works

Third Island Pty Ltd

Wendy Foster

# FUNDERS AND SUPPORTER

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

## **Funders** and financial supporters:

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

## **Organisations that administer funding** received by SSRV

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

## **Pro bono partners** and supporters

- Hall and Wilcox Lawyers
- Berrill and Watson Lawyers
- Gadens Lawyers
- Bryn Overend, Barrister.

## **Key project and program partners**

- Financial Counselling Victoria.

## **Sector peak bodies**

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

The background is a vibrant, abstract composition of geometric shapes. It features large vertical bands of orange, blue, and green, interspersed with white and dark blue elements. Various shapes like circles, triangles, and rectangles are scattered throughout, creating a dynamic and modern visual style. The text 'Our Year' is centered within a horizontal blue band.

# Our Year



Tom Cobban  
SSRV President

# PRESIDENT'S REPORT

**Whilst the SSRV Board continues to support our staff to deliver vital services to vulnerable Victorians, the focus of the SSRV Board over the last 12 months has also moved to efforts to secure the future of the service.** As we have seen from our colleagues at Welfare Rights in NSW, and community legal centres in Victoria and around Australia, funding and funding sustainability are key issues at present. This uncertainty and these funding constraints have led the Board to give much thought and to collaborate widely on the future of the organisation and the services that it offers. This process has been ongoing for years but has ramped up in the last 12 months.

Out of this process, the Board has reached the conclusion that the services can continue to be provided in a similar way from within a larger and stronger community-based organisation, but that continuing to provide the services from the current SSRV organisation is not financially sustainable. After reaching this conclusion, the Board has undertaken a comprehensive survey of the community legal sector to work out if there is an organisation that would be best placed to merge with, or take on, the services provided by SSRV and continue to offer them into the future.

After discussions with many other similar organisations, SSRV has decided that its services would be best re-homed within Banyule Community Health (BCH), alongside the West Heidelberg Community Legal Service. BCH has a proven track record of acquiring and preserving community legal services and has given the SSRV Board assurances that the service can continue to operate across the whole of Victoria, with minimal restrictions.



We are confident that this change will ensure that vulnerable Victorians with social security issues will get the help that they need, and that the services will be able to grow and flourish with the certainty that comes with the protection of a larger, multi-disciplinary health service that already houses a legal service. We are also confident that the change will be positive for SSRV's staff cohort, by offering greater employment security and opportunities for collaboration with colleagues across a number of legal and health disciplines.

**This may be SSRV's last Annual Report, which is significant for an organisation that has been around and doing important work for more than 35 years. However, we are positive about what the future holds for the service. As an organisation, SSRV is proud of what it has achieved and is confident that its legacy will be preserved and celebrated via the ongoing and continued commitment to helping people with social security issues.**

Once again, on behalf of the SSRV Board, I would like to thank all of the wonderful SSRV staff for their dedication and commitment to our service and to helping people in need. This year SSRV continued its work as a leading legal service on all things social security by running cases at the tribunal and getting great outcomes for its clients. SSRV also continued to provide vital education and support services to the community and CLC sector all over Victoria, including in regional areas.

Special thanks to our Chief Executive Officer, Gillian Wilks, for her work across the organisation and particularly on the project to secure a more sustainable future for SSRV. Her contribution has been enormous.

Lastly, the Board would also like to thank the funders that make SSRV's work possible for their ongoing confidence and support.

*Tom Cobban, Board President*

# CHIEF EXECUTIVE OFFICER'S REPORT

**Access to income support when it is needed is a human right. Fortunately, in Australia our government recognises this right and we have relevant laws and systems in place. Often these work well for the benefit of those for whom they are intended.**

However, the law and how it is administered can at times be inaccessible or not seem to be applied in the interests of people who are seeking income support. This is because the law and its' administration are large and complex; the system can seem impenetrable and difficult to navigate; people are often seeking to engage with the social security system at a time when they are under significant stress and are facing difficult life circumstances; finances, including social security payments and obligations, may be weaponised by perpetrators of family and domestic violence; some cohorts of people are not notionally eligible for income support; and when seeking to challenge a Centrelink decision an individual is faced with the other party being a large bureaucracy or law firm with expertise in social security law and processes.

For all of these reasons, it is essential that people who are experiencing vulnerability and disadvantage are able to access appropriate and skilled assistance when facing challenges in actioning their right to income support when it is needed. As we know from the data about the professionals who use the SSRV Worker Help Line, attend community legal education sessions and refer people to SSRV, a wide range of workers and agencies are active in this space more generally. SSRV has a distinctive and significant role as statewide, specialist community legal centre whose experience and expertise is critical for individuals dealing with social security legal issues and for others who are working with and supporting them.



Gillian Wilks, SSRV  
Chief Executive Officer,

It is this specialist legal experience, expertise and functions that we have been aiming to protect and strengthen by seeking to increase baseline and other funding and, more recently, to explore alternative options to ensure the continued operation and sustainability of SSRV and the services that it provides. We have now reached a significant point in the organisation's history and development. I am optimistic about the future and believe that there are many great opportunities ahead.

**It is with great respect and appreciation that I acknowledge the strategic vision, determination and courage of the SSRV board members who have led the work to ensure the ongoing availability of viable and sustainable specialist social security legal services for Victorians. I also acknowledge the openness and interest demonstrated by other organisations with whom we have discussed possible future partnerships – notably Banyule Community Health, and the support and encouragement offered by funders, program administrators and peak bodies.**

Importantly, I acknowledge the SSRV staff team whose commitment to their work and clients has been so admirably demonstrated in their continued provision of high quality and impactful services, and their focus on SSRV's broader purpose and objectives, during a period of change and uncertainty.

As can be seen throughout this annual report, in 2023-2024 SSRV has continued to provide a wide range of legal assistance and financial counselling services – including information and referrals, advice, legal tasks and discrete assistance, ongoing representation, secondary consultation, community legal education, stakeholder engagement and systemic advocacy. We have also focussed on providing integrated services, working at the intersections between social security and other issues such as family violence and disasters, actively communicated about our work and continued to take innovative approaches to addressing legal need. We have achieved significant and life changing outcomes for clients and have continued to receive very positive feedback across all areas of SSRV’s activity.

During the year SSRV participated in the National Accreditation Scheme administrated in Victoria by the Federation of Community Legal Centres. This scheme is an industry-based certification process that supports and recognises good practice in the delivery of community legal services. It provides a quality assurance process that gives community legal centres, funding bodies and clients confidence that member community legal centres are operating according to good practice and industry standards. I am pleased to report that SSRV has now been re-accredited for a further three-year period.



Gillian Wilks, SSRV Chief Executive Officer, speaking at the Economic Justice Australia Conference, May 2024

In May 2024, the *Community Legal Centres Multi Enterprise Agreement 2024-2027* came into effect. This was the result of substantial work over a number of years led by a core group of Victorian community legal centre CEO's and a team of lawyers from Maddocks who provided pro bono legal assistance to the sector. This work is greatly appreciated by all at SSRV. The Agreement provides a current industrial instrument, with improved pay and conditions, for the staff of community legal centres that are parties to it.

