

How does the National Welfare Rights Network add value to clients?

Independent research with clients

December 2014

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About the National Welfare Rights Network

Background

The National Welfare Rights Network (NWRN) is a network of community legal centres throughout Australia which specialise in Social Security law and its administration by the Department of Human Services (DHS). The NWRN has members in all States and Territories both in capital cities and regional locations. There are 14 Welfare Rights member centres, and two associate members. The niche that NWRN member centres fill is different in each state, as (for example) Legal Aid in some states can supply phone advice, but in others it cannot, while all NWRN member centres provide phone advice.

The NWRN is funded by but independent of government. NWRN member centres are funded under the Commonwealth Legal Services Program funding, while the NWRN Secretariat is funded by the Department of Social Services under the Community Investment Program.

NWRN member centres provide information, advice and casework assistance directly to their clients. They also conduct training and education for community workers and produce information and publications to help Social Security recipients and community organisations understand the system.

The NWRN Secretariat co-ordinates the policy, law reform, government engagement, sector engagement and media activities of the NWRN as well as resourcing and supporting the member centres in their direct casework services.

Advices and cases

NWRN member centres provide specialist advice and casework to people who have Social Security problems. Advisers interview clients and provide specialist advice about their rights, obligations and options. For example, a person may be advised to 'lodge an appeal on XYZ basis', or to 'go to Centrelink and explain XYZ'. More complex advice may also be provided in writing and advisers often send self-help forms and plain English factsheets by mail. In the case of telephone advice, a person may contact the member centre with a query. If they cannot be assisted immediately they are called back within 2 days.

Enquiries that cannot be resolved this way may become 'cases'. NWRN member centres have casework guidelines for determining which matters become cases. The centres also prioritise matters where there is highest need and the most vulnerable clients. Once a case is opened, a caseworker takes an active role, for example advocating to Centrelink on the person's behalf, lodging their appeal, collecting evidence and writing to third parties, preparing submissions and going to the Social Security Appeals Tribunal (SSAT) and/or the Administrative Appeals Tribunal (AAT) with them. In some complex matters, a case may need to be opened for further investigation before merit can be determined. The case is closed when the client achieves an outcome, or the person does not wish to pursue the matter further, or the NWRN advises them that they do not have grounds to proceed.

Many of the problems that clients take to the NWRN member centres are about eligibility for the Disability Support Pension (DSP). Other clients have come into conflict with Centrelink's definition of 'member of a couple' and now find themselves having to repay money to Centrelink and are therefore in debt. Problems covered by the NWRN advice include: restoring suspended payments, having preclusion periods waived in special circumstances, ensuring correct rate of payment, helping collect information to support claims, having debts waived in special circumstances, overturning decisions to reject claims or reduce or cancel payments, and overturning other incorrect departmental decisions.

Research Objectives

Typically, after the NWRN member centre has provided the client with the required advice and casework, the organisation may hear no more from this client. If the member centre had been able to help a client to secure Social Security payments, or to overturn a requirement to repay a debt, then it is likely that there would have been other positive flow-on effects. Similarly, if the client had been advised that they were ineligible for casework assistance, there may have been other, negative, flow-on effects, such as homelessness and mental and physical health problems. In either case, the member centre only hears about these flow-on effects on an ad hoc anecdotal basis, making it difficult for NWRN to assess the impact of their work.

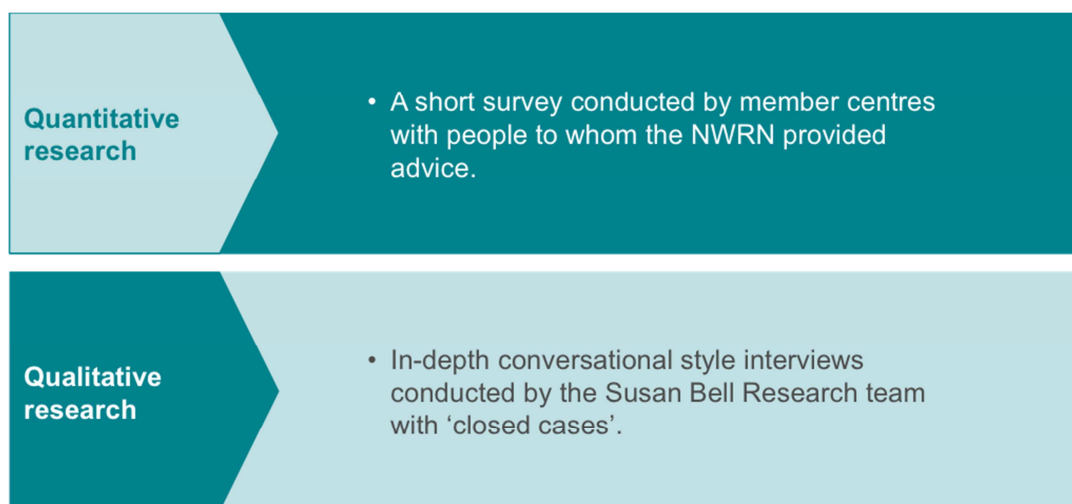
The NWRN believed that independent research would help them assess the value of their work both in terms of

- the niche that the NWRN fulfils, and
- the impact of NWRN's work on the people who consult them.

The NWRN therefore briefed Susan Bell Research to help the NWRN better understand the flow-on effects of their work, their clients' needs - with specific focus on service delivery - and the 'gap' that they fill within the community welfare sector. The main objective was to ensure that NWRN services are effectively and efficiently targeted. The second objective was to identify potential improvements to the NWRN services. A third objective was to use this research to demonstrate any unique benefits that NWRN offers and explain the niche role that the network members fulfil.

Research design

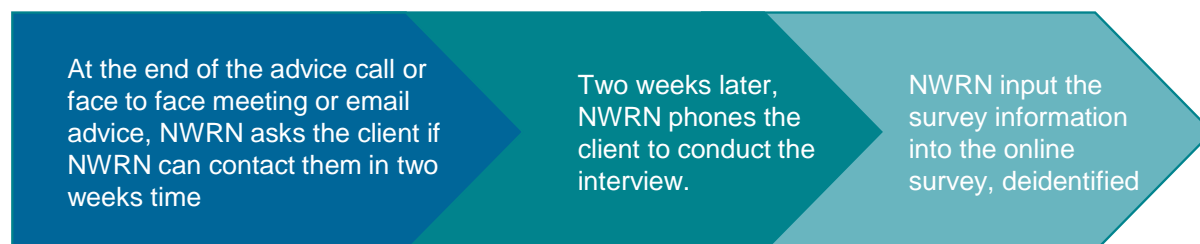
To meet these objectives, Susan Bell Research designed a two-stage research study:



Quantitative survey research

Susan Bell Research designed a short quantitative survey conducted among people who contacted the network for advice. One critical consideration when designing this survey was to ensure as high a participation rate as possible among the clients seeking advice, bearing in mind that the typical client is likely to be in poverty, possibly homeless, with potentially low literacy skills and little access to the internet.

