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The social work space: at the boundaries, doorways and edges of systems

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Thank-you for the invitation to speak

(insert Indigenous Acknowledgement)

I want to acknowledge the Good Shepherd sisters; who celebrate 150 years of work, with women and girls particularly, in Australia on Monday 24th June. They also work in over 70 other countries, helping build their financial independence and capacity to look after their families – mostly in societies still without income support or professional social work.

Good Shepherd Youth & Family Service delivers financial counselling and microfinance, family support, housing and educational support for young people and family violence services, in and around Melbourne.

We also have the mission of challenging the underlying structures that leave people, especially women and children, without dignity, choice, or the capacity to care adequately for their children. This is our research work, investigating unmet needs, and our policy advocacy work, promoting better public policy. Policy for the common good.

This work of helping people through troubles happens all over the world. What is social work's place in this web of helpers? professional, specialised, organisationally bounded. Also contested: especially in its relationship with government – is it complementing the state, part of the state, or challenging the state? It is our old familiar puzzle, reappearing in new forms continually: we return to it like a terrier to a chewed toy, to 'worry it' for another round.

You are at this cutting edge: able to work inside the bureaucracy that is so much bigger than you, yet to keep your social work identity. Others have done much worse, swamped and tossed off course by redefinitions of problems and professions.

To start with the voice of a woman in financial hardship, a quote from our 'Women and Money' research that I think explains why you are so important: and not making any assumptions about the rights and wrongs of the case otherwise!:

"They [Centrelink] threatened to sue me and I threatened to sue them back when they gave the Family Allowance to my ex-husband. I had to totally lose it to see the social worker... because I see them as having power and they can help"

The task for the citizen in need is navigating complex service systems, getting doors to open. I see you as 'boundary-riders', moving through different parts of the income support system, and into the community service sector, spanning differences, interpreting one part to another,

encouraging and urging parts of these systems to stretch over the service gaps that fall between them, and opening doors wider so people can get in to the help they need.

This is not only in direct practice work. In the community, with other organisations, you also create bridges and act as interpreters for community organisations like Good Shepherd.

For example, our newly established Firmer Foundations program on the Mornington Peninsula relies on the Centrelink social worker's early identification of women at risk of family violence, without them actually 'naming' abuse when they come into Centrelink. We need the professional skill of the social worker within Centrelink to make this service collaboration and integration initiative work. Early intervention and secondary prevention require us to reflect on our practice, to re-frame our categories of 'need', to evolve new theories of change.

I will return to this discussion of improving and innovating service systems (and our recent Good Shepherd research) but first, what is the environment, the context, for your work, for our work? And how is it changing?

Our work seems ever more complex, with more and more expected by government, by community, by our own organisations. I will pick up just a couple of themes.

There is an increasing inequality gap, so that while we are overall better off, things we have come to equate with an adequate standard of living

are out of reach for many: school excursions, an annual family holiday, takeaways once a fortnight. Modest norms, but some budgets cannot stretch that far.

Inequality has been increasing steadily over the past few decades. To illustrate:

- In 2005 we were 16th highest OECD country on inequality but by 2008 we were 9th highest
- From the mid-1990s up to the 2008 GFC, all income groups had large real income increases, but the richest did best. Taxes and transfers (such as pensions) reduced inequality less effectively than in the mid-1990s. Disposable income inequality rose.

While we have made progress overall in quality of life, our increasing material comfort and life expectancy leaves some out: single parent families, for example.

More and more single parents and their children are in poverty, at a time when we also know more and more about how important those early years are for life destinations, and we know too that today's children in poverty are very often tomorrow's long-term unemployed.

A FaHCSIA survey of emergency relief just released found that most recipients are women aged 25-44yrs, and are either sole parents or living alone, on income support.

The recent HILDA survey (University of Melbourne's survey of Household, Income and Labour Dynamics in Australia) also found that 25% of children in single parent families live in poverty, compared with 7.6 per cent of those living with two parents. And the number of single-parent households in poverty has increased by 15 per cent since the study began in 2001.