Many people and organisations contribute to the work of SSRV and the outcomes it achieves. Sincere thanks to:

- > SSRV's staff team
- > Laura Jordan, SSRV's Principal Lawyer, who approaches the responsibilities and demands of the role with a strong sense of social justice and great skill
- > the SSRV board members for their leadership and commitment
- > pro bono supporters and project partners
- > funders, program administrators and donors
- > sector peak bodies
- > the contractors and service providers who contribute to and support SSRV's operations
- > our colleagues in the legal assistance, financial counselling and related sectors, many of whom have worked collaboratively with SSRV to assist clients and to facilitate SSRV activities in their respective communities.

Finally, I would like to recognise Graham Wells who died recently following a long illness. Graham was SSRV's Principal Lawyer for over five years up until early 2017. He went on to work with Victoria Legal Aid where he continued to practice in the area of social security law, delivering legal assistance with expertise, energy and passion. Sincere condolences to Graham's family, friends and colleagues.

*Gillian Wilks, Chief Executive Officer*

The background is a vibrant, abstract composition of geometric shapes. It features large vertical bands of orange, blue, and green, interspersed with white and dark blue elements. Various shapes like circles, triangles, and rectangles are scattered throughout, some overlapping the colored bands. A prominent light blue horizontal bar spans across the middle of the page, containing the text 'Our Services'.

# Our Services

# LEGAL AND FINANCIAL COUNSELLING SERVICES



304 legal advice services



125 financial counselling services



390 legal tasks



41 legal representation services



439 secondary consultation services to other professionals from more than 200 different organisations

Over 2023-24, SSRV continued to strengthen existing procedures and pathways. Through the delivery of client services, SSRV assisted many clients and workers to resolve their social security disputes and obtain substantial and positive outcomes.

The Legal Assistance Line and Worker Help Line continued to be SSRV's main access points for clients and workers. With this year came some change, to staffing as well as premises. Despite this SSRV's delivery of legal services was strong. Ultimately, demand for SSRV's services continued to outweigh capacity, however SSRV continued our commitment to delivering impactful client services, whilst balancing capacity and demand.



Laura Jordan, SSRV  
Principal Lawyer

SSRV continued to receive positive feedback recognising SSRV's commitment to providing a further level of assistance where possible, to assist clients and workers to progress in the resolution of their dispute. This limited assistance (legal tasks) included work such as the review of complex documents, assisting clients to communicate with Centrelink, providing comprehensive written follow up advice, drafting of statements and drafting of review applications. This work recognised and championed by clients and workers, who were grateful for SSRV's expertise and commitment to providing a considered and impactful service.

After campaigning by Economic Justice Australia and member centres, including SSRV, a direct communication channel with Centrelink, the Advocate's Channel was set up in November 2023 for Economic Justice Australia member centres. Access to this communication channel has significantly increased SSRV's ability to assist and resolve disputes for vulnerable clients through quick and early resolution. SSRV is very grateful for the work that has gone into the setting up of this channel by Economic Justice Australia, member centres and Services Australia.



SSRV's integrated financial counselling service grew and strengthened considerably over 2023-2024, with many fantastic client outcomes obtained. SSRV's financial counselling service saw clients able to resolve their disputes with Centrelink at an early stage, and where this was not possible a referral back to SSRV's legal practice was considered. Direct communication with Centrelink assisted SSRV's financial counselling service to obtain considerable outcomes for vulnerable clients, including assisting clients to navigate Centrelink's systems, restart or obtain income support payments, obtain back payments, and negotiate debt repayments. SSRV's financial counselling service worked hand in hand with SSRV's legal service, and the positive outcomes for clients through this integration was evident.

SSRV continued to strengthen our partnership with Hall & Wilcox, and in March 2024 welcomed a secondment arrangement, with the aim of together developing a Disability Support Pension Clinic within SSRV. Through this secondment arrangement SSRV was able to increase our capacity to deliver client services, with a focus upon considered and comprehensive advice about the Disability Support Pension eligibility and review process. SSRV is very grateful to Hall & Wilcox for their commitment to SSRV and the work we do.

SSRV's client services are in a strong position, with significant expertise within the team bringing continual positive outcomes for vulnerable clients. SSRV's strong client services and ability to obtain client outcomes is a representation of our team's tireless dedication and commitment to community legal services and access to justice within social security law.

*Laura Jordan, Principal Lawyer*



## Neil's story – Internal review and farm asset test exemption

Neil was referred to SSRV by a financial counsellor in regional Victoria. Neil's Age Pension had recently been reduced to \$300 per fortnight, after Centrelink revalued his assets.

Neil lived in a unit he owned, he also owned half a farm with his daughter. Neil's daughter worked the land, it was her full-time job and her only income. The farm made a small amount of income, just enough for her to live off.

Neil was struggling to make ends meet on \$300 Age Pension per fortnight. Neil had sought assistance from his local financial counsellor, who referred Neil to SSRV. The financial counsellor wanted to know if SSRV could assist Neil to increase his rate of Age Pension.

SSRV booked Neil in for a phone advice appointment, where a SSRV lawyer discussed with Neil his circumstances and options. SSRV provided advice to Neil that social security law had some exceptions to how farm assets could be considered in the asset test.

SSRV's lawyer decided, with Neil's consent, to provide further 'limited assistance' to Neil by contacting Centrelink on Neil's behalf and seeking his interest in the farm be exempt under farm hardship provisions.

With the assistance of Neil's financial counsellor, SSRV drafted submissions to Centrelink outlining Neil's circumstances and why SSRV believed the hardship provisions should apply. Neil's financial counsellor compiled supporting documents and provided them to SSRV to attach to the request.

Within 24 hours, Centrelink actioned SSRV's request and applied the hardship provisions to Neil's Age Pension. This increased Neil's Age Pension from \$300 per fortnight to \$950 per fortnight.

Neil was very relieved to have his Age Pension increase by more than twice what he was previously receiving. Neil and his financial counsellor were very grateful for SSRV's assistance and reflected they felt they could not have achieved this outcome without SSRV's expertise in social security, and SSRV going a step further to provide limited assistance and correspond with Centrelink on Neil's behalf.



## **Delilah's story – Tribunal representation and cancellation of \$80,000 debt**

Delilah contacted SSRV's Legal Assistance Line about a \$80,000 debt Centrelink had raised against her. At the time of contacting SSRV, Delilah had a Hearing listed at the Tribunal in three weeks' time.

SSRV's intake team booked Delilah for an appointment with a lawyer. SSRV's lawyer discussed the debt with Delilah, as well as the circumstances that led to the debt, and Delilah's current circumstances. Delilah said the debt was due to Centrelink making a member of a couple determination which Delilah disagreed with. SSRV's lawyer recognised that Delilah was very vulnerable and unlikely to be able to effectively advocate for herself at the Tribunal. Delilah spoke English as a second language, had limited supports, cared for 8 young children as a single mother and had been affected by family violence.

SSRV's lawyer brought Delilah's matter to SSRV's fortnightly Legal Practice Meeting, and recommended SSRV assist Delilah with representation at the Tribunal. SSRV decided to offer Delilah representation, and with Delilah's consent SSRV wrote to the Tribunal to request an adjournment to allow time for preparation for the Hearing.

SSRV drafted submissions and statements on behalf of Delilah, outlining why the \$80,000 debt raised against her should not exist. SSRV's financial counsellor drafted a Statement of Financial Circumstances with Delilah which clearly outlined Delilah's current financial position and inability to repay the debt.