The method chosen was for the NWRN member centre to conduct the survey via an outbound phone call, or in the centre and for the individual's answers to be entered online, using online survey software.



An online survey method allowed cost-effective data analysis and also eliminated any wasteful management using paper. The survey was written in English, but the staff member conducting the survey could use interpreters as needed. Q and A Market Research hosted the online survey.

The survey was conducted this way as other methods were unsuitable for the client base, or expensive to conduct. One possible survey method would have been to conduct the survey immediately after the NWRN member centre had provided the advice, while still on the phone, or in the centre if visiting face to face. However, we chose not to adopt this method because

- some of the people who contact the member centre may be too emotionally distressed at that point to do a survey, and
- many would be trying to process a lot of complex information and legal advice at that point.

Also, such a survey would not take into account the short term outcomes of the advice. For example, the NWRN member centre might advise someone to contact Centrelink, or perhaps send the client a detailed letter of advice or a brochure which explained their rights.

The final sample for the quantitative stage was N=218 clients who had contacted one of nine members or associate members of the network. All clients who contacted the participating NWRN centres during the fortnight 15/9/14 to 26/9/14 were asked to take part. Most participants were called back during the following two weeks 29/9/14 to 10/4/14, with the exception of some Sydney clients who were not called once the milestone of N=200 was reached. Data was then entered over the following month.

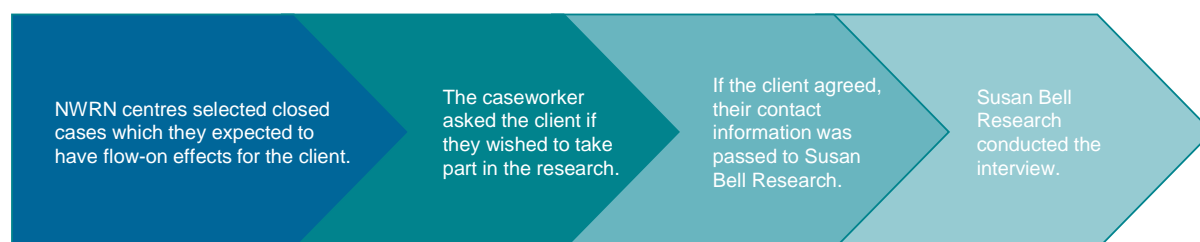
In all, N=437 clients contacted the participating centres. The sample therefore represents 49% of the participating centres' clients. It is likely that the most distressed and vulnerable clients will not have taken part in this survey. It is possible that clients who were satisfied with their NWRN experience were the most likely to take part. It should also be borne in mind that some Sydney clients who agreed were not contacted for the survey, once the final survey milestone of N=200 was reached. Therefore, the true response rate was higher than that recorded here. Neither of these potential sample biases can be measured. Nevertheless, we can be confident that the views expressed are representative of a significant proportion of these centres' clients.

The sample description is in the appendix.

Qualitative ‘case study’ research

A further objective of the study was to understand the flow-on effects of the casework service that NWRN member centres provide. Understanding flow-on effects required the use of conversational-style qualitative research techniques, so this stage of research was conducted as individual in-depth interviews. As the sample was national, these interviews were conducted over the phone.

The interviews were conducted by highly experienced researchers: Sue Bell, Suzanne Burdon and Wendy Mellor. The procedure was as described below:



To protect anonymity and in case clients changed their mind, NWRN member centres provided Susan Bell Research with the names of N=60 clients. Of these N=30 were randomly selected and interviewed during October and November 2014. Random selection allowed the researchers to minimise selection bias, as the list was ordered alphabetically every second person listed was contacted. The identity of those who took part is confidential.

So as not to interfere in the case, or to distract or upset clients when they were at their most vulnerable, the research was only conducted with closed cases. While the research was conducted to explore ‘flow-on effects’, it was important the actual case was not so long ago that the client had forgotten key details. Therefore, all cases had been closed in the 2013/2014 financial year.

NWRN select cases with merit, so it follows that NWRN’s success rate is high. All cases were successful in full or in part – for example all or some of the debt was waived, or the pension or allowance that the client sought was achieved. Of the final sample, two had been partly successful and the remainder fully successful.

The interviews were conducted in English. While we had allowed for interpreters, and some clients interviewed had a first language other than English, all chose to conduct the interview in English. Each interview took 30 to 45 minutes. The interview was conversational style, using an interview guide developed in consultation with NWRN.

Researchers offered each participant a thank you of \$70 for taking part in the research – it had been explained that this is income for social security which needs to be declared to Centrelink. The payment was made by EFT, cheque or gift card. However nine people asked (without invitation or suggestion) to make a donation instead, in six cases this was to the NWRN member centre that had helped them, and in other cases it was to a charity that had supported them, such as Vinnies.

The sample for the qualitative research was designed to be inclusive rather than representative so that it included a mix of people with different problems and experiences. These were:

- n=8 people whose claim for a DSP had been rejected. In some cases the rejection was based on failing to achieve the requisite number of points for eligibility.
- n=9 people who had been precluded from claiming social security because of a previous compensation payout.

- n=10 students, parents or carers who had their allowance or pension cut or withdrawn. In some of these cases, Centrelink had decided that this was an overpayment, making this a debt that had to be repaid.
- n=3 people who were deemed by Centrelink to be a member of a couple, reducing the claimed single person pension and in some cases this also meant that Centrelink required the person to repay what they regarded as the overpaid portion of the pension.
- The sample included both men and women from all age groups, from across Australia.

The interviews were audio-recorded if the person gave permission for this. All notes and recordings were de-identified on completion of the project. No identified information will be given to the NWRN, or to anyone else unless required by law.

Executive summary

Overview

This research has demonstrated that the National Welfare Rights Network (NWRN) provides a highly valuable service to people seeking assistance with Social Security problems, whether the service delivered is 'advice' or 'casework'.

- The casework interviews revealed that the NWRN centres provide a seemingly unique service, which combines knowledge of Social Security legislation, a responsive and caring approach to client service, and a method of contact which people living in poverty can afford.
- Both the casework interviews and the advice survey indicate that other legal assistance providers including Legal Aid and Tribunals make referrals to NWRN as a specialist service in this field.