HILDA researchers say this appears to be linked to changes to income support for sole parents by the Howard government and then successive Labor governments. The double disadvantage they experience is being moved from Parenting Payment to Newstart, at the same time as Newstart is kept at a historically low level.

You know the figures better than me:

- The Pension was 50% of the median income in 1994, and 53% in 2009; whereas
- Newstart has plummeted from 47% of median income in 1994 to 36% in 2009. From a half to just over a third.
- On very low incomes these are huge differences. As you know I am sure, most of the 80,000 single parents in Australia lost between \$60-100 per week in the shift.
- With the majority of single parents employed on at least a part-time basis, their benefits also decrease more rapidly than they did on the parenting payment.

HILDA researchers expect the rise in poverty among children in lone-parent households to continue, at least in the short term.

This adds another chapter to the disturbing ‘women and money’ story, damaging these women’s chances of long term economic security further and making them more vulnerable. Before I continue with this story, we must turn to the greatest inequality.

The inequality for Indigenous Australians is on another scale altogether. It is off the scale; more in line with the developing world’s inequality.

And because I think it heralds some broader trends in welfare provision, I want to mention compulsory Income management. As one young Indigenous woman said at the ACOSS conference earlier this year, a young woman who has lived under the NT Intervention for the last six years:

“Why is the government telling us how to spend our money? It makes me feel as if the government does not want us, makes me ashamed”.

Evaluation of compulsory income management has not produced convincing justification for breaching the principle of self-determination. It is painfully ironic that an unintended positive outcome is that participants are now getting their rightful Centrelink entitlements – we call this income maximisation. The intended positive outcomes are still not clear. The theory of change, the evidence, this policy it is based on, remains unexplained. Some women reported a greater sense of safety, less family conflict, and that is important. But unfortunately that is very

likely to be a short-term benefit unless it is a result of decision-making by Indigenous communities themselves. Social work theory and practice tell us this, as do those, like Professor Fiona Stanley, who make it their lifetime's work to 'Close the Gap' of Indigenous inequality in health:

“When policy is made remotely from people’s circumstances and contexts and does not engage (nor understand) them when planning or implementing it, then it is most likely that the policies will fail, as they have done for decades in Australia.” (2008 Hawke lecture ‘The Great Injustice’).

Add to that the fact that Income Management costs \$100 per week per person, or \$4.6million per year for the nation.

These policies indicate that there is a shift away from the ‘fair go’ to turn ‘people with troubles’ into ‘trouble-makers’ in the public mind. In the general public is this now almost taken for granted? Is there a growing underclass on the horizon? Are we following the US – and now the UK – into a harsher style of welfare?

It is dispiriting to think so, but it makes research, and social work practice, all the more important if so. I will now look at two recent research projects, our economic abuse project in partnership with Kildonan UnitingCare, and our ‘networks’ research investigating links between services including Centrelink social worker’s and FaHCSIA’s Financial Management Program.

Economic abuse is a form of family violence that negatively affects a person financially, controlling a person's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.

The backdrop for economic abuse, in the context of family violence (and others have done excellent work on elder economic abuse) is women's vulnerability arising from economic insecurity. Returning to the 'women and money' theme, this is not only the Newstart/Parenting Payment gap but also the wage gap, the superannuation gap, and indeed the confidence gap.

Women are more likely to seek financial information from banks, Centrelink or community organisations BUT they do feel less confident and more uncomfortable about money decisions, especially long-term ones. They are typically better than men at day-to-day money management and knowing where the household budget is at, and women on relatively low incomes value saving and are debt averse as much as the rest of the population (as do men on low incomes), but they may have little capacity to improve their financial situation.