SSRV represented Delilah at the Tribunal Hearing and made oral submissions on her behalf. Ultimately, upon SSRV's oral and written material, the Tribunal decided to cancel the \$80,000 debt.

This resulted in Delilah being refunded \$10,000 to her bank account. However, an additional \$20,000 of Delilah's refund was automatically diverted by Centrelink to repay a new debt recently raised against her. Delilah explained to SSRV that she also disagreed with this debt and that it was related to her experience of family violence. Considering the legislation and policy, SSRV formed the view it was incorrect for Delilah's refund to be diverted to repay this debt. SSRV has now opened a new file to assist Delilah seek internal review of the \$20,000 debt and decision to divert her refund.

# INTEGRATED SERVICES

Through the Integrated Services Project (ISP) grant, SSRV has continued our highly valued partnership with Financial Counselling Victoria (FCVic), bringing together social security law experts and financial counsellors to work together to deliver holistic, wrap around services and improve client outcomes. Team members championed and practiced integrated service delivery both within SSRV and more broadly with the financial counselling sector across Victoria.

Through this funding stream, both legal and financial counselling services were provided by SSRV team members to vulnerable people experiencing issues with Centrelink. The clinic structure of appointments allowed for both discrete 'one off' services and for further ongoing casework, and representation as appropriate. Drawing on prior knowledge and experience, new approaches were trialled and adopted with a view to achieving positive client outcomes. In addition to providing direct client services, team members also delivered secondary consultations to other professionals, developed resources and delivered community legal education workshops, and participated in advocacy and policy initiatives.


Integrated services are about bringing together a diversity of experience and expertise to do more than we otherwise could. At SSRV this is achieving outcomes and addressing issues that extend beyond the scope of direct legal services. This could be addressing related financial issues, checking up on financial health, or approaching the situation with less legalistic eyes. All in all, the result is a more holistic service where the client leaves with better wellbeing outcomes than they otherwise may have.



Graeme Parsons (SSRV financial counsellor) at the Financial Counselling Australia conference in Perth.

Team members continued to be active in financial counselling spaces, including

- > the FCVic Centrelink Working Group, taking a proactive approach to raising relevant issues, drawing on the experience and expertise of group members to inform systemic advocacy work, and acting as a resource to the group through delivery of training and development of resources
- > regional network meetings
- > meeting with incoming FCVic Chief Executive Officer, Zyl Hovinga-Wauchope
- > the FCVic Industry Summit, the Changing Face of Hardship, in March
- > contributing to FCVic's Devil's Advocate monthly publication highlighting issues and themes that are of both practical use to financial counsellors and those which are common matters of interest at a systemic level
- > the FCVic Conference in Lorne in October 2023, where team members were able to promote SSRV's work and publications, and participate in the 'speed dating' sessions and the end-of-conference 'Great Debate'
- > the Financial Counselling Australia Conference in Perth during May, staffing a stall shared with Consumer Action Law Centre, engaging with financial counsellors from across the country, sharing publications and resources from SSRV and Economic Justice Australia.



Contributing to an overall SSRV priority of supporting community and other workers to better assist their clients with Centrelink issues, team members participated in the Worker Help Line roster and contributed four sessions to the FCVic training calendar for Victorian financial counsellors. These included:

- > Age Pension and Assets
- > Centrelink Entitlement for Parents
- > Disability Support Pension – Eligibility and Support
- > Centrelink Payments – Member of a Couple

The sessions were recorded and remain available for FCVic members professional development training through the FCVic online training library. The sessions were well attended and very positive feedback was received.

- > *‘I learned a lot of information that was new to me which will help me in my role. The training was easy to understand.’*
- > *‘The presenters were great presenters and were able to present a huge amount of information in a clear and concise way.’*





### **Reflections: Financial Counsellor**

“Working as a financial counsellor within a specialist community legal centre brings with it an insight into how and when our legal system can bring practical improvement to both the lives of individuals and to broader society. It does it best, in the context of listening to agencies and to their clients, and in providing clear guidance and support in understanding how and if an assessment or decision can be challenged. It also uses that context — the stories and circumstances — to highlight how and when discretion might be applied; when the letter of the law might be leveraged by its spirit. In my role therefore, assisting in completing those client stories — often the day-to-day financial impacts on their lives and wellbeing — provides a meaningful and effective combination of efforts. One where client outcomes extend beyond a legal decision to be a holistic consideration of current and future wellbeing.”

**Graeme Parsons, SSRV Financial Counsellor.**

## **Fiona's Story – Tribunal representation and Compensation Preclusion Period reduction**

Fiona had a workplace accident and received lump sum compensation from Work Cover. This caused Centrelink to cut off her JobSeeker payment and to raise a compensation preclusion period ('CPP'). A CPP means that you are precluded from receiving Centrelink into the future, due to the compensation for economic loss that you have received.

Fiona was married, and throughout the marriage her spouse had perpetrated severe family violence towards her. After receiving her CPP, her husband became very ill and required urgent medical treatment. He coerced Fiona to spend a large amount of her compensation money towards his medical treatment, ongoing rent and living expenses by threatening to harm her if she refused. After agreeing, Fiona quickly found that her compensation money had run out entirely. She lodged an application with Centrelink to return to JobSeeker payment and was surprised when it was rejected due to the CPP.

Fiona lived in government housing and fell into rental arrears as she had no money to pay rent. Her housing provider issued a notice to vacate, and subsequently applied for a possession hearing at VCAT. With no compensation lump sum money remaining and no income, Fiona faced a serious risk of homelessness. Fiona had a housing legal service supporting her to secure her rental. Fiona was reliant on church and charity services for food and essentials and did not have family or friends whom she could live with.

Fiona was referred to SSRV by a worker at her local community centre, through the SSRV Worker Help Line. The SSRV lawyer drafted submissions, gathered supportive evidence, and lodged an application for internal review. The SSRV lawyer was successful in getting the CPP reduced, and Fiona's JobSeeker application approved. Fiona began to receive JobSeeker payment at a rate of \$1,000 per fortnight and was paid an arrears payment – which she paid towards her rental arrears.

The SSRV lawyer kept Fiona's housing lawyer updated with these developments, and Fiona was then able to enter into a repayment plan with her tenancy provider. This demonstrates integrated service delivery, as the SSRV lawyer communicated with Fiona's tenancy lawyer to ensure Fiona received a holistic wrap around service.

Having returned to regular income support, Fiona was in a much better position to budget a repayment plan for regular ongoing payments and was no longer at risk of homelessness.

After closing this matter, the SSRV lawyer then advised Fiona on her eligibility for the Disability Support Pension and how to lodge an application, as this may be a more appropriate long-term payment for her than JobSeeker.



## **Penny's story – Internal review and debt waiver for family violence affected client**

Penny was referred to SSRV by her financial counsellor, through the SSRV Worker Help Line. Penny had experienced severe family violence throughout her life, perpetrated towards her by multiple family members and partners. A few years ago, Penny's ex-partner was breaching an intervention order by stalking Penny and their child, threatening to burn her house down and kill them. Penny and her child lived in fear.