NWRN's advice clients

- Among NWRN's surveyed advice clients, 83% who contacted NWRN member centres for advice described the service as 'excellent' or 'very good', with almost all the rest describing it as 'good' (14%). Many (60%) of these 'advice' clients had approached other organisations in the past for the problem they contacted the NWRN member centre about, and most (77%) of these had not found the help that they needed at these organisations.
- The phone service provided by the NWRN centre was rated as 'very important' to 82% of surveyed advice clients, with almost all the rest saying it was somewhat important. The NWRN centres were easy to contact (91%); they called back when they said they would (84%); and they helped clients understand their problem (92%).

NWRN's casework clients

Casework clients had contacted the NWRN member centres because Centrelink had reduced or withdrawn their pension or allowance, had rejected their application for the DSP or had issued a debt notice. The immediate impact of Centrelink's decision on these clients had been financial instability, as it had left them with little or no means of support, and in some cases a debt to repay.

The diagram overleaf summarises how this initial financial instability then led to further negative consequences. It shows that quality of life of all thirty of the casework clients we interviewed deteriorated progressively, as did their ability to participate in family and community life.

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Financial instability

- Without the Social Security support they needed, these casework clients had been living on little to no income. They had borrowed when they could, delayed paying bills when they could, and sold some of their possessions. Some begged for food. Some lived off charity food vouchers.



Physical deterioration

- All of these clients then became further physically ill through the stress and anxiety they experienced as they tried to persuade and inform Centrelink about their case. Centrelink seemed like an unresponsive "brick wall" to them, so the process of "battling" Centrelink was physically and emotionally exhausting. The stress of pursuing their case against this "brick wall" made their physical and mental health worse.
- During this time, some stopped using all or some of their medication because they could not afford it, so were in greater pain than they were before. Some lost weight because they were not eating properly.



Social isolation

- Lacking money and in poor health, many then became socially isolated and struggled to look after children.
- They typically felt disbelieved and misjudged by Centrelink which seriously affected their self-esteem and ability to relate to other people.
- They were embarrassed by their circumstances, particularly as many had previously been hard-working people in good long-term employment, which increased their social isolation.



Emotional struggle

- These struggles then led some people to fall (further) into depression, and consider suicide. Thirteen of the thirty casework clients we interviewed had considered suicide during their dispute with Centrelink.

It was a frustrating, painful, exhausting, humiliating and isolating experience for people who knew they were in the right, but who could not make Centrelink understand this. It was demeaning, when Centrelink staff treated them as if they were unworthy, or in some cases, threatened to take them to court. As these clients told us this was not a problem they could solve alone.

The impact of NWRN's assistance

Turning now to what happened after the client contacted the NWRN centre, it is important first of all to show how accidental this encounter was. Most of these clients had come across the NWRN member centre by chance, through conversations with others and through internet searches. A couple of people had been referred by Legal Aid who did not have the Social Security expertise to help them.

The NWRN member centre then assisted these clients to have their pension or allowance restored and any Centrelink-imposed debt waived. The centre did this by

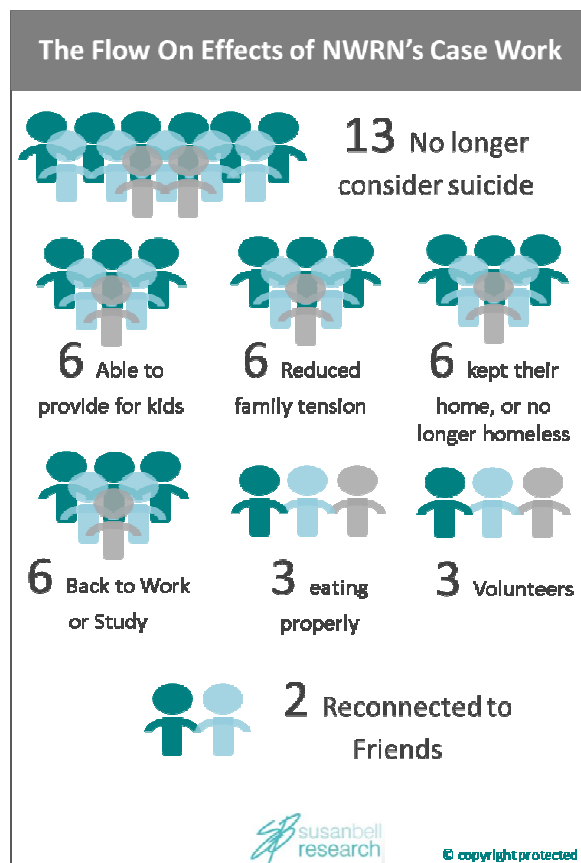
- showing the client the paperwork that Centrelink needed to prove eligibility, or
- proving to Centrelink that the client could not work, so should be moved off NewStart (with its associated work obligations) to the DSP, or
- demonstrating to Centrelink that they had made an error.

Once Centrelink accepted their Social Security claim, these clients then had the money to buy the medication they needed which improved their quality of life, and were able to feed and house themselves and their family, and keep their family together. Those who had been made homeless by this dispute or were in arrears with their rent, so on the verge of homelessness, now had a home.

The flow-on effects of NWRN's assistance

However, NWRN's assistance had more than a financial impact. It made a significant, and in some cases vital difference to these clients' lives, the most obvious of which was that those who had been suicidal because of their dispute with Centrelink no longer considered taking their own lives. Once they were financially stable, most of these clients were able to reconnect with family and friends, and in some cases see their children again. Some of the clients have now returned to work or study, and some have decided to volunteer their time.

The graphic overleaf portrays the kind of impact that this assistance had on the 30 clients interviewed.



Note that some clients experienced multiple effects, so this adds to more than 30.

The recovery process was progressive, depending in part on the severity of their physical or mental disability, or the impact of the dispute on the client's health or circumstances. In some cases, recovery is not complete. One client's case went on for several years, with needed surgery postponed because of the financial instability she was facing. Two months later, that client is still suffering, as was one other client who was still isolated from family.

Why these flow-on effects occurred

The flow-on effects described above occurred in part, but only in part, because the client now had an income. According to these clients, the NWRN member centre did more than help them win the case. They did four other things for them which contributed to the quality of life and lifestyle improvements: they listened to them, they believed them, they supported them through the process, recognising their emotional and physical stress, and they treated them with respect.

Being listened to and being believed gave these clients the boost of confidence that they needed to re-start their lives. Being supported at the SSAT and/or the AAT helped them stand up for themselves. Some told us that they started to recover even before they had won their case, because they were being believed.

In summary, NWRN's casework clients' physical and mental health and ability to participate in the community had deteriorated during their dispute with Centrelink. After winning their case, they recovered progressively – in some cases this took months, but in some cases it may take years.

