

No Poverty

A roadmap for a fair NSW



ncoss
NSW Council of Social Service

Courage, Integrity,
Fairness, Inclusion

NCOSS Pre-Budget
Submission 2018/19



About NCOSS

The NSW Council of Social Service (NCOSS) works with and for people experiencing poverty and disadvantage to see positive change in our communities.

When rates of poverty and inequality are low, everyone in NSW benefits. With 80 years of knowledge and experience informing our vision, NCOSS is uniquely placed to bring together civil society to work with government and business to ensure communities in NSW are strong for everyone.

As the peak body for health and community services in NSW we support the sector to deliver innovative services that grow and develop as needs and circumstances evolve.

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We acknowledge the Traditional Owners and custodians of the country on which we work. We pay respects to Elders past, present and emerging.

Message from the CEO

Together we can build a community free of poverty and a society grounded in equality and human rights.

We know this because for the last three years NCOSS has toured the state hearing directly from diverse, strong and connected communities on the key challenges they face, but also on the solutions delivering positive change. We've also spoken directly to individuals and families doing it tough in households living below the poverty line. We know the strength of individuals and communities across our state in coming together to tackle the challenges they face. We've heard inspiring stories, including many about solutions, collaboration and innovation.



Now is the time to look together to broad change, from a local to global level. The United Nations Sustainable Development Goals (SDGs) chart a way forward as an international community. We know that SDG1, 'No Poverty', underpins all elements of a person's opportunities for a good life. If we are to make meaningful change we must break the poverty cycle and ensure all people have fundamental human rights and access to opportunity.

Key to this is getting it right from the start for our children and young people. It's a sobering reality that here in NSW 1 in 7 children are living below the poverty line, and that all too often this shapes their entire life course.

When we speak directly to people living below the poverty line and to leaders and services grounded in communities, we hear about consistent issues and challenges they face. We hear about support for children, young people and families; housing and homelessness; gender equality and domestic and family violence; health; access to justice; and disability. So this year we have undertaken a deep-dive conversation in these areas right across the state.

We heard about what would make a real difference in these areas, and the key principles that need to be part of this broader change. We heard that a one size fits all approach does not work. We need to be inclusive and celebrate our diversity by recognising that:

- > Not everyone starts on an equal footing. We need targeted solutions, led by communities, that recognise multiple and intersecting forms of disadvantage. We need solutions shaped by, and for, Aboriginal and Torres Strait Islander communities, Culturally and Linguistically Diverse (CALD) communities, people with disability, LGBTIQ communities, older people and young people.
- > We need place-based solutions that are grounded in communities. Communities need to be empowered and resourced to execute their solutions – bringing together and leveraging cross-sectoral and collaborative partnerships.
- > We mustn't forget the tyranny of distance and the flow on impacts that isolation and lack of transport have on individuals and communities access to opportunity and vital services. Too often regional NSW is falling behind. There needs to be empowerment of, and targeted approaches for, regional, rural and remote communities.

We've pulled together what we heard from across the state into a set of seven recommendations for our NSW Government. Recommendations that chart a roadmap to build a more equal society and reduce poverty and disadvantage. Now is the time to act. Let's be bold, positive and collaborative in our approach; let's show strength and commitment to our cause and be inclusive and active to realise the change we aspire to.

Tracy Howe

A handwritten signature in black ink that reads "Tracy Howe". The signature is stylized and cursive.

Chief Executive Officer

Introduction

Our Pre-Budget Submission (PBS) draws together the lived experience of people experiencing or at risk of poverty and disadvantage, the knowledge and experience of our members from the community sector across the state, the expertise of our advisory panels and our NCOSS team's research and analysis.

Who we spoke to and what we asked

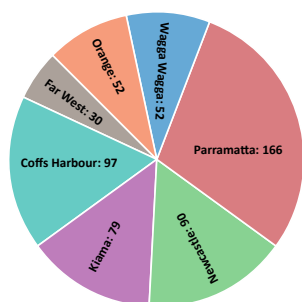
The regional picture

Over the last two years we have toured the state hearing directly from metro, regional, rural and remote communities about their priorities. Over this period we have engaged with hundreds of community and health services, on the ground leaders and people doing it tough.

We have heard that the priority areas for action are:

- > Children, young people and families
- > Housing and homelessness
- > Gender equality and domestic violence
- > Health
- > Access to justice
- > Disability

This year we held six conferences and two additional consultations, 38 workshops total, in regions across NSW. We conducted a deeper conversation in each of these priority areas to gain insight into regional challenges and solutions. We spoke to approximately 570 people across the state.



We asked:

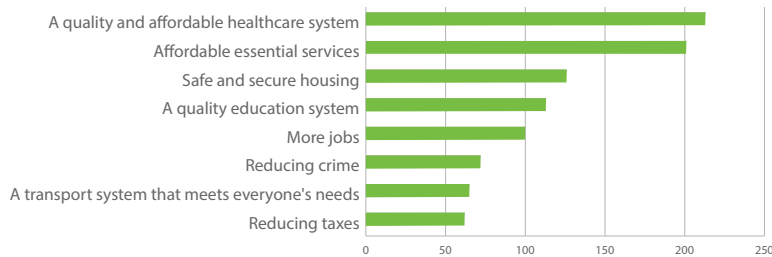
- > What is keeping us from making the progress we want?
- > What are the kinds of things that would make a difference?
- > What is working well in your community?



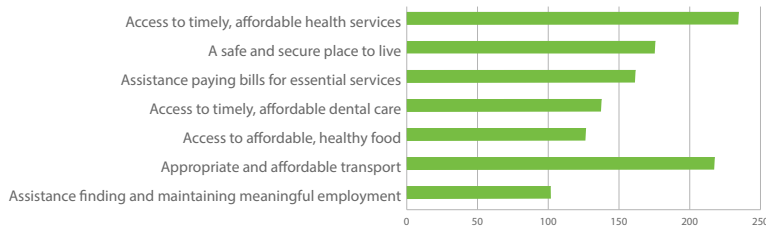
The voice of people experiencing poverty

To gain a complete picture of the issues facing vulnerable people in NSW, we asked people experiencing poverty directly. We surveyed 440 households experiencing poverty and asked not only what would make a difference in their own lives, but what the top priorities for the NSW Government should be.

Thinking about the NSW Government, their policies and the policies of other political parties in NSW. What do you think should be their highest priority?



Thinking about yourself and your family, which of the following would make the biggest difference?



What we heard

People need a **stable base**, extra **support in times of crisis**, and **opportunities to empower** themselves.

Before we can flourish, we all need a stable base and a safe environment. This includes a secure home which meets our needs, and the certainty that we can afford life's essentials. All children and young people deserve the best start in life. This means investing in quality early childhood education, a whole-of-community approach to childhood obesity, along with more child-centred, trauma-informed services which better support vulnerable children experiencing or at risk of domestic and family violence.