Concerned for the safety of the child, the Department of Fairness, Families and Home (Child Protection) removed Penny's child from her care. The police placed Penny in temporary family violence crisis accommodation. Penny did not update Centrelink that her child had been removed from her care. This was due to a number of reasons, including:

- > She was under immense stress at the time and lived in fear for her life, it was not at the forefront of her mind to update Centrelink.
- > She was under the belief that Child Protection would update Centrelink. This is because her Child Protection case worker had told her that Child Protection would report the change to Centrelink, and that Penny did not need to do this herself.
- > She was reliant on her Centrelink payments to afford her rent and was concerned that without her Centrelink payments she may become homeless. This would also make it less likely for Child Protection to return her child to her.
- > Six months after losing care of her child, Centrelink learnt of the change of care and cancelled Penny's Family Tax Benefit and Parenting Payment and raised a \$10,000 debt.

Penny's financial counsellor had helped Penny to return to Centrelink payments and asked SSRV for help to seek a review of the debt. The SSRV lawyer drafted written submissions, drafted Penny's statement and gathered supportive materials, and lodged an application for internal review by an Authorised Review Officer.

SSRV assisted Penny to achieve the following outcomes through internal review:

1. Waiver of \$9000 of her debt, with \$300 refunded to Penny; and
2. Increased rate of payment; Penny was paid \$3000 in arrears for Family Tax Benefit owing to her, and her Family Tax Benefit fortnightly payment was increased from \$190 to \$550.

Increased rate of payment; Penny was paid \$3000 in arrears for Family Tax Benefit owing to her, and her Family Tax Benefit fortnightly payment was increased from \$190 to \$550.





### **Reflections - Community Lawyer**

“Prior to working as a community lawyer at SSRV, I was working as a community lawyer primarily in family violence, employment law, and tenancy. My experience at SSRV has highlighted to me how important it is that all members of our community receive a sufficient income to live an adequate standard of life, and that receiving insufficient income can have a direct causal link to increased risks of family violence, housing instability, poverty or financial hardship, and health issues. To me, delivering integrated services means recognising this causal impact, and working alongside others to deliver holistic care to clients and address all their needs. Integrated service delivery can be internal, working alongside other SSRV staff members, or external with organisations outside of SSRV. It means building new relationships with organisations and services external to SSRV, and fostering those relationships, to best equip SSRV with resources to offer wrap-around support to clients. I am proud of what the ISP team has achieved in this financial year, and over the course of project funding, and look forward to seeing what SSRV achieves in the future.”

**Eloise Cox, SSRV Community Lawyer.**

## Responding to Intersecting Needs

# FAMILY VIOLENCE AND SOCIAL SECURITY



In the 2023 -2024 financial year, supporting victim/survivors of family violence and their workers remained a core focus of our work through the provision of information, legal advice and case work services, secondary consultation, community legal education and advocacy.

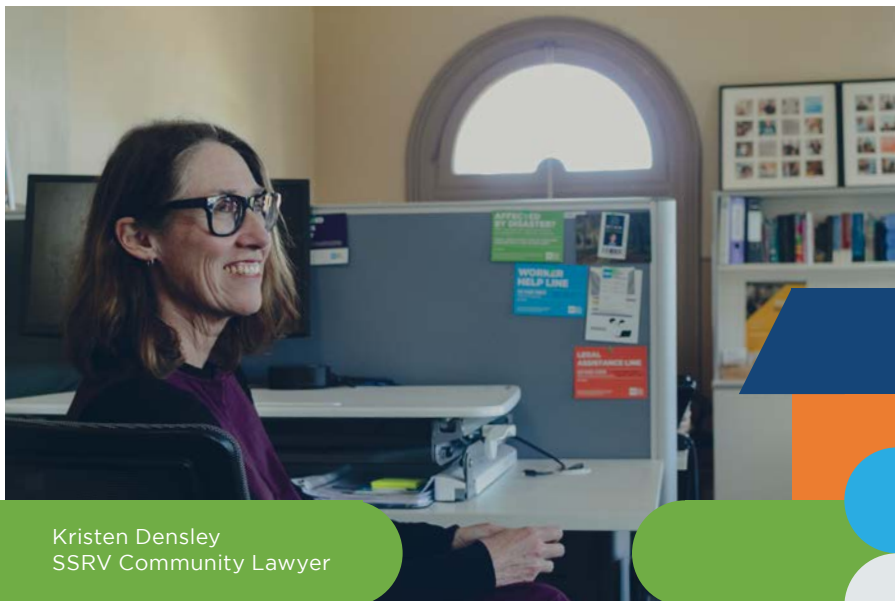
We have continued to observe that access to financial independence through our social security system is a physical safety issue. For victim/survivors, accessing a Centrelink payment can be the difference between leaving and remaining in an unsafe relationship which in turn can have a direct impact on the risk to their immediate safety.

Despite the progress made in having family violence specifically recognised as a relevant consideration for Member of a Couple decisions, a Section 24 determination not to treat someone as a member of a couple for a special reason and special circumstances debt waiver, perpetrators continue to use the social security system to commit family violence – be it through refusing to lodge tax returns, avoiding child support or forcing a victim/survivor to private collect, alleging changes in care that impact victim/survivors ongoing access to payments, coercing victims/survivors to claim payments or provide incorrect information about their income and relationship status.

Difficulty accessing Centrelink social workers, training for Centrelink staff, further changes to the special circumstances debt waiver provisions and funding for the specialist legal assistance sector to support victim/survivors with their Centrelink issues remain ongoing areas of advocacy to ensure victim/survivors are well supported.

An emerging issue throughout the last 12 months is the impact on victim/survivors who have had child protection involvement which resulted in the removal of their children. In these circumstances, victim/survivors are at risk of incurring a Centrelink debt following a change in care. Meanwhile, the loss of Family Tax Benefit and change in payment from Parenting Payment to Jobseeker payment often creates even greater financial hardship and risk they will enter homelessness which can then impact the timeline of having children returned to their care. This is yet another example of how perpetrator actions have a ripple affect across all areas of a victim/survivor's life and why there is still more change required to the social security system.

SSRV continues to approach our work with victim/survivors through a trauma informed lens. We actively seek opportunities to minimise the need for a victim/survivor to re-tell their story multiple times. In doing so, we leverage the assistance of and work alongside community workers who may already be supporting them. We strive to allocate resources to assist a victim/survivor in the most impactful way possible – often undertaking legal tasks to resolve an issue or through the provision of representation.



Kristen Densley  
SSRV Community Lawyer



## Marina's story – Internal review and cancellation of \$40,000 debt

Marina was referred to SSRV by an Aboriginal family violence support service. Marina wanted advice about action being taken against her by Centrelink. Marina was unclear about the Centrelink debts raised against her. She was also experiencing financial hardship, exacerbated by Centrelink withholding significant portions of her payments to repay the debts.

Working alongside SSRV's community lawyer, SSRV's financial counsellor sought information from Centrelink about the outstanding debts along with a pause on enforcement action. Centrelink identified three debts totalling \$41,000. Two of the debts were overpayments of Family Tax Benefit related to Marina's ex-partner's income.

SSRV's community lawyer prepared a request for internal review, drafting a statement on behalf of Marina and making submissions as to why the debts should be waived. Marina had experienced extensive family violence which she was still in the process of surviving. The events of family violence she had endured were traumatic for her to recount but were relevant to seeking waiver of her debts. Focused on Marina's wellbeing, SSRV's financial counsellor obtained letters of support from Marina's family violence counsellor, caseworker, and doctor to speak to the family violence Marina had experienced so that she did not have to recount this herself.