This was not a process that the clients could have resolved by themselves. Other avenues they had used for assistance had not been able to help them. As one young mother, who until then had faced the prospect of giving up her children to care, said of the NWRN member centre she used:

"I would be totally lost without them."

As testimony to how grateful the casework clients were to NWRN, six of these clients donated their monetary incentive for this research to the NWRN.

An aside

Finally, it is worth quoting here the advice of one casework client whose compensation payout had run out before the end of the preclusion period:

"You get no advice about investing wiselyI was told to live on it. Perhaps Centrelink needs to look at or say 'these people need a form of learning'. Centrelink did send a letter saying we have a money person who can help, but when you are in severe and chronic pain it is the last thing you look at. You don't read everything they send you. It should be a compulsory thing, sit you down and make an appointment for you, and not be left to you."

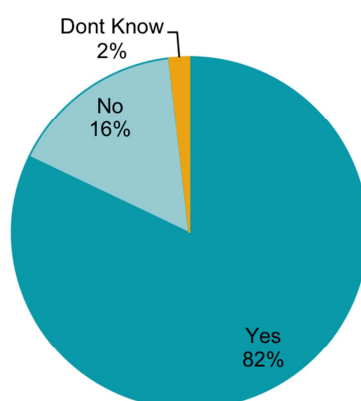
Detailed findings

1. The advice provided by NWRN member centres

Contacting the NWRN centre

The first section of the report summarises the survey data collected from 'advice cases'. Most (82%) of these 'advice' clients had contacted the NWRN member centre for the first time:

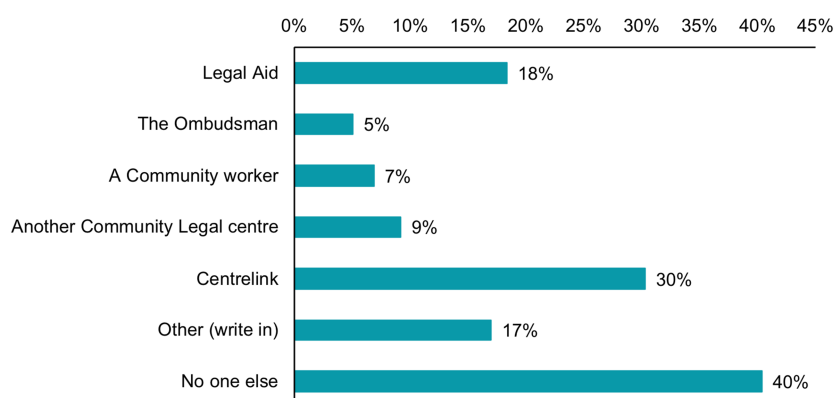
Figure 1: Was this the first time that you have contacted the centre?



Base = 218

As shown below, 40% of the advice clients had not contacted anyone else about this problem. In other words, sixty percent of advice clients had contacted the NWRN member centre after first of all contacting another organisation, typically Centrelink (30%) or Legal Aid (18%).

Figure 2: For the problem you contacted us about, which other organisations or people did you contact?



Base = 218

Some people had contacted several organisations before contacting the NWRN centre, for example some contacted Centrelink and Legal Aid as well as the Ombudsman.

The table below describes the 'other' organisations contacted.

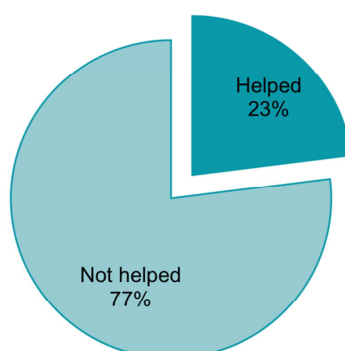
Figure 3: For the problem you contacted us about, which other organisations or people did you contact

Other organisation contacted	N=
Charities	3
Various support organisations	6
Federal or state MP or local Senator	4
Social Security Appeals Tribunal (SSAT)	4
Various government departments	3
General Practitioner	1
Miscellaneous others	13
Can't remember	3

All those citing they contacted other organisation N=37

As the pie chart below shows, 77% of those who had contacted other organisations said that these organisations had not been able to help them.

Figure 4: Were any of these organisations / people able to help you



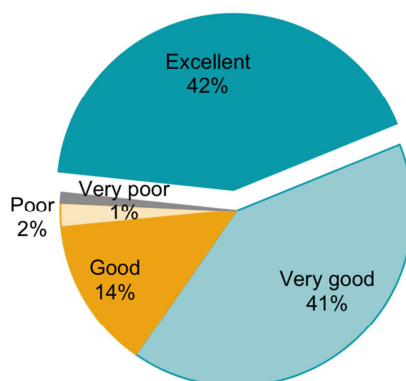
Base =130 (all those contacting another organisation first)

The survey data do not identify the problem the advice client wanted to solve, or why the other organisation had not been able to help them. However, there was a similar pattern among the 'closed case' clients interviewed qualitatively. While some had contacted Legal Aid successfully for a related matter, for example a housing problem, others had been told by Legal Aid that the Legal Aid provider did not work on Social Security problems. Some had also been unable to get Legal Aid because their income or assets were too large – although in the case of the quantitative sample, only 6% had income in the 'medium scale' (refer appendix). Several of the closed case clients interviewed had initially tried to solve the problem by themselves, going to the Social Security Appeals Tribunal (SSAT) by themselves, contacting their local MP or various charities but the specialised nature of their problem had meant that no one had been able to help despite their best efforts.

The service provided by NWRN member centres

Almost all (97%) advice clients were positive about the service provided by the NWRN member centre. Forty two percent described the service as 'excellent'. An equivalent proportion (41%) described it as 'very good', with 14% calling it 'good', as shown below.

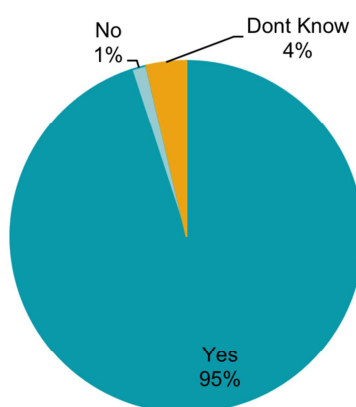
Figure 5: Overall, how would you rate the service that the centre provides?



Base = 218

Almost all of these clients would recommend the NWRN centre to other people with similar problems, as shown in the chart below.

Figure 6: Would you recommend this service to other people with problems like yours?