Because women more often lack the financial resources to tide them over, they are more vulnerable to financial misfortune. It is well-known now that women's earning capacity is considerably less than men's. On average their pay is still 17% lower – this is the pay equity gap. Caring responsibilities also take women out of the workforce for periods of time, interrupting their earning capacity, reducing the overall savings, and also

disrupting career progression. The average superannuation balance at retirement for women (in 2010) was \$100k, for men \$200k, and 38% of women had NO superannuation. A financial buffer (for emergencies) is one of the pillars of financial capability, we have argued, along with an adequate income, a non-exploitative financial market, and access to financial knowledge and education.

The importance of women to the household's finances is another, perhaps taken for granted, theme in the 'women and money story'. It is most obvious in international community development, where women spend a much greater proportion of their income on improving the lot of their family than do men. But here too, in recent research by The Salvation Army and Swinburne University, women are shown to have lower debt levels than men, and their debts are more associated with household expenses than are men's. As research by WIRE Women's Information has shown, for women, money is usually mediated through feelings, and family. When making a financial decision, women typically apply a filter of *'what will it mean to the relationship?'*

Which leads to our recent research on financial abuse within the context of family violence. Because, like other forms of family violence, this is primarily gender-based: women are predominantly the victims.

This is the least recognised and understood form of domestic violence: in the most recent survey of family violence awareness, 25% of people still did not think economic or financial abuse was family violence.

Economic abuse sits at the intersection between the privacy of money (our cultural backdrop), and the silence of family violence, a doubly dangerous secrecy.

What is its prevalence? This area is still murky, but indications are that it is present in over half all family violence instances.

And what is it? It is complex. There are myriad types described, because wherever there is economic power there can be economic abuse:

- not just physical standover tactics, but also deceit and theft
- not just withholding housekeeping money, but also putting loans and debts in the victim's name, and assets in the perpetrators'
- not just pawning someone's goods, but also forcing someone to lie to Centrelink
- not just about cash and bank accounts, but also about access to education and employment
- not just in the relationship, but also after it, for example, withholding Child Support – one of the biggest concerns raised – or bleeding the victim dry in extended legal cases.

The impacts are just as diverse:

- children miss out on opportunities, have to move schools and lose friends

- assets are lost that can never be fully replaced – in part because perpetrators are not being held accountable for the economic abuse and what is taken is not repaid
- women are made dependent on government payments (which is better than being dependent on a violent man), when the perpetrator withholds his share of Child Support, or the victim is too afraid to approach him for it.

When women weigh up the cost of leaving, some choose violence over poverty.

“It relates to domestic violence – there’s always going to be someone bigger who can beat you down and its always the one who has the income who can beat you down” (Women and Money participant).

You have a critically important role, helping women who have never had to apply for income support to navigate a really complex system. It can be a shocking experience and can feel even worse than the abuse, because it comes when they expect to be supported and instead experience barriers, interrogation and judgement. They come in crisis and often find further trauma in overwhelming paperwork and contradictory communications.

They are many traps for the novice. Many women do not apply for the exemption from job participation requirements because they do not know about them. The ALRC recently recommended that when family violence

is identified, a referral to the Centrelink social worker or other expert service provider be automatically triggered to overcome such injustices.

They recognise your crucial role.

Another recent piece of our research (still to be published), shows how you value-add not just to Centrelink but to local service networks.

We looked at how the FMP services – emergency relief, financial counselling, microfinance and financial education – link up in four case study areas representing different geographic types: Yarra, Western Sydney (Blacktown), Cairns and hinterland, Thursday Island. We added in Centrelink social worker’s because we knew how significant your services often are to the FMP providers, and of course to their clients.

There is a lot of talk about ‘no wrong door’ and addressing the very complex, multiple causes of a person’s problem through integrating services. Service integration has many forms, and we were interested especially in local networking because it is at the low intensity, low cost end, and more used by smaller providers. We mapped informal referral and secondary consultation networks, and formal network membership. We also looked at co-location and other partnerships.