Upon internal review and consideration of the supporting documents, Centrelink waived the debt of \$20,000 based on special circumstances and decided to change the debt of \$21,000 to a debt of \$2,300. This resulted in a \$18,000 refund to Marina.

## **Milly's story** - Assistance to gain access to Centrelink payments following separation

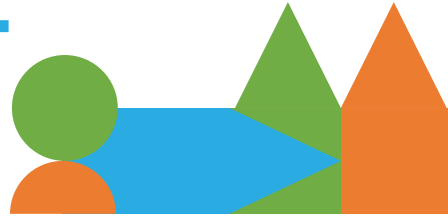
Milly sought assistance from SSRV following her separation. She had applied for Parenting Payment as a member of a couple but separated from her partner soon after the claim was made. Milly then made another claim for Parenting Payment Single after her separation.

Unable to work, without any income, and the primary carer of her two young children, Milly contacted Centrelink about why her claims hadn't yet been processed. Centrelink told her the Parenting Payment (Couple) claim was awaiting income documents from her ex-partner. Given this, the Parenting Payment Single claim could only be processed if Milly withdrew her couple claim. Milly declined to withdraw her couple claim as this would decrease her entitlement to back payments.

Milly contacted SSRV for advice. Considering the urgency for Milly to receive income, SSRV's financial counsellor assisted Milly to contact Centrelink and seek severance of the two claims to enable them to be processed separately.

Centrelink agreed to sever the claims and processed the Parenting Payment (Single) claim within a week. Milly was also later back paid to the date of the Parenting Payment (Couple) claim.

# DISASTER PREPAREDNESS, RESPONSE WORK AND SOCIAL SECURITY



SSRV receives funding to support people living in disaster-affected areas of Victoria. We have developed a disaster preparation and response framework with six elements to ensure that we deploy resources efficiently and effectively, and in accordance with our Strategic Plan and Theory of Change. During 2023-2024 we have:

- > refined our **Response** guidance in accordance with our maturing understanding of the ways in which disasters can unfold
- > delivered against a comprehensive **Communications** plan for our disasters work
- > supported our peak body, Economic Justice Australia, in undertaking a social security access **Research** project
- > supported disaster-affected **Clients** who have reached out to us
- > continued our **Advocacy** for sensible law reform to address identified incoherences between the intent of social security law and the outcomes with respect to people experiencing disasters

We know from our research that disasters can create or worsen social security legal issues, and that these problems can emerge long after the timing of the event itself. With this in mind we continue to ensure that our staff remain disaster-informed to ensure that people in disaster-affected communities are prioritised for our support.



Mark Morand (SSRV Project Worker) and Aylin Yigit (SSRV Community Lawyer), centre, with the team from Hume Riverina Community Legal Centre

We also consider it important to do what we can to support people in the immediate aftermath of a disaster. From our perspective this means (a) raising community awareness of the availability of any state and federal financial assistance that has been made available, in a timely manner; (b) raising awareness in the CLC network of the support that we can provide to them, and also of the typical challenges that their clients may face with Centrelink.

We have documented the ways in which government financial support is made available, and announced; and we now ensure that such announcements are rapidly banner-advertised on our website.

We have developed a rapid-response communication protocol with the CLC network that is triggered by the same announcements.

We completed a number of activities in the communications space this year, with a focus on activities that support capability-building and awareness raising across the Victorian place-based CLC network.

We undertook a Bushfire Awareness Campaign comprising a series of articles and video stories for our website and newsletter, to raise people’s awareness of the risk of bushfire, and provide suggestions for how to be better prepared for bushfires from a social security perspective.

We delivered regional community legal education, with a specific focus on disaster-related social security legal issues, in consultation with our CLC colleagues at the Gippsland Community Legal Centre, Hume Riverina Community Legal Service and Mallee Family Care Community Legal Centre.

We participated in a range of disaster-focused legal forums conducted by the Federation of Community Legals Centres, Disaster Legal Help Victoria and the Commonwealth Attorney-General’s Department.

We co-coordinated, and co-delivered, a webinar for all interested community legal workers throughout Victoria, where seven specialist CLCs each provided their insights into disaster legal issues from their specific perspectives, and populated a templated information sheet with key facts and tips about disaster-related legal issues.



Mark Morand (SSRV Project Worker) and Aylin Yigit (SSRV Community Lawyer), with the Allie Collyer, Murray Mallee Family Care Community Legal Centre

### **Case Study: Kevin - Age Pension restored after internal review highlighting natural disaster risk to property**

Kevin consulted SSRV after Centrelink valued his farm's two titles separately and reduced his Age Pension to \$50 per fortnight. Kevin could not remain on the farm without his Age Pension payments.

SSRV's community lawyer considered that the extended land use test should be applied in Kevin's case to exempt the entire farm from the assets test and restore his pension. SSRV's community lawyer contacted Centrelink to request an internal review. The review request was supported by a statement drafted with Kevin setting out the reasons why the farm should be considered as one parcel of land, and why the extended land use test should be applied.

Kevin's statement focussed on the risk posed by bushfire and drought. Kevin understood the sale of one parcel of land would seriously undermine the function of the farmhouse as a dwelling. It would mean the end of an airstrip used to protect the community from bushfire, because the airstrip could not fit on one title. It could also make the farmhouse uninhabitable in the event of a drought as the farm's only permanent source of water was on the other title.

Upon internal review, Centrelink agreed the farm could be considered as one title. The internal review officer agreed that selling the adjacent land would seriously undermine the function of the house as a dwelling because without access to a permanent water source the house could become uninhabitable.

Centrelink also agreed to apply the extended land use test to exempt the entire farm from the assets test. Centrelink reinstated Kevin's Age Pension from the date of the original decision in August 2023, resulting in a lump sum back payment to Kevin of approximately \$21,000.



## **Barry's Story** – Successful objection to \$10,500 COVID-19 JobKeeper debt

Barry was referred to SSRV's Worker Help Line by a local financial counsellor. Barry had been issued a debt of approximately \$10,000 from the Australian Taxation Office (ATO) for overpayment of JobKeeper Payment. The JobKeeper payment was a coronavirus (COVID-19) disaster support measure administered by the ATO to support Australian businesses and sole traders significantly impacted by the COVID-19 disaster.

When the COVID-19 pandemic hit Barry was residing in Australia with a temporary bridging visa with work rights. He was working as a rideshare driver and due to the COVID-19 lockdowns he experienced a significant downturn in his ability to generate an income.

He applied for JobKeeper at the recommendation of his authorised tax agent. The ATO accepted his application.

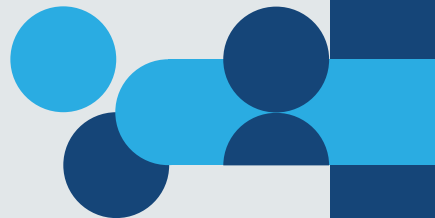
Unfortunately, due to the lack of public guidance of the eligibility of this payment at the time, both Barry and his accountant were unaware that JobKeeper Payment had a requirement for recipients to hold a permanent visa. The application process did not ask Barry about his residency status and the ATO accepted his application. He was subsequently paid JobKeeper Payment for about six months.