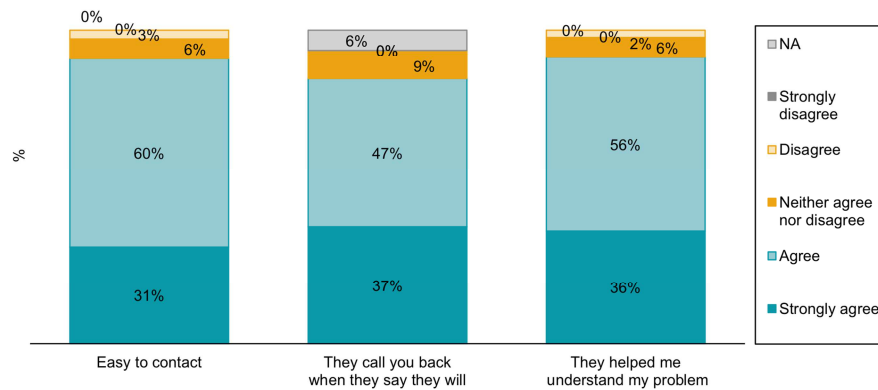


Base = 218

The following chart summarises advice clients' perceptions of the service provided by the NWRN centre, focusing on the key service parameters: being easy to contact, calling clients back when promised, and helping the client to understand the problem they were facing. In each case around nine in ten advice clients agreed or strongly agreed that NWRN achieved these.

The qualitative research conducted with casework clients suggest that awareness of NWRN centres and their services came only after other appeal avenues had been exhausted. In that sense 'easy to contact' is probably best thought of as 'approachable' rather than 'accessible'.

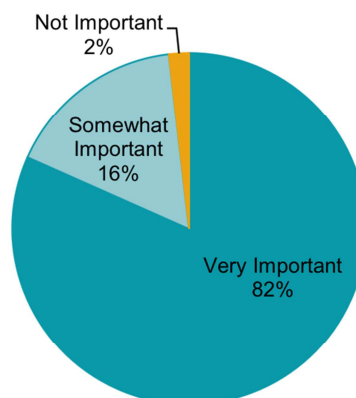
Figure 7: Do you agree or disagree with these statements? The Welfare Rights Centre is easy to contact; They call you back if they say they will; They helped me understand my problem



Base = 218

The phone service that NWRN members offer is very important to clients. Eighty two percent rated this aspect of the service 'very important' to them.

Figure 8: How important is it to you that you can contact the Welfare Rights Centre by phone?



Base = 218

2. NWRN case work

Introduction

This section of the report describes in qualitative terms the experiences of NWRN casework clients. All the clients interviewed had been in dispute with Centrelink about a decision that Centrelink had made about their allowance or pension.

The report starts by describing the situation that caused the client to contact the NWRN member centre in the first place, including their interactions with other organisations such as Legal Aid. It then describes the impact that the dispute itself had on these clients. Next, the report describes the way in which the client interacted with the NWRN member centre and caseworker and the kind of assistance given – for example whether the caseworker represented the client at the SSAT and/or the AAT and the final outcome of this assistance. Finally, the report describes what has happened to the client since the case closed.

Throughout the report, we have provided some composite ‘portraits’ to help convey what life was like for these clients before and after seeing NWRN. None of these portraits describe a specific individual. All of them are based on actual information provided during the interviews.

Before contacting the NWRN member centre

The table below summarises why these clients were in dispute with Centrelink.

Why clients were in dispute with Centrelink	
Claim for Disability Support Pension rejected	Some clients' claim for a Disability Support Pension (DSP) had been rejected by Centrelink because the paperwork that the client originally supplied to support the claim was insufficient to meet Centrelink's definition of disabled for the purposes of the DSP.
Compensation payment preclusion for the DSP	<p>Some clients had been awarded a compensation payout, which had run out before the end of the designated 'preclusion period'. Clients said that the money had run out for a variety of reasons, for example:</p> <ul style="list-style-type: none">• One had bought a house, leaving too little money to live on for the rest of the designated period.• One had invested on the advice of a financial planner before the Global Financial Crisis (GFC), and then lost some of it in the GFC. <p>All of these clients told us how difficult it had been for them to know how to manage their spending after receiving their lump sum compensation payment to ensure that it did last.</p> <p>Since their preclusion period was still in place, Centrelink rejected their claim for DSP. Many of these clients had therefore nothing to live on. They were all still in physical pain and/or mental distress from the original accident, and too ill to work.</p>
Allowances stopped or reduced.	<p>Some of the people interviewed were students, parents or carers who had their Social Security pension, carer's or parenting allowance cut or withdrawn. In some cases the payment had been higher than it should have been because of an administrative error by Centrelink. Some had claimed a single person's pension but were then deemed by Centrelink to be a 'member of a couple'.</p> <p>In some of these cases, Centrelink had required repayment of some part of the previously paid pension or allowance. This overpayment created a debt that had to be repaid of typically \$10,000 to \$20,000. For people on a low income, this was a daunting to impossible prospect.</p>

The overall impact of the dispute: like hitting a brick wall

All of these clients had multiple interactions with Centrelink about their case before they went to the NWRN centre. The Centrelink experience was, as many of them said *"like hitting a brick wall"*. These clients had encountered three different types of *"brick wall"*:

- the 'wrong paperwork' brick wall,
- the 'asking the impossible' brick wall, and
- the 'it was not our fault' brick wall.

The "brick walls" faced when interacting with Centrelink	
The 'wrong paperwork' brick wall	<p>Some clients had been unable to supply the paperwork that Centrelink required to accept their DSP claim, but the clients did not know that this was the reason the claim had been rejected. Some people went through the appeals process by themselves unwittingly submitting the same kind of paperwork.</p> <p><i>"If you don't know the questions to ask, how are you going to get any answers?"</i></p> <p>The medical professionals who supplied the supporting evidence for the claim which was rejected also had done so without full access to the data that Centrelink required. These professionals had been unaware of the procedures which Centrelink required them to follow.</p> <p>Centrelink's focus was on procedural accuracy, rather than on the consequences of their decisions or the implications of their mistakes. When one man told Centrelink that he had no money to repay what Centrelink (incorrectly) believed to be his debt, he was told "that is not our problem."</p> <p>While this could be seen as a paperwork problem, the casualties in all this were the clients and their families, such as Anne in our composite portrait below, who had no money to live on because her claim had been denied.</p>
The 'asking the impossible' brick wall	<p>For some, the 'brick wall' was because clients could not do what Centrelink wanted them to do. This was especially the case for people who were too ill to work but as they were deemed ineligible for the DSP, Centrelink <i>"hounded"</i> them about applying for jobs, as required by NewStart.</p> <p><i>"The Centrelink guy said 'we have to get you back to work, mate. '....For years they tried to get me jobs. I can't take drugs when I am driving and I have to take those drugs to get that kind of job."</i></p> <p>One man believed he would have had to go to jail because he had no money to pay the debt that Centrelink told him he had to pay.</p>
The 'it's not our fault' brick wall	<p>Others encountered a <i>"brick wall"</i> created when Centrelink refused to accept that Centrelink had made a mistake. Some clients insisted that Centrelink had misunderstood their circumstances, for example that they were not the member of a couple that Centrelink claimed, or that they were eligible for the allowance that Centrelink had withdrawn.</p>

The common denominator across all of these experiences was that Centrelink *"did not listen"*. Some clients said they felt instantly judged - misjudged - by Centrelink staff who were sticking to their original decision, unwilling to reconsider any explanations or clarification.