Extra supports at 'pressure points' in our lives are crucial when things get particularly tough. That is why we call for extra peer support for people experiencing mental health issues, and greater investment in legal assistance and diversionary and post-release programs for Aboriginal people in the justice system.

"There's a myriad of issues... and none of these things are presented in isolation."

Hunter New England

We also need to be empowered to make choices that are right for us, and be part of decisions that affect our lives. This is why we call on the NSW Government to continue to fund disability advocacy so people with disability have someone in their corner, and invest more in financial counselling services to boost financial literacy in women across their lifecycle.

Our recommendations are tangible measures that can be taken right now to help alleviate issues for disadvantaged communities in NSW. These are certainly not the only issues that we heard about during our consultations, and all of the insights, stories and perspectives gathered make up pieces of a larger puzzle. From what we heard from people all across the state, these asks will make a difference and this is where we need to focus our efforts now.

What's needed



Give all children and young people the best start in life

- > Establish a \$250 million Early Childhood Education Investment Fund to ensure vulnerable children access the full benefits of quality early education.
- > Invest an additional \$39 million over three years in childhood obesity prevention with a focus on equitable access and opportunities in regional and remote NSW.
- > Invest \$3.5 million to fund the delivery of child-centred, trauma informed services targeting children and young people who are victims of or have experienced domestic and family violence.



Create homes for our most vulnerable

- Allocate an additional \$97 million over four years to create homes that meet the needs of people experiencing or at risk of homelessness:
- > Allocate \$45 million over four years toward developing at least five youth foyers across NSW.
 - > Invest \$22 million in new housing models for older women.
 - > Commit \$30 million over four years toward a Housing First response to people experiencing chronic homelessness.



Build a fair justice system for Aboriginal communities

- Invest \$44 million over four years to help Aboriginal communities reduce contact with the justice system:
- > Invest an additional \$24.4 million over four years in community-based Aboriginal legal assistance services.
 - > Commit \$4 million over four years to reducing young Aboriginal people's contact with the criminal justice system.
 - > Invest \$15.6 million over four years in culturally appropriate post-release programs, focusing on continuity of support to re-establish connection to community and reduce re-offending.



Make energy affordable

Invest an additional \$39 million in 2018/19 to reform energy rebates and deliver a single, expanded Low Income Household Energy Rebate equivalent to 17.5% of eligible households' electricity bills.



Boost support for people with mental health issues

Invest \$25 million over four years to expand the mental health peer workforce and support people at specific 'pressure points' in the mental healthcare system.



Financially empower women throughout their life cycle

Invest an additional \$7.8 million over three years in the delivery of the Financial Counselling Services Program and gender-specific material to better assist vulnerable women.



Give a voice to all people with disability

Invest \$13 million to maintain funding beyond June 2018 to organisations providing representation, advocacy and information to people with disability and their families.

Methodology

We have used a mix of qualitative and quantitative methods to gather these perspectives and have developed seven costed recommendations that start the journey to end poverty in NSW.

Consultations with communities

Over the past three years our consultations have been guided by the Harwood methodology of community conversations seeking to develop public knowledge based on experience. We have used this framework to understand the shared aspirations of a given community, their barriers to achieving this, their challenges or issues, and the changes or solutions that would assist in achieving their aspirations. Our data collection also included an online survey of our membership to canvass their priorities for action.

Hearing from people with lived experience

We spoke directly to 440 people living below the poverty line via an online survey conducted between 8 April and 30 April 2017. Over half of the respondents were female (65%) and 46% were from regional or rural areas.

The survey fieldwork and data processing was conducted by Essential Media's Online Research Unit. The data was tested twice during the course of the survey (after 45 and 220 responses) to ensure that it was operating as intended, with adjustments made as required.

The most recent ACOSS definition of the poverty line was used as the basis for determining the target population. The target population was selected by cross-matching responses to a question about after-tax household income with information about the number of people in the household. Only responses that meet the upper limit for the relevant 'poverty line' could continue the survey. Respondents were invited to take part in the survey via an email invitation to the Online Research Unit's online research panel. Those who qualified for and completed the survey were rewarded with 'points' that can be redeemed for a variety of rewards.

During the fieldwork, soft quotas were placed on gender, family composition, region and language spoken at home. We also placed a hard quota of 25% on the number of responses from pensioners in order to gain a balance of responses from family households. The data has otherwise not been weighted.

The survey was designed by NCOSS, with input from representatives from the Public Interest Advocacy Centre and the Ethnic Community Council of NSW, in conjunction with Essential Media Research (Andrew Bunn). The analysis of this data was conducted by NCOSS. The research design and fieldwork for this project were conducted in line with ISO 20252 accreditation (the international ISO quality assurance standard for market and social research).

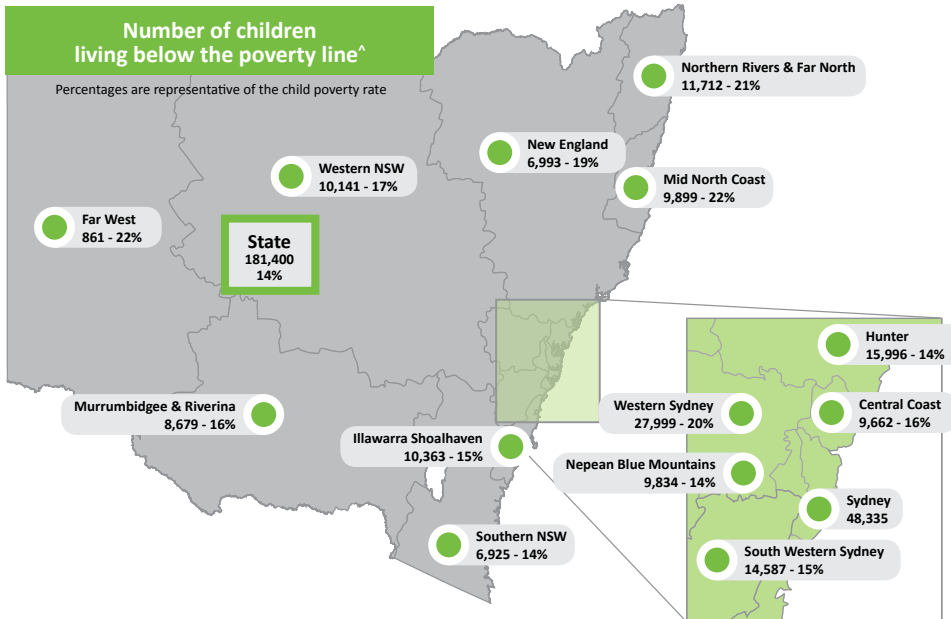
The public knowledge gleaned from our survey and consultation engagement was brought together with the expert knowledge of our diverse advisory panels, other experts in the field, and the NCOSS team to develop specific recommendations.