The ATO later determined that Barry was never eligible for JobKeeper and sought to recover all the money paid to Barry. Barry instructed SSRV that he was in significant financial hardship, and was not able to repay the debt. The ATO has a 60-day timeframe for such applications which had long passed by the time Barry was booked in with SSRV. In addition, ATO-related payments and debts are usually outside the scope of work administered at SSRV.

SSRV acknowledged that natural disasters can often result in the release of new payment types, and JobKeeper payment was a response to the COVID-19 pandemic. SSRV opened a representation file to assist Barry to lodge an out of time objection and extension of time application.

In response, the ATO decided to cancel the entire \$10,000 debt including interest accrued. Barry told SSRV he was very relieved and grateful for SSRV's assistance.



# WORKER HELP LINE



The 2023-2024 financial year marked the sixth year of operation for the Worker Help Line. Since it commenced in 2018, the Worker Help Line has been a core part of SSRV's service delivery and each year workers in the community highlight how much they value the responsiveness it provides and the quality of the information they receive.

In 2023 – 2024, we continued to operate the Worker Help Line five days per week and workers contacted our Worker Help Line with a variety of queries. Consistent with previous years, the most common reasons for contacting the Worker Help Line included seeking information and assistance about eligibility for specific pensions and allowances, medical evidence requirements for Disability Support Pension, Centrelink overpayments, suspension and cancellation of payments, family violence, residency and appealing Centrelink decisions.

Meanwhile, SSRV's online resources DSP Help ([dsphelp.com.au](https://dsphelp.com.au)) and Debt Help ([socialsecuritydebthelp.org.au](https://socialsecuritydebthelp.org.au)) have complemented the assistance available through our Worker Help Line by providing workers with another avenue for accessing information and resources to assist them in navigating a DSP claim or Centrelink debt issue.

Throughout the year, the Worker Help Line provided 439 secondary consultations to workers across 208 different organisations, along with 95 warm referrals from a range of workers in the community, including (but not limited to) community legal centres, hospitals, financial counselling and family violence services.

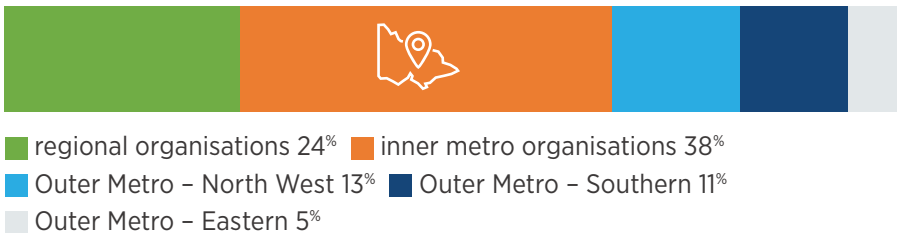
The secondary consultations, warm referrals, sharing of information and resources, joint client appointments and collaborative conduct of client matters continues to strengthen our capacity and delivery of integrated services. It also ensures that vulnerable community members have access to justice through their workers and supports those professionals to build their own knowledge, awareness and confidence in social security issues. The assistance provided through the Worker Help Line improves outcomes by building expertise.

Below is a snapshot of Worker Help Line services during 2023- 2024.

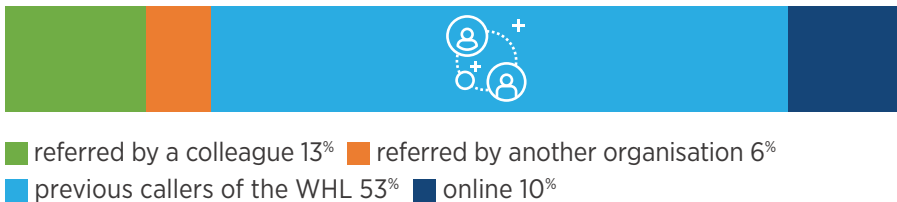
### Who called us?



### Where did they call from?



### How did they hear about the WHL?



Through our Worker Help Line we strive to be flexible and adaptable in the way we deliver services and crucial to this is our monitoring and evaluation work that seeks feedback from workers who have used the service on their experience, the strengths of the services and any suggestions for improvement.

What workers we surveyed said about the Worker Help Line:

- > 100% found the assistance accessible
- > 100% found the assistance timely
- > 96% found the assistance useful
- > 100% said they had a better understanding of the matter
- > 100% said they felt more confident dealing with the matter

Further to our direct service delivery, key highlights for 2023 – 2024:

- > Delivering community legal education to workers across a range of community organisations including a collaborative session with Barwon Community Legal Centre on ‘Centrelink 101’ during Law Week 2024
- > Development of an information pack to distribute to workers and organisations who may not already know of SSRV services or our Worker Help Line
- > Collaborating with the Federation of Community Legal Centres’ on their 3CR radio campaign to strengthen community awareness about Centrelink debts and assistance available through SSRV
- > Newsletter articles updating our stakeholders about the transition from the Administrative Appeals Tribunal to the Administrative Review Tribunal.



## Marie's story – Positive client outcome following Worker Help Line support for worker And client

Marie was referred to SSRV by her disability advocate. Marie had recently been accepted onto the Disability Support Pension (DSP) but sought three years of back payments to the date of her initial DSP application. Supported by her disability advocate, Marie took her request for back payments to the Tribunal.

SSRV provided secondary consultation services to Marie's disability advocate about the merit of challenging the initial DSP rejection and the time limits applicable to backpay claims.

The Tribunal sent Marie's matter back to Centrelink for reassessment, and Marie and her disability advocate sought further advice from SSRV regarding the decision and merit in seeking further review.

SSRV advised Marie and her advocate about Marie's legal options and recommended Marie provide medical evidence to Centrelink showing she was eligible for the DSP three years ago. Marie was able to find historical medical reports to support her claim.

Based upon these documents, Centrelink decided Marie was eligible for DSP from her initial application, and due to technical provisions of the legislation Marie was not out of time in her request for backpay. Marie was paid \$20,000 in back payments.

SSRV worked closely with Marie's disability advocate providing secondary consultation services to the advocate and legal advice to Marie. This provided consistency and wrap around support. The disability advocate provided support by accompanying Marie to the hearing, communicating with Centrelink, and assisting her to locate and provide supporting documents.

# COMMUNITY LEGAL EDUCATION

During 2023-2024 the SSRV team delivered 27 community legal education sessions to over 800 other professionals and community members from across Victoria. Some of the sessions were delivered online to a general audience and others were targeted to specific groups. Some workshops were undertaken as part of broader stakeholder engagement and/or in collaboration with other legal assistance providers, a number were delivered in person, including in rural and regional areas of the state as part of SSRV's disaster preparedness and response work.

SSRV targets its community legal education work primarily at other workers who may be assisting their clients with Centrelink problems. The aim is to build the confidence and capability of these workers to identify when their client may have a social security issue and to provide appropriate assistance and referrals. The demand for this type of professional development has been significant, with central online sessions being heavily subscribed and many requests received for specific sessions for particular groups.