The networks were huge and very diverse. Your colleagues were nested in a thick web of connections with double the average links of the other service types, at 43.8 links.

‘Reciprocal ties’, when services name each other as links, are a measure of mutuality, indicating trust and a stronger relationship. They

happened surprisingly little, but Centrelink had more reciprocal ties across all areas than other services.

The Centrelink social worker was ideally situated to support local networks, especially ER networks. One suggestion was that Centrelink could more often act as a distributor of information about local services, supporting especially the smaller, volunteer-based services without the capacity to do this themselves:

“we have a pamphlet that is an ER list that tells the client when the ER agency is available and what they need to bring. We don’t tell clients if they are going to be eligible, its up to the ER agencies to do their own assessment. This has eased tension given consistency to the process.”

Your colleagues also played a very useful role in setting up and supporting local networks, especially ER networks:

“It seems that the ER agencies do not have a forum and this is what I’m trying to achieve – an ER network... It’s intended for them to get to know each other and get to know Centrelink social workers who are doing the referrals [its intended] for us to talk to each other about the gaps in services and issues”

Involvement of Centrelink staff in the networks was, however, variable, from excellent to unhelpful:

“B [Centrelink social worker] has been there for ever. They bend over backwards to get a payment for our clients. The quality of the

workers is very high. B wants to get involved and do things differently. Our workers speak to them every day.”

“If I could get Centrelink to listen to me it would help. We seem to have communication problems, there is no protocol for referrals, and clients are just sent to us.”

But things also evolve:

“We did have a big problem with Centrelink, initially 2 years ago but now the Centrelink worker is involved with the network and things have got better.”

What does this research, and the economic abuse research, signal about the future possibilities for your work?

In terms of direct service to vulnerable Centrelink clients, you are the ones who ‘get it’. Social workers can have enabling conversations, exploratory conversations with the discourses kept as open as possible. They can urge systems to stretch further to respond to individuals’ needs. For example, the Firmer Foundations role I mentioned at the start.

You listen:

“people can only realise themselves in the world as speakers if others are prepared to make themselves properly available to them as listeners”(Shotter, 1993, p.163).

And advocate:

“The social worker ... is in a pivotal position to serve herself, her clients, and her society as a messenger - a bearer of interpretive, fragmentary, personal, emotional, heart-wrenching tales of oppression, of silenced voices, and of darkness” (Gorman, 1993, p.247-8)

This is not primarily procedural, technical work. It is ‘insightful’ work, dedicated to constant scrutiny of the values and theories driving action (as Donald Schon described the ‘reflective practitioner’).

But it seems that for people who are really stuck, and in danger of sliding into greater vulnerability or crisis, getting through the social worker door is the biggest hurdle.

More frequent information at more access points, and more trigger points for social work referral are needed.

Centrelink also needs to integrate more internally, to open up, so that you, the social workers, are more available, because the social worker’s system thinking is so vital to deal with complexity, to re-frame problems in better ways, including for earlier intervention, and to ensure ‘no wrong door’. And Centrelink needs more boundary riders, systems- thinkers, and door-openers.

You also offer a lot to indirect practice, working with the local community sector, and in research. What we have seen in our research is that you offer great value as:

- Supporters and instigators of local networks
- Participants in local collaborations and partnerships by outposting themselves and hosting outreach workers from community services.

The public policy trends make this even more important:

- The cost-cutting and erosion of small agencies' capability
- The increased use of digital technology
- The greater reliance on grassroots networks and services in extreme weather events of climate change.

All point to relationships between government and community, sharing resources, flexibility.

As a researcher – and social worker – also see the enormous benefit of turning those stories into social and national narratives, through participating in research, to

- Identify emerging needs: new cohorts, new forms of old problems
- Identify systemic issues.

Sometimes we are more aware of the differences between government and community sector services, but we share much. We all implement public policy, and we all strive to build our practice knowledge and enact our social work values.