"I felt they looked at me and thought this guy is a joke."

Anne's story

Anne is a divorced mother with adult children. She had been injured in a car accident but still suffered from considerable pain. She tried to keep working but got to the point that she was in too much pain to sit down, which she was necessary for her job.

She was being treated by a GP, a specialist for her injury and a pain psychologist. Each of these professionals wrote to Centrelink to support her application for DSP, but the claim was rejected. She later found out from the NWRN caseworker that the wording the medical specialists had used was not specific enough for the Centrelink assessment process.

She was awarded the DSP once the caseworker explained to the medical professionals that they needed to cite the appropriate tables in their reports to Centrelink. During the 6-12 months that this took to resolve, Anne was without a job and without social security, but needed to make many visits to each of the medical specialists who were treating her. Some of the medication she was prescribed for her pain she could not afford.


During this time, she deteriorated physically and mentally, cutting off all contact with friends and family. She had been too embarrassed to tell her grandchild that she did not have the \$2 needed to buy an ice-cream for her, so felt it better not to see the child or her family.

Deterioration during the dispute with Centrelink

Almost everyone described the effects of hitting this 'brick wall' in violent physical terms. The experience of dealing with Centrelink was like being *"attacked"*, or *"being kicked around like a football"*. One felt *"crushed"*. Others had come to *"breaking point"*.

"It was like a slap in the head ... (they said) 'you should have made it last'. They are not understanding my situation."

The process of hitting this 'brick wall' at Centrelink had progressively detrimental consequences, which we have summarised in the table below. That is, people's circumstances during this dispute period seemed to deteriorate, from financial instability to increased pain and stress to increased social isolation, and in many cases towards new or exacerbated mental health problems.



Detrimental consequences	How the problems got worse
Financially	Without the Social Security support they needed these casework clients and their families had to live on little to no income.
Physically	Over time, they became further physically ill through the stress and anxiety they were experiencing.
Socially	Lacking money and in poor health, many then became socially isolated and struggled to look after children.
Emotionally	These struggles then led some people to fall (further) into depression, and consider suicide.

The financial impact

Centrelink's decision had left the people we interviewed with no income, or very little income. Many of these people accumulated debts during this time, borrowing from friends and family or contacting utility suppliers and landlords to tell them they could not pay their bills or rent. Some could not afford to feed themselves. These clients were fighting for what they believed to be right, while living on little to no income.

One woman who had never done anything like this before, and in fact had up until then been a high-achieving student was so desperate for money to live on that *"one night, I woke up thinking I would consider whoring myself out to get the money. It was that bad."*

The physical impact

Everyone we interviewed experienced stress and anxiety during this time, which was detrimental to people already physically or mentally ill.

"My oncologist said 'this is not good for you'."

Almost everyone interviewed described how their failure to make Centrelink *"listen"* to them or understand their case made their health worse. Almost all had been in poor health of some kind before their dispute with Centrelink started, which then got worse. Some also lost a lot of weight because they went without food. Some of those claiming the DSP were unable to pay for their medication during this period, which in turn made it impossible for them to live a normal life. Some were in so much pain they had become bedridden. Those with the ability to do some form of work when the dispute began became less able to work and less able to seek work.

The social impact

Several became socially isolated during their dispute with Centrelink, in part because they had so little money, in part because they were in pain made worse if they had stopped taking some of the more expensive medications, and in part because the process of being disbelieved was making them feel *"worthless"*.

"You feel so alone. You cannot tell anyone."

Several of the people who told us this were looking after young children, and some were single parents. One man lost access to his child because he was reduced to begging for food. One mother was unable to send her child to school because of transport costs; another wanted to get custody of a grandchild but was unable to. Another could not afford her child's books for school.

They tried to hide their distress from the children. In fact, many did not tell anyone what had happened. Some did not tell their partners, or close family. Those who did tell sometimes regretted it:

"You feel your family are questioning you, your friends are questioning you."

The emotional impact

The emotional effects were very pronounced. One of the most traumatic impacts for these clients was the imputation from Centrelink that they were dishonest. Clients who claimed for the DSP during their preclusion period typically met an unsympathetic response. Being treated as a dishonest person, or as a person who did not deserve help had severe emotional consequences.

"I felt grubby."

Clients who had been deemed to be a member of a couple, or clients who had been overpaid by Centrelink felt that Centrelink regarded them as liars. Even after the Tribunal found in their favour, some of them still felt tainted by what they saw as an unjust attack on their character.

The process made some people suicidal. Of the thirty people we interviewed, thirteen had considered suicide during this time.

"They would get me in a body bag."

"I was suicidal. I was at the point of no return, ready to give up."

The main reason that these people had considered suicide was their sense of helplessness against the "brick wall" of Centrelink. They could see no way out of their problems.

How clients found the NWRN member centre

None of these clients knew of their NWRN member centre before their case. In fact many struggled on for many months, or even years, not knowing that NWRN or the centre existed and could be helping them. They found it from a variety of sources. Centrelink staff told two of the people that we interviewed that they should contact the local NWRN member centre. Some saw a reference to NWRN on paperwork supplied by Centrelink, or SSAT. Some clients found the NWRN through Legal Aid. They had tried Legal Aid first but Legal Aid had been unable to help them. In one case this was because the client owned her own home. In other cases, Legal Aid told clients that they did not take on Social Security cases.

"I went to Legal Aid first and they said 'we don't specialise in debt or welfare'."

Legal Aid then referred the client to the NWRN. Others found the NWRN centre through internet searches, through chance conversations with Tribunal or refuge staff, or because they lived close to the centre. One found an internet forum dedicated to conversations about problems with Centrelink. Most contacted their NWRN member centre by phone as they lived many kilometres away from the centre itself.

What the NWRN member centre did

First of all, the NWRN caseworker understood the specific problem in terms of the legal requirements of the Act, and therefore explained to the client what the client needed to do. The caseworker *"asked me different questions – asking all about it....they were very supportive in every way."*

The caseworker then contacted Centrelink or the appropriate organisations with formal requests for the files. The caseworkers used their *"specialist knowledge of the law"* and as one said *"was like a pit bull"* in her determination that the client should have a fair hearing.