Topics covered during the year included:

- > Age Pension and assets
- > Centrelink basics and issue spotting for community workers
- > Centrelink entitlements for parents
- > Disaster related social security issues
- > Family violence and social security
- > Disability Support Pension
- > Centrelink debts
- > Appeal rights
- > Common issues for CALD communities and older people
- > Member of a couple.





SSRV team members also developed resources to accompany workshop presentations and for use in communications and stakeholder engagement activities.

**Very positive feedback** was received from people who attended the community legal education sessions. Of those who provided feedback:

- > 99% said they had an **improved understanding** of SSRV and its services
- > 98% said they felt **more confident in identifying and responding** to client social security matters
- > 99% said that they anticipate that what they learned in the workshop will **help them to better assist service users**.



*“This session will help our team shape their future skills to look after our clients in this jurisdiction.”*

*“Presentation was very insightful, will help me with issue spotting moving forward. I also find the Worker’s Help Line an incredibly useful resource – on the last occasion, I received a call back in a very small turnaround time and the discussion was comprehensive and eye-opening; it allowed me to confidently provide advice to my client.”*

Laura Jordan, (SSRV Principal Lawyer) and Liz Divers (SSRV Community Lawyer) delivering online workshop.

# SOCIAL SECURITY DEBT HELP

Since April 2023 SSRV has been delivering the Leveraging DSP Help to Address Centrelink Overpayments Project, with a grant from the Victorian Legal Services Board.

The DSP Help Project was delivered between 2020 and 2022, and used human-centred design and technology to help people make better applications and appeals for the Disability Support Pension (DSP). The project developed an online resource with information about the DSP, and tools people can use to help gather (or create, in the case of health professionals) medical evidence.

Leveraging DSP Help aims to use the experience, skills, and resources SSRV had from that project to create a similar resource for people with Centrelink debts.

Over the last year we did just that. SSRV worked with strategic design consultancy Paper Giant to undertake a human-centred consultation process, and used this to design and develop Social Security Debt Help, which was launched in December 2023. The new resource is available here: [socialsecuritydebthelp.org.au](https://socialsecuritydebthelp.org.au)

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



The project is now in its second year, and Social Security Debt Help will be going through a second phase of human-centred design. We're hoping to see iteration and improvement on the original design, with new tools and resources. We'll have more to say about this as we progress.

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

Some highlights include:

- > The project delivered 112 services through the advice clinic. Feedback was overwhelmingly positive, with more than 90% of users indicating the service was accessible and useful.
- > The project ran 10 representation matters, assisting clients with more complex matters. These included representation matters at the AAT and other representation matters such as Freedom of Information requests.
- > The project ran six community legal education sessions, delivering training around the DSP and Centrelink debts to over 200 community workers and other stakeholders. Demand for sessions on Centrelink debts and the DSP is still incredibly high, and more sessions will be delivered soon.
- > The project contributed more than 60 secondary consultation services, through one day a week coverage on the Worker Help Line service. Helping community workers help their clients remains an important goal, and a way in which this project and SSRV more generally improves our reach and impact.

## **Amina's story – Centrelink Debt**

Amina contacted SSRV about a \$11,000 debt raised against her.

Amina told an SSRV community lawyer that she had previously experienced family violence for over a decade by her ex-partner with whom she has two children. She had separated from her ex-partner and was receiving Family Tax Benefit and Childcare Subsidy for her two children.

Amina met her new partner and they got married. Within two weeks after her wedding, she called Centrelink to update them about the marriage. Centrelink instructed her to provide her marriage certificate, and told her that she did not need to complete any other forms. Amina followed their instructions, Centrelink told her that she has successfully updated her change in relationship, and she did nothing further.

### Debt

One year later, Amina was pregnant with her new husband. She applied for parental leave payments and was shocked when Centrelink then raised a debt of approximately \$11,000. Centrelink told her that the debt is because she failed to update them when she got married, and that her husband's income and assets mean that she has been overpaid Family Tax Benefit and Childcare Subsidy for the past year.

Amina applied for an internal review of the debt by an Authorised Review Officer (ARO). She believed she should not be at fault for the debt, because she did report her marriage to Centrelink and they delayed processing her change of circumstances.

Centrelink delayed processing Amina's application for ARO review. It had been seven months with no response and no pause on her debt repayment, so Amina lodged a complaint and then Centrelink formally acknowledged the application for review. Because of the delay in processing the application for review two further debts were raised, both on the same grounds that Amina had failed to update Centrelink of her marriage.

The ARO affirmed Centrelink's original decision to raise a debt against her. Amina thought the review officer's decision was very unfair and appealed to first tier of the Tribunal.

#### *Tax return garnish*

During this same time, Amina's ex-partner continued to perpetrate family violence towards her and her children. He threatened Amina and physically assaulted the children. Amina decided that for her family's safety they would relocate interstate.

Amina began to budget for the move and was relying on her tax return to help her to afford the moving costs. In the previous year Amina's tax return was taken by Centrelink to be paid towards the outstanding Centrelink debt. Amina was distraught and called Centrelink in tears asking for the money to be returned to her.

Centrelink explained there are no provisions in the legislation to allow them to refund her tax return to her and confirmed they intended to take her tax return again at the end of the current financial.

In desperation, Amina took out a personal loan of \$18,000 to move interstate and flee family violence.

### SSRV assistance

SSRV's community lawyer provided advice to Amina and reviewed her hearing documents.

SSRV lawyer represented Amina at her Tribunal hearing date. SSRV lawyer drafted supporting documents including statements and submissions, arguing for administrative error and special circumstances debt waiver. SSRV found strong evidence of repeated and compounded administrative errors by Centrelink.

The Tribunal decided to waive the debt of \$11,000 based on special circumstancing including family violence, health concerns, financial hardship and administrative error.

### Internal review and waiver of further debts

Amina had two additional Family Tax Benefit debts totalling \$19,000. SSRV's community lawyer opened a further file to assist Amina to apply for internal review of these two debts. The SSRV lawyer made submissions, compiled supporting documents and lodged the internal review on Amina's behalf.

Upon internal review Centrelink decided to waive the entire \$19,000 debt on the basis of special circumstances. \$8,000 of prior repayments were refunded to Amina; it is rare for a refund to be granted in a special circumstances debt waiver.

SSRV was pleased to assist Amina achieve this outcome. Amina was very grateful for SSRV's thorough and considered assistance.

# SYSTEMIC ADVOCACY



During 2023-2024, SSRV was involved in numerous consultations for the new Administrative Review Tribunal. SSRV was able to make valuable contributions based upon our client and own experience. We lobbied for two levels of review to remain for social security Tribunal reviews. SSRV thanks Economic Justice Australia for their support and contributions in this work.

In 2022-2023, through consultation with Economic Justice Australia, SSRV delivered a briefing document to the Minister for Government Services advocating for sensible law reform to remove incoherences between the intent of social security law and the lived experience of people impacted by large scale disasters. A simple example of the need for change is the law's reliance on post as proof of receipt in circumstances where large numbers of homes are suddenly and simultaneously destroyed, rendering 'current' address information unreliable at best. SSRV has previously supported a client who was denied payments, and denied the avenue of appeal, in circumstances where critical letters were sent to a bushfire-damaged home.

During 2023-2024 we have continued to correspond with Economic Justice Australia to progress the eight core 'asks' we made for law or policy reform. Feedback from the department for our proposals has been mixed, but on current indications we anticipate achieving some success with these requests during the coming year.