The final recommendations were presented to our members and endorsed as key priorities for action.



Give all children and young people the best start in life

All children deserve the best start in life. However, too many of our children and young people experience poverty, violence, poor health and disadvantage. We know whole-of-family, whole-of-community approaches that provide early, targeted support deliver the best and most effective outcomes. We need to build and support safe, resilient families and communities so children can grow and thrive.



Over 26% of people living below the poverty line told us that 'a quality education system' should be a top priority for the NSW government, with a further 14% nominating 'giving children the best start in life' as something which should be a top priority for the Government.

– NCOSS Cost of Living Survey, April 2017



Recommendation: Establish a \$250 million Early Childhood Education Investment Fund to ensure vulnerable children access the full benefits of quality early education.

What we heard

We know that high quality early childhood education and care (ECEC) is vital in breaking the cycle of poverty and enhancing a child's developmental outcomes. We also know that holistic and integrated service delivery is critical to increasing families' access to and engagement with ECEC services. Across the state we heard that ECEC services act as key hubs that connect vulnerable children and families to a variety of early childhood support, community and health services, and culture. Despite the \$435 million increase in ECEC in the 2017-18 State Budget, NSW continues to spend less on ECEC services than most other states and territories. This means less access, higher fees, and less opportunity for vulnerable children. In regional and remote areas, this problem is even worse. We need an injection of flexible funding that ensures vulnerable children receive the support they need.

Spotlight

Across the state we heard of ECEC services employing a whole-of-community, wraparound approach that supports children and families in a culturally appropriate way.

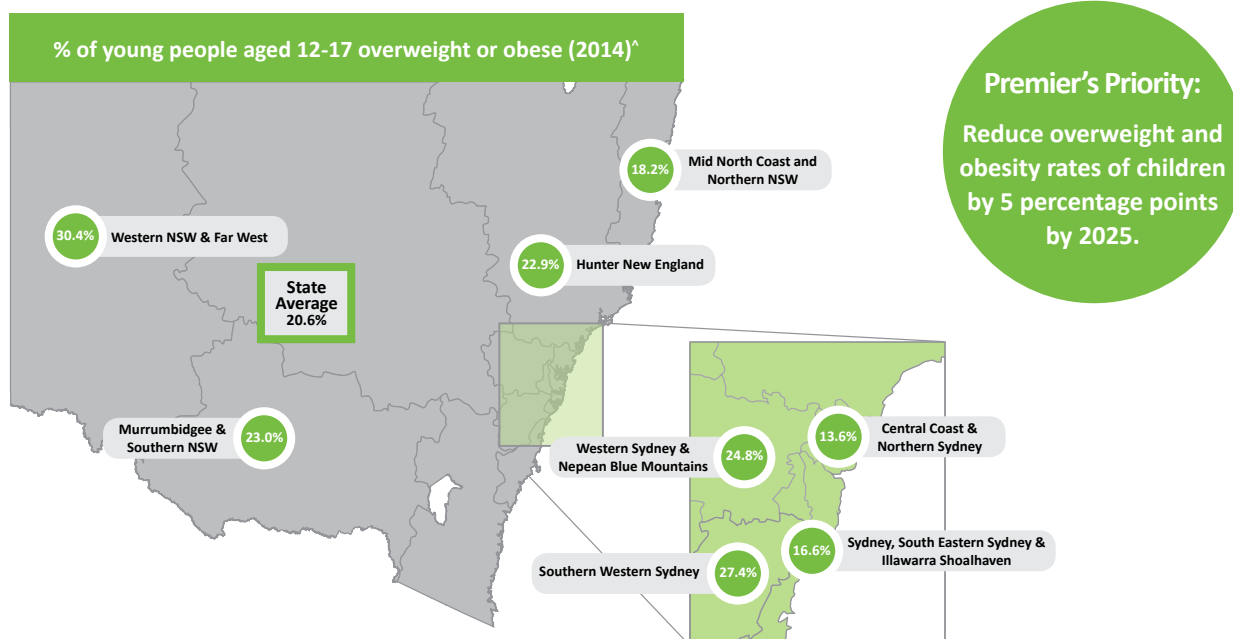
Jarjum Centre (Lismore), Wee Waa and District Preschool and Condobolin Preschool are examples of services deeply connected and respected in the community, providing early support for vulnerable families and connecting these families to the services they need. This model has seen clear benefits – in Jarjum, children who attend a minimum of 1.5 years achieve maximum numeracy outcomes and reduced development delay.

Action needed

Invest in an Early Childhood Education Investment Fund that will complement existing funding and:

- > Support innovative and collaborative approaches to service delivery that encourage cross-sectoral partnerships, are place-based and support children, families, and whole of community to access early education.
- > Acknowledge the work needed to ensure children in vulnerable families successfully transition to preschool and that their ECEC enrolment begins at birth.
- > Ensure ECEC services are equipped to support children who experience domestic violence, by strengthening linkages between domestic violence and early childhood services and ensuring priority childcare places are available to women experiencing domestic violence.
- > Improve Aboriginal access to ECEC services, including growing the number of Aboriginal community-controlled services, resourcing an Aboriginal representative body, and developing a systematic and sustained approach to improving the cultural accessibility of mainstream services.

Recommendation: Invest an additional \$39 million in childhood obesity prevention with a focus on equitable access and opportunities in regional and remote NSW.



What we heard

A healthy life for our children and young people is essential to them achieving their full potential. But we know children from low-income and disadvantaged backgrounds, and those living in regional and remote areas, are at much greater risk of being overweight or obese.¹ We also know that they have less access to fresh drinking water and opportunities for physical activity. Across the state, communities are working hard to implement government initiatives and develop their own that support at risk children and families to lead healthy lives. We need to address childhood obesity through an equity lens to boost prevention in those at most risk and create healthier communities.

Over three quarters of people experiencing or at risk of poverty in NSW believe access to affordable, healthy food would make a difference to their lives.
— NCOSS Cost of Living Survey, April 2017

Action needed

To complement existing actions being taken under the Healthy Eating Active Living Strategy 2013-2018, the NSW Government should:

- > Invest \$7 million to trial a whole-of-community approach to childhood obesity prevention in at least four locations across regional and remote NSW, drawing on the approach taken in rural communities through Healthy Together Victoria and translational research currently being undertaken in Campbelltown through South Western Sydney Local Health District. This type of approach should encourage solutions that are coordinated, cross-sectoral, grounded in community and flexible enough to address local needs in different areas.
- > Invest \$30 million over 3 years to incorporate an equity measure into the Active Kids Rebate Program to increase the \$100 voucher to \$200 per school child, per calendar year, for vulnerable families on low incomes.
- > Invest \$2 million to ensure regional and remote communities have equitable access to fresh drinking water in public places and schools through water fountains and refilling stations.