"It is hard to communicate to Centrelink. You ring and they say 'we're not the people to talk to', ring these people and then these people. If you go in the Office, it is a busy time, and they have no time to listen to your story. There is no one there to talk to. There they don't have the time to talk to you."

"I had 2 meetings with (the caseworker). I send him faxes and messages and bring all the documents and payments to him. Then he investigated and did his research."

The NWRN caseworker then appeared with or for the client at the SSAT and /or the AAT.

"I provided Welfare Rights with all the reports and they contacted Centrelink requesting my file – all my letters. When I sat next to (the caseworker) at the Tribunal and I could see all her paper work, she had worked out all the figures, She was so organised – I am not qualified in her area. So organised and behind helping me. Amazing."

The caseworkers were able to do something the clients were unable to do, because they lacked the legal knowledge. For some clients also, the NWRN caseworker was able to explain the nature of the problem so that to some degree the client could continue to fight the battle. For example, some clients had to go back to specialists asking them to resubmit paperwork – which as one said she could never have done by herself – and clients also spoke at the Tribunal on their own behalf knowing they had the backing of the caseworker.

Justine's story

Justine is the divorced mother of a disabled child. About a year ago, she found out that the carer's allowance she had been receiving had been based on incorrect information held by Centrelink. Centrelink cut her payment and asked Justine to pay the money back at \$25 a fortnight.

The stress of looking after her son had already impacted her mental health – she was exhausted and highly anxious before this happened. The pressure of the debt made her emotionally much worse as she had no savings to pay the money back with. She struggled to sleep and eat which made it difficult for her to care for her son. She owns her home, but this made her ineligible for Legal Aid. She was so ashamed of the accusation that she had lied to Centrelink that she told none of her friends or family. At the Tribunal, it was recognised that the error was Centrelink's so her debt was waived. Nevertheless for Justine *"it leaves a mark that cannot be erased."*

In a sense then, the role of the NWRN caseworker was to share technical Social Security knowledge and to represent the clients at the Tribunal. However, for all of the clients we spoke to, the NWRN caseworker did more than represent them, they believed them.

"NWRN believed me."

"The way they cared. They actually did care."

Everyone interviewed told the same story. When they contacted the NWRN member centre, these clients were *"listened to"*, *"believed"* and *"treated like a human"*, which was in stark contrast to the way that Centrelink had treated them. Several described their case worker as *"calm"* which had a calming effect on the anxious or agitated client. The caseworkers *"stood up for"* or *"stuck by"* clients. Many also commented on how surprised and pleased they were that the NWRN member centre recontacted them so quickly.

"The centre is very good at passing messages on. They return calls. It was lovely knowing they were doing something."

The outcome for the client

“What a relief. I get my life back.”

All but two clients achieved their goal:

- Clients who had claimed DSP were awarded the DSP once the NWRN caseworker made sure that the correct paperwork was produced as evidence.
- Clients who had been deemed to be a member of a couple, and asked to repay money paid by Centrelink were deemed at the Tribunal to not be a member of a couple, with the debt waived.
- Clients whose allowance or pension had been reduced, withdrawn or denied because of an administrative error by Centrelink had the decision reversed, and any debt waived.
- Clients who had been denied DSP because of a preclusion period had the decision reversed at the AAT.
- Two clients faced criminal charges because of the same matter. These cases were dropped.

As we have described, these clients' financial stability and mental and physical health deteriorated during their dispute with Centrelink in different ways depending on how ill they were, how much they owed and whether they had other family to support them or were alone. The main flow-on effect of the NWRN casework was to reverse this deterioration, building up from the fundamentals of having a home and something to eat, to reconnecting with family and community, and ultimately to participating in society again.

To explain the progressive nature of the recovery, we have categorised everyone interviewed according to the degree of their recovery, as far as we could judge it, after NWRN's casework assistance. This is summarised in the table below.



Level of recovery
Alive, though still in pain and socially isolated
Living a more stable life. Eating properly. Staying in their own home
Being able to provide for their children / grandchildren again
Connecting to wider family and the community
Returned to work or study, or volunteering.

One client's case went on for several years and involved several days in front of the AAT, court cases and the involvement of extended family. Two months later, *“it is still in my head”*. She did not feel confident that it was in fact all over. In that sense, there are few if any signs of flow-on effects for her yet. In another case, although he has won part of his case and now has an income, one man is separated from his wife and child so has not recovered beyond not wanting to kill himself.

Some clients were now living a more stable life than they were before the NWRN member centre assisted them. By that we mean that they had financial stability which in turn has meant that they can feed themselves regularly and have managed to stay in their own home. They were less anxious, so were sleeping better. Their lifestyles had not changed very much, but their quality of life had improved significantly. Some clients were still at this stage after six or so months after the decision because they initially had to pay back all the people they had borrowed from. They expected to recover further.

"I can live a normal life. I go and put petrol in the car without worry, food on the table without worry."

Other clients were not only stable financially, they were now able to provide for their children in a way that they could not do before the NWRN member centre's assistance.

- One mother had had children taken away from her because she had no income so could not take care of them. Then with no money to support herself, and missing her children, her quality of life had deteriorated, reducing her chances of having her children returned to her. Once she gained help from the NWRN centre, she gained a regular income from Social Security, started to live a healthier life and was therefore able to care for her children again.
- One man had access to his child after the NWRN member centre assisted him. Access to the child had been denied when he was homeless. With the member centre's help, he gained social security support, was able to afford to pay rent, so was able to see his child.
- Another was no longer facing a jail sentence because of the disputed debt so could now look after his granddaughter.
- One person had a child who was now back in school.
- Others had been able to provide books and computers that their children needed for school.

"I can provide for my child. Send her to school. Buy food. It made us a little bit happier and she does not see her mother all forlorn and depressed."

Some clients became able to reconnect with the wider community again. One man recently played Lawn Bowls for the first time in years. It costs \$5 to play which he could not afford before. Most of these clients still suffered significantly from their disability but being able to pay for their medication helped them manage their pain and made them more mobile. However, getting back into the community and family takes more than physical mobility. For several clients it was the confidence and sense of empowerment that they received when the NWRN caseworker believed them and acted for them that helped them feel able to face the public again. These clients had started to feel "calmer".

"The main thing is my state of mind is in a better place. I can finally do things and go somewhere and not have to beg and borrow. I can do things for other people, shout people things, things like that. Give them a cigarette, buy them a beer at the pub and have a couple of cents in your pocket. It's a great feeling."

"I had my sense of confidence given back to me."

Some clients had now returned to a more productive role in the community. One was back at work (part time); several had started or returned to tertiary education – with one studying social work. Two people volunteered their time, to help others. One donated to Vinnies because of all the help they had given him. The clients who have been able to get this far were those whose pension or allowance had been mistakenly removed or reduced. Most had some form of mental or physical health problem but the problem was not so severe that they were still housebound, which was the case for some of the other people.