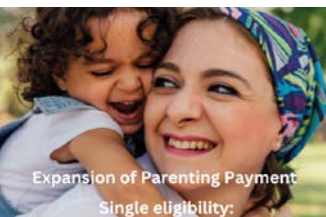
As part of the work of the Integrated Services team, SSRV is planning an advocacy project regarding 'Compensation Preclusion Periods' (CPP). At SSRV, we are continuously seeing clients who are in very difficult financial circumstances and who are seeking a reduction of their CPP, and to return to Centrelink payments. The case study of Fiona earlier in this report is an example of this systemic issue. We are in the process of raising awareness and seeking input from other stakeholders, including financial counsellors and will continue working on the advocacy project in 2024-2025.

# COMMUNICATIONS

This year, SSRV communications saw significant growth in reach and engagement. The SSRV website, our primary outward-facing communications asset, had just over 51,000 visits, a 46 per cent increase on the previous year.

Our monthly email newsletter, SSRV News, is a key resource directed at community organisations and other legal centres. A key purpose is to inform legal and community workers about specific areas of social security law and relevant changes, and to let them know about our Worker Help Line. This year, our subscriber list grew by 70 per cent, representing a large increase in the number of workers benefiting from our advice and resources.

While our email campaigns target workers, SSRV's Facebook page focusses on the general public, supplying people who receive social security payments with information and resources. The usefulness of our Facebook posts is reflected in our most popular posts this year: a post about compensation payments and how they impact social security payments, and another reminding people to update their income estimates in MyGov, to avoid overpayments.



Expansion of Parenting Payment  
Single eligibility:

Free online Community Legal  
Education Sessions



Understanding the links between  
bushfires and social security

*SSRV newsletter  
extracts*



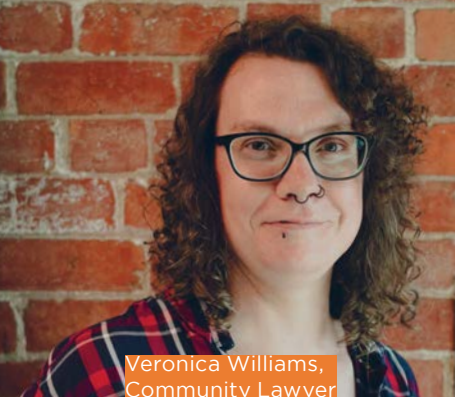
Margie Ambrose,  
Communications Officer



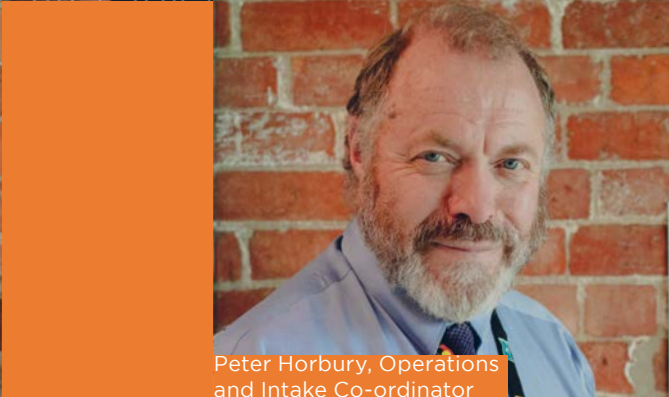
Tom Fletcher, Pro Bono  
Secondee, Hall & Wilcox



Georgia Sack,  
Executive Assistant



Veronica Williams,  
Community Lawyer



Peter Horbury, Operations  
and Intake Co-ordinator



Troy West  
Treasurer





# Client and service data

1 July 2023 through to 30 June 2024



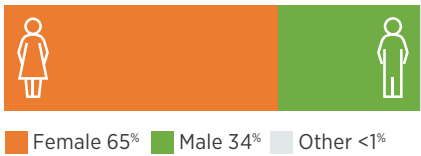
The following graphs outlines a snapshot of client demographics, payments and problem types.

Note that all demographic data are for individual clients who have received legal or financial counselling service/s during 2023-2024 except where indicated. It does not count workers form organisations or people to whom information and or referral services only were provided. The data covers all SSRV funding sources.

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

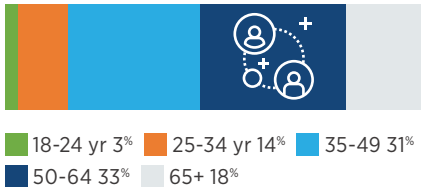
**Gender**

Percentage of individual clients by gender..



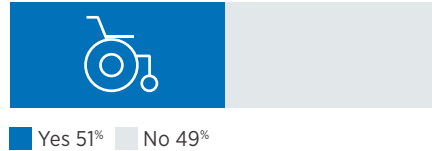
**Age**

Percentage of individual clients by age group.



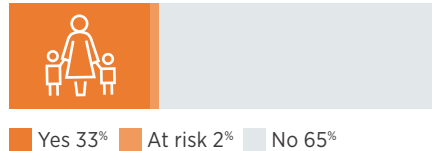
**Disability Status**

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



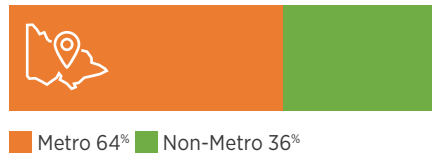
**Family Violence Indicator**

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



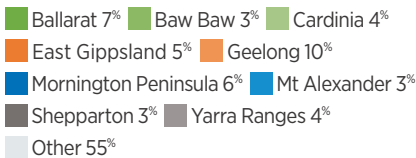
**Client Location**

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



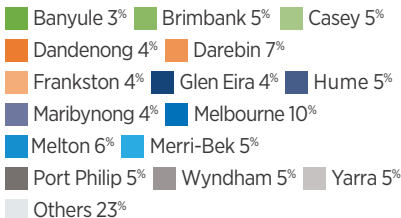
## Non-metro Clients

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



## Metro Clients

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



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

## Client Payments

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

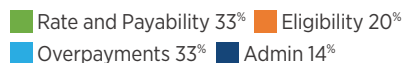
Smaller payments are aligned with larger ones of the same nature. For example, study payments includes Austudy Payment and Youth Allowance; Age Pension includes Widow Pension, Medical covers Disability Support Pension and Carer payments; Family includes Family Tax Benefits and Parenting Payments whilst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



## Presenting Issues

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

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



### Rate and Payability

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



- Assets 24%
- Cancellation 4%
- Income test 31%
- Rate 21%
- Waiting 20%

### Eligibility

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



- Activity 13%
- Family 5%
- NZ/OS 21%
- Medical 55%
- Study 5%

### Debts and Recovery

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



- Recovery rate 8%
- Existence 45%
- Prosecution 6%
- Quantum 5%
- Waiver 36%

### Administration Issues

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



- CDDA 16%
- Delay 23%
- FoI 5%
- Job agencies 10%
- Privacy and Policy 1%
- Review 13%
- Treatment 16%
- Other Admin 16%



## Support SSRV

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

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## Social Security Rights Victoria

PO Box 4226 Fitzroy 3065

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

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

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

email [info@ssrv.org.au](mailto:info@ssrv.org.au)  
website [ssrv.org.au](https://ssrv.org.au)

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