“There are food deserts in Western Sydney where it’s very hard to access healthy food, particularly when transport is an issue. At the same time, many families are not thinking about healthy food, but about how they can feed their families on a very limited budget.”
Western Sydney

Recommendation: Invest \$3.5 million to fund the delivery of child-centred, trauma informed services targeting children and young people who are victims or have experienced domestic and family violence.

What we heard

All children and young people should be safe and empowered, yet they are too often the unseen or unheard victims of domestic and family violence (DFV). As a state, our response is patchy at best and does not address the significant long-lasting impact of trauma on children's health, wellbeing, education, relationships and housing outcomes both now and later in life. Moreover, children experiencing trauma are more likely to enter the out-of-home care system and come into contact with the juvenile justice system.²

Children and young people also have distinct experiences of DFV and therefore distinct needs. But support for children is often provided in the context of their mother escaping DFV, rather than through specific services for children and young people. The Council of Australian Governments has recognised the need to provide child-focused services to better address their unique needs. NSW can lead the nation in ensuring that children and young people's experiences of DFV are understood in their own right, and that there is funding and support for child-centred, specialist, trauma informed services.

“Children need unique service provision, that places their needs front and centre, and in a holistic way....A child who has experienced domestic and family violence will have a range of psychological, behavioural, developmental and complex needs that will require a multitude of specialist support.”

Hunter New England

Action needed

Invest in the delivery of child-centred, trauma informed services targeting children and young people. This investment should involve a commitment to the delivery of a Sydney metropolitan, regional NSW and Aboriginal community-controlled service, as a minimum. This investment will enhance the evidence base of models of service delivery that are child-centred and trauma informed. The Government should also explore ways to roll this out across the state and target a range of age groups – early years, middle years and adolescents.

² NSW Government (2016) Discussion Paper authored by New South Wales in preparation for COAG National Summit. Available at: <https://coagvawsummit.pmc.gov.au/the-effect-of-domestic-violence-on-children>

Create homes for our most vulnerable

Recommendation: Allocate an additional \$97 million over four years to create homes that meet the needs of people experiencing or at risk of homelessness.

What we heard

We all need a place to call home. Without a safe, secure home, people cannot work towards a better life for themselves and their families. But across NSW there is a chronic shortage of affordable housing, with an estimated shortfall of at least 130,000 dwellings³ and rental affordability is at an all-time low. The waitlist for social housing continues to grow and people are being forced to move away from services and opportunities, or live in conditions that fall well below basic human rights.

“We are increasingly seeing retirement aged women with little or no superannuation – this is the growing population in our region facing poverty.”
Western Sydney

Right across the state, we heard particular concern about the impact on young people with little or no financial support and the increase in youth homelessness. We also heard about the number of older women living in precarious housing situations who are being pushed into homelessness. The NSW Government must invest in appropriate housing responses for people at growing risk of homelessness, along with lasting and effective support for people already experiencing chronic homelessness. The design and delivery of these responses must prioritise the involvement of Aboriginal community-controlled organisations wherever possible.

“We have young people who are homeless anywhere from 16 years up.”
Western NSW

Action needed

Invest in expanding the housing options available to people who have experienced or are at risk of homelessness:

- **Allocate \$45 million over four years toward developing at least five youth foyer models across NSW.** As recognised in the recent Foyer51 social benefit bond, affordable accommodation linked to training, employment, and other support services can support young people at risk, including those leaving out of home care, to successfully transition to independence. A focus on regional centres is needed to enable more young people to maintain strong connections with their communities.

Premier’s Priority:
Reducing youth homelessness.

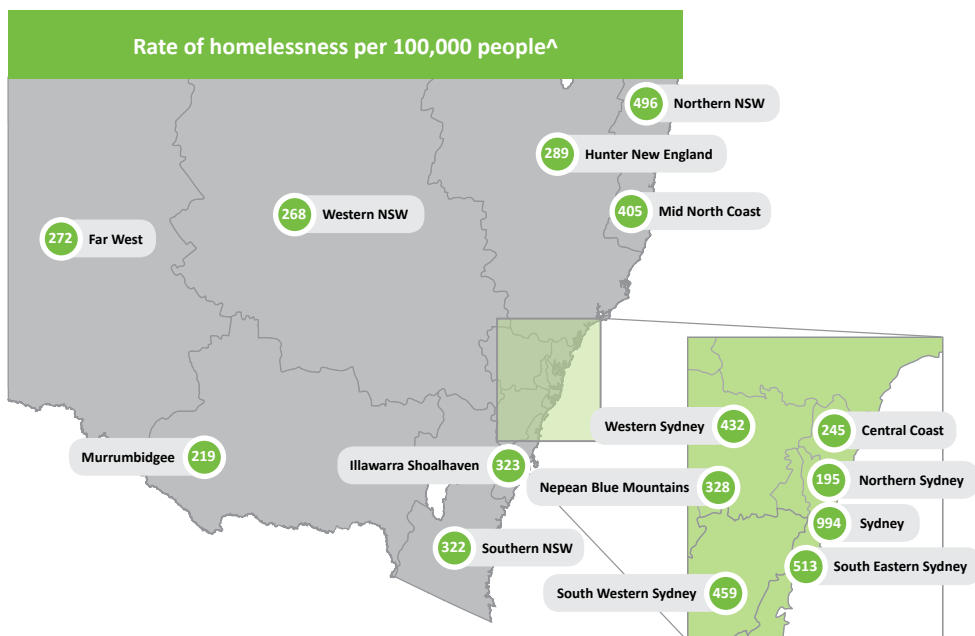


> **Invest \$22 million in new housing models for older women.** We welcome the NSW Government adopting our last year's PBS recommendation to prioritise housing for older women in Phase 2 of the Social and Affordable Housing Fund.

Additional investment is still needed to reduce the risk of homelessness for older women. We need housing projects, co-designed with older women, in at least three locations across NSW. These may house women on a range of income levels, deliver owned as well as rented units, and enable women to 'buy in' through equity contributions.

> **Commit \$30 million over four years toward a Housing First response to people experiencing chronic homelessness.** Assertive outreach to rough sleepers should be combined with immediate access to long-term, sustainable accommodation and support services. Studies show the Housing First approach can help end homelessness while achieving savings in other parts of the service system. In Sydney, both the MISHA Project and Platform 70 have effectively used a Housing First approach to help people experiencing homelessness rebuild their lives.