"You have a chance to develop. You can continue with your life."

In summary, these clients were able to recover, or start to recover from the impacts of the dispute, because they had money to live on: *"I wouldn't be able to do the study, if I had to pay back the money."* However, their recovery came from more than simply the money. It came because they now feel *"stronger, better, and more confident"* as a result of the emotional support they received.

It is clear therefore that the flow-on effects of the NWRN member centre's assistance are likely to be ongoing. Several people commented that the NWRN caseworker kept in contact with them, which helped them to keep calm.

David's story

David had once worked in a community services role in government, but had become too ill to continue working. His DSP claim was initially rejected which had a detrimental impact on his sense of self-worth: *"I felt no one would help me, no one would listen. I was losing it."* He was feeling *"worthless"*. He gradually lost touch with family, because he was humiliated about having to *"impose"* on them.

He then contacted the nearest NWRN member centre who successfully appealed against Centrelink's decision. This felt like *"a light at the end of the tunnel"*. It was immediately empowering just to be believed. *"It put me in a more positive frame of mind because they believed me."* The caseworker's help gave David the confidence to speak up for himself again.

In the last 6 months, David has felt able to talk to people again and to go out in public. With a regular income, he no longer has to beg for food as he had to before and can talk to family now he no longer needs to borrow from them. The family now believe him and have welcomed him back into their homes.

David is no longer suicidal. He is now *"thinking about the future: where I can live and what sort of work I can do."*

To conclude, the casework clients we interviewed were all extremely grateful to the NWRN member centre and the caseworker who helped them. They have since gone out of their way to tell other people in similar circumstances.

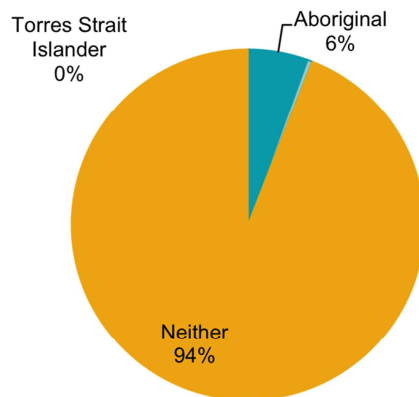
"I can't believe what an incredible organisation it is. I never had hope before. They said if I had any other problems 'just ring me'. That's all the comfort in the world."

Appendix

Advice clients sample description

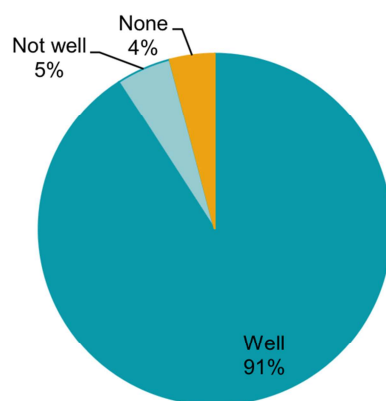
This section summarises the sample for the survey of advice cases.

Figure 9: Aboriginality



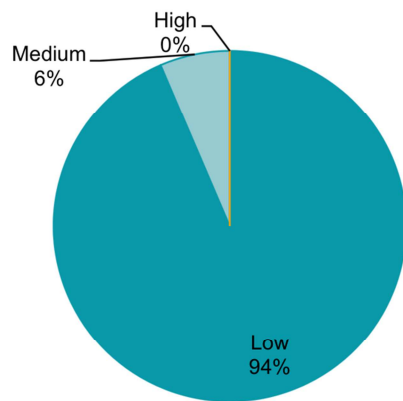
Base = 218

Figure 10: Proficiency in English



Base = 218

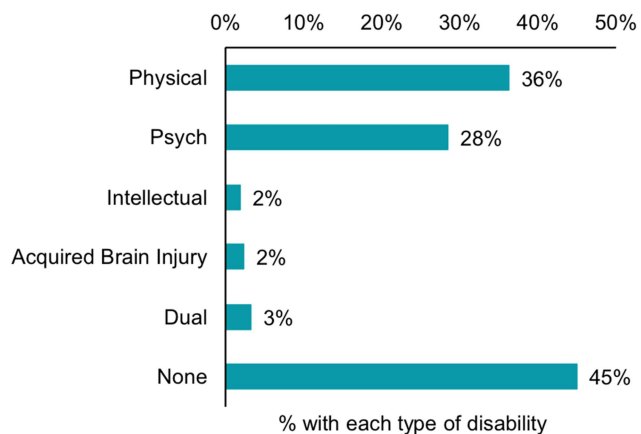
Figure 11: Income scale



Base = 218

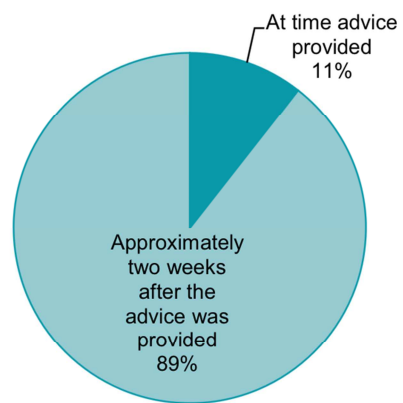
For the purposes of this chart 'Low' means social security only; or social security and 1-2 days' work a week. 'Medium' means social security plus 3-5 days' work based on average wages of under \$60,000 a year, or work plus Family Tax Benefit of under \$2000 a fortnight. 'High' means over \$2,000 a fortnight.

Figure 12: Disability



Base = 218

Figure 13: Time of interview



Base = 218

National Welfare Rights Network Members	102/55 Holt St Surry Hills NSW 2010 Email: national@welfarerights.org.au Tel: 02 8217 9902 Fax: 02 9211 5268
Member Centres	
Welfare Rights Centre, Sydney	Sydney
Illawarra Legal Centre	Warrawong
Welfare Rights & Legal Centre, Canberra	Canberra
Darwin Community Legal Centre	Darwin
Welfare Rights Centre, Brisbane	Brisbane
Townsville Community Legal Service	Townsville
Adelaide Welfare Rights Centre	Adelaide
Hobart Community Legal Service Inc.	Hobart
Launceston Community Legal Centre	Launceston
Barwon Community Legal Service	Geelong
Social Security Rights, Victoria	Melbourne
Sussex Street Community Law Service	East Victoria Park
Fremantle Community Legal Centre	Fremantle
Welfare Rights & Advocacy Service	Perth
Associate members	
Central Australian Aboriginal Legal Service	Alice Springs
Northern Territory Aboriginal Justice Agency	Darwin

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