41% of people living below the poverty line rated having 'a safe and secure place to live' as the second most important measure that would make an immediate difference to their lives
 – NCOSS Cost of Living Survey, April 2017



10 years + wait times for social housing^{^^}

2 Bedroom dwelling 	Sydney, Northern suburbs, Northern beaches, Canterbury, Riverwood, Bankstown, Parramatta, Blacktown, Holroyd, Lake Macquarie, Merriwa, Newcastle, Port Stephens, Dungog, Cessnock, Kurri Kurri, Barraba, Wingham, Foster/Tuncurry, Dorrigo, Coffs Harbour, Laurieton, Woolgoolga, Lower Clarence, Evans Head, Ballina, Byron Bay, Tweed Heads, Murwillumbah, Brunswick Heads, Mullumbimby, Kiama, Nowra, Ulladulla, Wollongong City, South Wollongong, Goulburn, Batemans Bay, Coolamon, Culcairn, Jerilderie, Lockhart, Moama, Ungarie, Millthorpe, Trundle.
1-4 Dwelling of any size 	Eastern Suburbs, Sutherland, St George, Leichardt/Marrickville, Inner West, Fairfield, Liverpool, Wingecarribee, Auburn/Granville, Penrith, Blue Mountains, Maitland, Karuah, Gosford, Wyong, Shellharbour, Merimbula.

[^] ABS (2013) Census of Population and Housing: Basic Community Profile, 2011. Cat. No. 2001.0 via FACS statistics.
^{^^} <http://www.housingpathways.nsw.gov.au/how-to-apply/expected-waiting-times>

Make energy more affordable

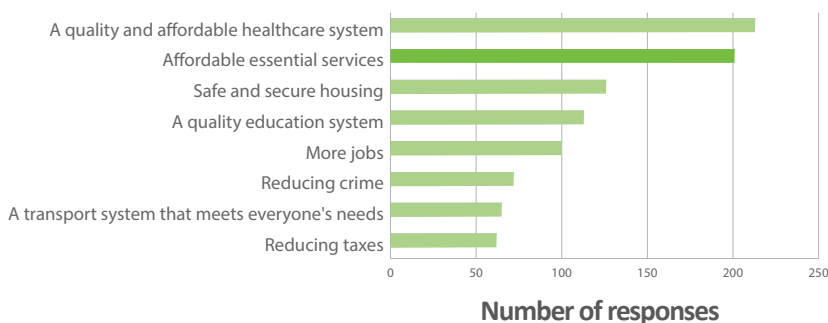
Recommendation:

Invest an additional \$39 million in 2018/19 to reform energy rebates and deliver a single, expanded Low Income Household Energy Rebate equivalent to 17.5% of eligible household's electricity bills.

What we heard

Energy use underpins all aspects of our daily lives. While high energy prices affect households across NSW, the stark reality for people living below the poverty line is that rising bills are impacting their health, wellbeing and quality of life. We know that 19% of children living in low-income households are going without food, and 33% of low-income households are going without medical treatment in order to pay their energy bills. They are sacrificing hot water for bathing, not heating their homes, and going to bed early in an effort to reduce their costs.

Government priorities nominated by people on low incomes



For a growing proportion of our community essential electricity services are simply unaffordable. While the NSW Government's 2017 decision to increase rebates following the most recent 20% price hikes is a welcome interim response, more is needed to address long term affordability and support those in greatest need.

The regional picture

We know that people in rural and regional NSW face the highest energy costs. Across the Essential network covering most of regional NSW, average market electricity bills are \$275 higher than those covering Sydney. Our 2017 Cost of Living report found that people in Far Western and Central Western NSW reported average annual bills of \$2656, nearly double the state-wide average of \$1532.

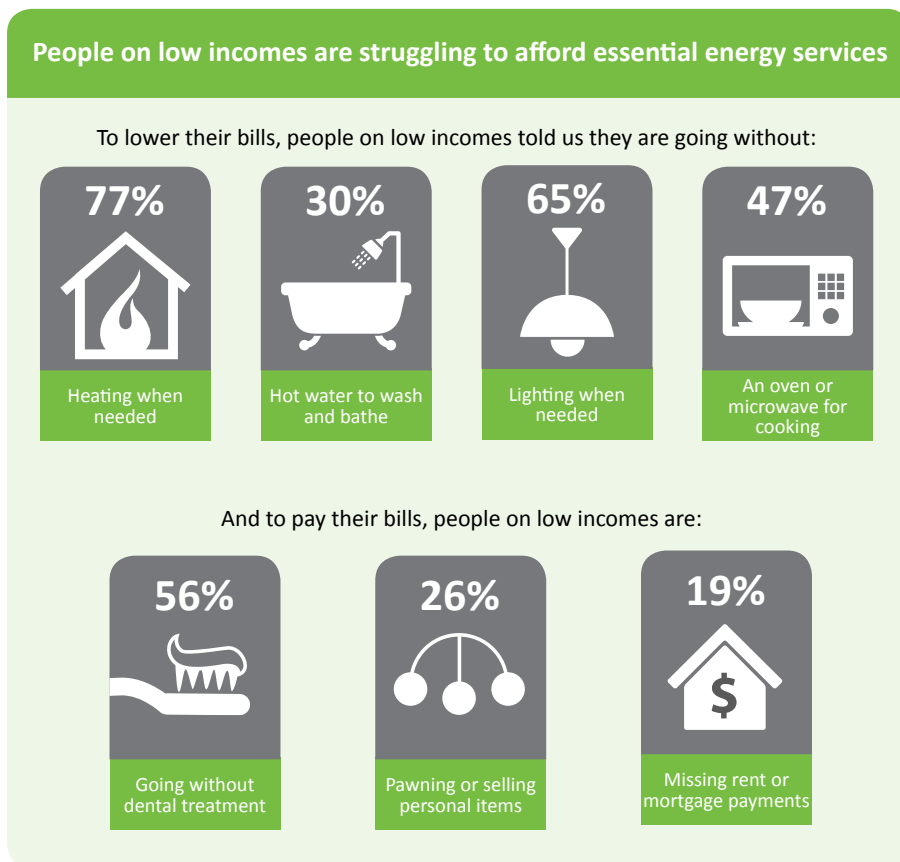
"I can never afford to pay on time and I have to go without other things like proper meals to be able to pay my electricity bills."

— NCOSS Cost of Living Survey, April 2017

Action needed

Reform major energy rebates so that households on low incomes can better meet the rising cost of energy:

- > Invest an additional \$39 million in 2018-19 to improve the Low Income Household Energy Rebate (LIHER):
 - Extend eligibility for the LIHER to all holders of Low Income Health Care Cards.
 - Provide a LIHER equivalent to 17.5% off electricity bills to eligible low-income households, to ensure more assistance reaches those who need it most regardless of what causes their high energy costs.
 - Include an 'excess bill' amount for the rebate. Households with very high bills should receive additional assistance to evaluate usage and reduce costs. This should include access to substantial technology upgrades (such as for water heating, insulation, cooling and heating).
- > Re-direct funds currently budgeted for the Family Energy Rebate towards the reformed LIHER.
- > Align the LIHER with other support measures to drive down the energy bills of low income households and ensure sustainability of the rebate in the longer term:
 - Regulate to ensure all recipients of the LIHER are on the lowest cost retail offer.
 - Directly link receipt of the LIHER to expanded energy efficiency programs.
 - Ensure energy efficiency programs target regional and remote communities and residents of social and affordable housing.



Boost support for people with mental health issues

Recommendation:

Invest \$25 million over four years to expand the mental health peer workforce and support people at specific 'pressure points' in the mental healthcare system.

What we heard

Good mental healthcare and wellbeing enables us to lead healthier lives, cope with the stresses of life more effectively and realise our full potential. But getting the right support at the right time is often out of reach for too many people living with poverty and disadvantage. Across NSW we heard key barriers include the rising cost of healthcare, a shortage of mental health workers and the persistent stigma around mental health issues.

There is growing recognition globally that peer workers, with their lived experience of mental health issues, are particularly effective at helping people navigate a complex and stigmatised mental healthcare system. These peer workers can also provide crucial support during specific 'pressure points', for example when a person is transitioning back into the community from hospital. Despite this, we heard that the mental health peer workforce is under-supported and under-utilised in NSW.

Across the state we heard about people with mental health issues being discharged in remote areas during times when there are no services operating and with no additional support. This is particularly alarming when we consider that some people are hospitalised as a result of attempted suicide and are at highest risk of re-attempting suicide in the immediate period following discharge.⁴

We know that when someone is supported by a peer worker through this type of transition, and other stages of life, they are likely to feel more resilient and empowered to make decisions that are right for them. The Peer Workforce Scholarship Program and the 2017-18 State Budget commitment to new mental health peer worker positions have been positive steps. But the peer workforce needs a stronger, ongoing budget commitment to grow and be sustained as a key part of the mental health workforce in NSW.

Almost three quarters of people on low incomes believe free counselling or support for mental health concerns would make a difference to their lives.

– NCOSS Cost of Living Survey, April 2017

"It's got to the point where to get psychiatric treatment, we need to Skype...it seems inappropriate and in some cases, counter productive."

Mid North Coast

"Community mental health services should be expanded."

Illawarra Shoalhaven



Action needed

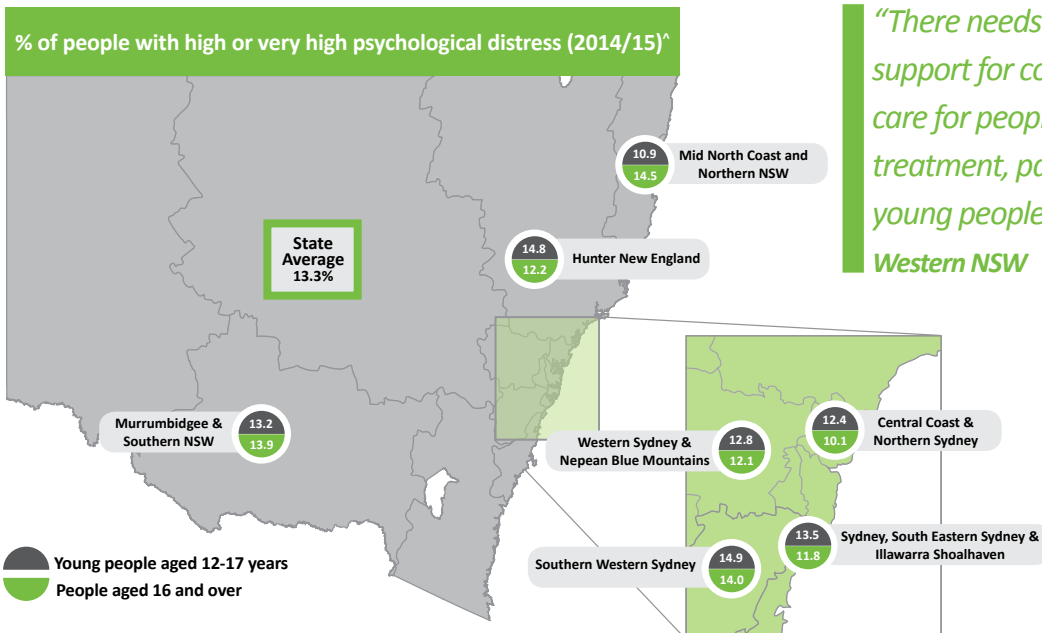
Develop and expand the mental health peer workforce to support people when they need it most, in line with the outcomes that *Living Well, A Strategic Plan for Mental Health in NSW 2014-2024* sets out to achieve:

- > Fund an additional 75 FTE peer worker positions each year across Local Health Districts, community-managed and consumer-run organisations and other service levels. Positions should be allocated according to need, with priority given to Aboriginal and Torres Strait Islander positions.
- > Fund an additional 75 training places each year through existing programs such as the Peer Workforce Scholarship Program and Smart and Skilled.
- > Invest in workforce and leadership development training across Local Health Districts with an emphasis on integrated service delivery and collaboration between peer workers and clinical staff as co-workers.
- > Invest in capacity-building to ensure there is workplace readiness across all sectors for employing and retaining peer workers.

Additionally, the Government should look to where the peer workforce can alleviate existing gaps and 'pressure points' in the mental healthcare system, including in prevention, transfer of care models and practices around seclusion and restraint.

"People with lived experience...employed to help people transition from acute care back into the community [are] effective because people in this situation are more likely to be responsive to people who have a lived experience of mental illness than follow up with professional help."

Western Sydney



"There needs to be more support for continuing care for people post AOD treatment, particularly for young people..."

Western NSW

- 49% of people living below the poverty line told us 'a quality and affordable healthcare system' should be a top priority for the NSW Government
- 11% specifically nominating 'improving mental health' as a top priority.

Build a fair justice system for Aboriginal communities

Recommendation:

Invest \$44 million over four years to help Aboriginal communities reduce contact with the justice system.

What we heard

Our Aboriginal communities are vibrant and diverse, with strong connections to community and country. Empowering these communities is key to addressing the challenges they continue to experience in health, education, employment, and the justice system. In particular, systemic barriers mean that Aboriginal people across our state are still 13 times more likely to go to prison than non-Aboriginal people. Shockingly, if they are under the age of 18 years, they are 15 times more likely.⁵ There are concerns a tipping point has been reached where imprisonment has become normalised, threatening the viability of our Aboriginal communities and their youth.

Aboriginal communities have told us they are not receiving the right kind of help to break through these barriers. We heard there is limited access to legal assistance and community support programs that recognise the complex mix of needs, including culture, kinship and trauma. We also heard that options to divert people from prison are not available across all of NSW, particularly in regional and remote areas. Some 75% of Aboriginal people in Australian prisons have been there before²⁴, and 40% of Aboriginal defendants found guilty by NSW courts are charged with minor offences such as traffic offences and breaches of custodial or community-based orders.⁶ These figures suggest a very real need for culturally appropriate diversionary and post-release programs to assist those who are most disadvantaged by the justice system. It is time to give our Aboriginal communities the support they need, when they need it.

“We need resources to work with the family when a person comes out of prison. Families provide an important support structure and the whole community needs to be involved with the solutions. The resources are there: we just need to get the best out of them.”

Murrumbidgee

Action needed

Invest in legal assistance and programs to help Aboriginal communities reduce contact with the justice system:

- **Invest an additional \$24.4 million over four years in community-based Aboriginal legal assistance services.** Some core providers of specialist Aboriginal legal assistance have to rely heavily on limited Commonwealth funding, meaning they are often unable to provide a level of service that ensures equal access to justice for their Aboriginal clients in NSW. Extra investment would enable community legal centres and other legal service providers to employ extra solicitors and legal access workers specifically for Aboriginal clients.

Premier's Priority:

Reduce adult re-offending by 5% by 2019.



> **Commit \$4 million over four years to reducing young Aboriginal people's contact with the criminal justice system.**

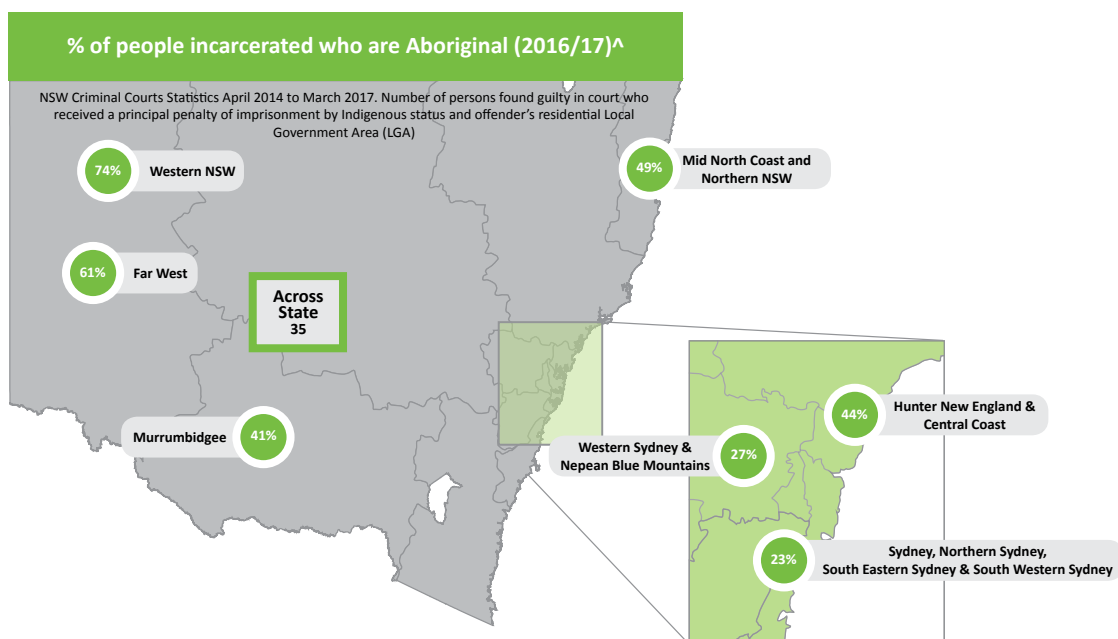
We need sustained support for diversionary programs across the state to reduce reoffending behaviours and help young Aboriginal people engage positively with their community. Key to this is a focus on regional and rural communities, where support is urgently needed.

> **Invest \$15.6 million over four years in culturally appropriate post-release programs, focusing on continuity of support to re-establish connection to community and reduce re-offending.**

Continuity of support through post-release programs is crucial to ensure Aboriginal people leaving prison receive longer-term casework support in key areas such as housing, healthcare and employment. Post-release support models such as 'throughcare' have been shown to significantly reduce the risk of re-offending.⁷

Spotlight

Regional Youth Support Service (RYSS) in Gosford runs the Indigenous Justice Program to provide intensive casework (and in some cases, housing) to young Aboriginal men and women between 14 and 18 years of age who are in contact or at risk of coming into contact with the juvenile justice system.



"That view about being arrested for 'driving while black' is not a joke...that's precisely what is going on in many of our communities."

Western NSW

"Community Legal Centres are being defunded and services like the Aboriginal Legal Service no longer have a policy advocacy function. This impacts on access to justice."

Western Sydney

⁷ A recent evaluation of a Throughcare pilot program implemented in the ACT found it reduced re-offending across all participants by 23 per cent. A. Griffiths et al, (2017) *Evaluation of ACT Extended Throughcare Pilot Program: Final Report, UNSW*, January 2017, viewed 18 August 2017, https://www.sprc.unsw.edu.au/media/SPRCFile/Evaluation_of_ACT_Extended_Throughcare_Pilot_Program.pdf

[^] NSW Criminal Courts Statistics April 2014 to March 2017.

Number of persons found guilty in court who received a principal penalty of imprisonment by Indigenous status and offender's residential Local Government Area (LGA)

Financially empower women throughout their life cycle

Recommendation:

Invest an additional \$7.8 million over three years in the delivery of the Financial Counselling Services Program and gender-specific material to better assist vulnerable women.

What we heard

Financial security and literacy empowers us to access life's essentials, opportunities, and freedom of choice. But systemic workforce issues mean women are generally concentrated in sectors and occupations that pay less and are less secure. Their careers are also more likely to be interrupted due to caring responsibilities. These tendencies compound into financial disadvantage across their life, resulting in lower superannuation levels and retirement savings, and a greater risk of poverty and disadvantage than men.

Financial insecurity places women at greater risk of crisis and is a critical factor in their ability to escape an abusive relationship. Across the state, we heard about financial abuse where a partner may control household finances, keep family assets in their name, run up debts or stop their partner from working.

We know that financial literacy plays a vital role in breaking this systemic cycle of disadvantage. It enables greater economic participation and security, improved quality of life and wellbeing, and reduced social isolation. A key support to improve women's financial literacy is access to Financial Counsellors. But the need for financial counselling is outstripping availability, with waiting times in some regions reaching between three to eight weeks. The 2014-17 National Financial Literacy Strategy is being reviewed this year, with efforts to have a more direct focus on vulnerable groups such as women. However, there is immediate action the NSW Government can take to provide vulnerable women with the financial support and services they need.

“Financial counsellors provide a vital service. We are seeing such a large volume of clients, particularly women. [But] there is not enough [financial counsellors] and there's no time or capacity to provide outreach and wrap-around service provision – instead we have to provide for their immediate needs, and then quickly move on to the next person.”

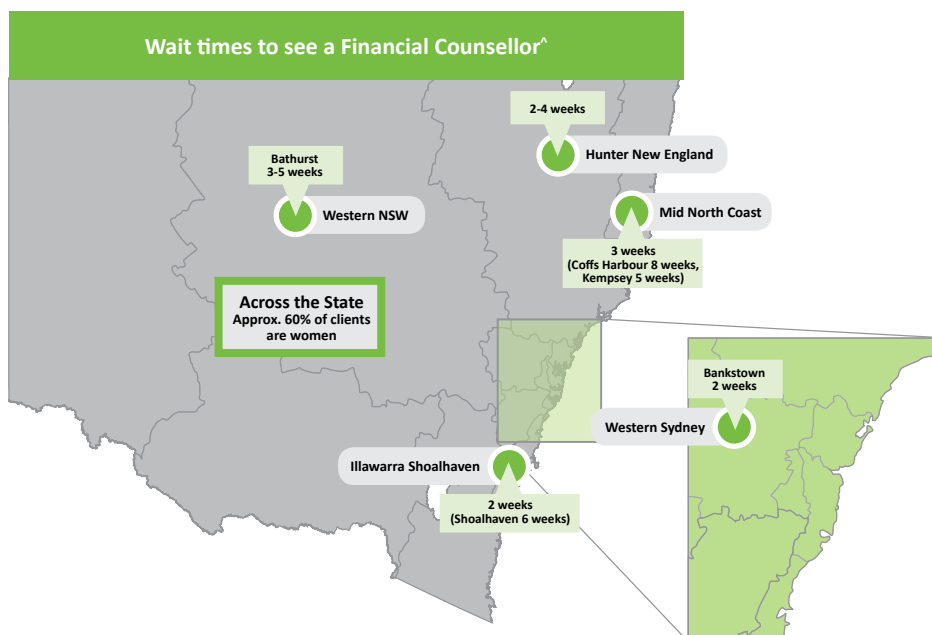
Hunter New England



Action needed

Increase investment in the Financial Counselling Services Program to better assist vulnerable women. The Financial Counselling Services Program funds non-profit organisations in NSW to provide free, independent, and confidential financial counselling services, and training in financial counselling or community education. The program needs a stronger and ongoing budget commitment if it is to grow and assist those who need it most. The NSW Government should ensure there is equitable and culturally appropriate access to financial counselling services and:

- > Invest an additional \$2.6 million per year to fund an additional 20 Financial Counsellors across the state;
- > Ensure funds are available to small community and neighbourhood organisations to employ Financial Counsellors and fund their training, ongoing professional development and peer supervision so that professional standards and financial literacy education outreach is maintained;
- > Facilitate the capacity of the sector and financial counsellors to develop partnerships and connections with services grounded in the community – such as women’s health services, refuges and education providers – to provide community wrap-around support for vulnerable women;
- > Explore avenues to develop gendered training and educational material to enable Financial Counsellors to better meet the unique needs of vulnerable women throughout their life cycle.



“It’s becoming frustrating to see more and more women living below the poverty line... Particularly we are seeing older women with little savings or superannuation.”

Illawarra Shoalhaven

Give a voice to all people with disability

Recommendation:

Invest \$13 million to maintain funding beyond June 2018 to organisations providing representation, advocacy and information to people with disability and their families.

What we heard

We all want the opportunity to fulfil our potential. The National Disability Insurance Scheme (NDIS) is a huge and positive reform, giving people choice and control over their disability supports. But we know that only 10% of people with disability will be eligible for NDIS packages. We also heard right across the state that people with disability need information and active assistance from advocates outside the NDIS to help them take control of their lives and have a voice in shaping policy. This is particularly important given one in four of the households experiencing poverty that we spoke to had someone with a disability. It is also vital for Aboriginal people and communities to have advocates who understand their culture and community, and are easy to access face-to-face.

“It’s all very well to say choice and control, but unless you have [an advocacy service] to go to this isn’t going to happen to the extent it needs to.”

Mid North Coast

People with disability rely on advocacy organisations to break down barriers so they can access mainstream services on the same basis as other people in NSW. Because of advocacy, people with intellectual disability can use Medicare to get an annual health assessment each year, more children with disability are enrolled in regular classes, domestic violence services are more inclusive, and physical access to public and private buildings and facilities is gradually improving.

Yet with the transfer of Department of Ageing, Disability and Homecare (ADHC) funding to the Commonwealth to fund the NDIS, the continuity of these vital supports is uncertain. The situation in regional NSW is particularly concerning. In Western NSW, we heard that the high level of financial abuse experienced by people with disability has already stretched advocacy services to capacity, so that some needing assistance are turned away. Without NSW Government funding, advocacy offices will be forced to close.

The NDIS will not decrease the need for advocacy. More than ever, as people experience more choice through the NDIS, they will need someone to stand by them, helping them understand their rights and gain meaningful control over their lives. Advocates can play a vital role in assisting the NSW Government to ensure essential services don’t fall through the cracks in the transition to the NDIS.



Action needed

Maintain current investment in advocacy, and combine this with growth funding that acknowledges the enhanced need for advocacy in the NDIS environment and the current unmet demand. Key to this is a focus on ensuring the advocacy sector is equipped to respond to the individual and cultural needs and circumstances of all people with disability, in particular Aboriginal and CALD communities.

Investing in advocacy will:

- > Facilitate robust policy development. The National Disability Strategy (2012-2022) and the Disability Inclusion Act 2014 (NSW) require that people with disability are consulted on policy and legislation affecting them. Advocacy organisations are crucial partners and resources for robust policy and planning.
- > Achieve long term savings. A recent cost-benefit analysis showed investment in disability advocacy results in substantial cost savings to Government while creating benefits for people with disability across their lifespan.⁸ For example, advocacy which enables a child with disability to access quality education will also assist them to get a job, increasing their wellbeing and decreasing their lifetime health costs. An upfront investment in advocacy can prevent future obstacles arising.

Advocacy in action

Advocacy has:

- > helped students access reasonable adjustments at TAFE
- > supported people discriminated at work
- > shone a light on abuse in institutions
- > mandated height adjustable beds in GP offices
- > spearheaded flexible funded options for independent living
- > ensured that disability issues stay on the policy radar.

The National picture:

Across Australia there is recognition that independent disability advocacy and information is essential to creating an inclusive society. The Victorian Government has committed to fully funding these services after the NDIS has fully rolled out.

The Australian Government has recently announced an extension to the National Disability Advocacy Program (NDAP), calling on other states and territories to follow Victoria's lead and meet their commitments to people with disability through ongoing support for advocacy.

⁸Daly, A and Barrett, G (2017) "A Cost Benefit Analysis of Australian Independent Disability Advocacy Agencies"

