

**New Vulnerable
Research**

April 2021



Good Shepherd Australia New Zealand

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ROY
MORGAN

Message from Good Shepherd ANZ CEO Stella Avramopoulos

The Covid-19 pandemic has illuminated many of the systemic inequalities that shape our society. While it has been a challenging time for all, there has been a consistent inequity in the experiences of some groups in society.

In 2020 we first saw the emergence of the “newly vulnerable” a group who found themselves in need of services for the first time due to the pandemic. This finding highlighted the fragility of financial security and brought to light the variable nature of risk factors that expose individuals to harm.

As a client-centric organisation we consistently look to understand how the changing world is impacting the women, girls and families we serve. This knowledge helps us to build programs and services that best position us meet the needs of clients where they are today and advocate for systems and policies that will support their empowerment tomorrow.

While we had hoped that a pandemic recovery in 2021 would see a decrease in the emergence of newly vulnerable individuals, anecdotal reports from our front-line workers led us to believe that may not be the case.

This research was commissioned to help us better understand the Newly Vulnerable and their experiences navigating support systems. The findings have confirmed what we had suspected. Rather than declining, the Newly Vulnerable cohort increased in 2021 at a similar rate to what we had seen in 2020. We now estimate that this group comprises of about a quarter of all Australians 14 years and over, and over 40% of all working Australians.

Many of these people have never before sought help through services but are now at risk of slipping into long-term poverty. Of the 4.7 million Australians whose employment was negatively impacted by the pandemic, half were already on low-incomes. This coupled with the phasing out of the JobKeeper and JobSeeker payments have resulted in long-term impact cases. Not surprisingly, the most affected members of our society were the young, migrants and women.

At Good Shepherd we are relentless advocates for the right of women, girls and families to financial wellbeing. It is our mission to ensure all women, girls and families are Safe, Well, Strong and Connected and we know financial stress and exclusion are significant impediment to this.

Our Financial Inclusion, Counselling, and Capability programs help stabilise vulnerable people's finances. Our services aim to build financial resilience so that women, girls and families are able to manage financial shocks, circumventing the need to access predatory lending products and entry into cycles of disadvantage.

Through this research we aim to build community and industry understanding of financial vulnerability and the factors impacting upon the “Newly Vulnerable”. We will continue to work on ways to service all of those in need with the support of State and Federal Governments.

Thank you to all the Good Shepherd employees for their diligent work in putting this report together and to Roy Morgan for partnering with us on this endeavor.

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1 Executive Summary

From April to September 2020, Good Shepherd commissioned Roy Morgan to investigate a group of working Australians that we have termed the 'new vulnerable'. Our estimate is that this group comprises about a quarter of all 14+ Australians, and over 40% of working Australians. They have seen negative employment impacts resulting from COVID-19, in turn affecting their household finances.

This report provides in-depth analysis of these people, and their experience of navigating support systems to address their needs arising from financial stress. The research comprised both a quantitative telephone survey (n=822) and qualitative depth interviews (n=20) with those identified as 'new vulnerable' through Roy Morgan's Single Source Survey.

Examining the overall nature of impacts on the 'new vulnerable':

- Two-thirds had seen reduced working hours, nearly half had seen their business slow or stop, and two-fifths had been stood down for a period of time
- Those most vulnerable to employment impacts tended to be those whose employment was already precarious
- The impact of employment changes extended beyond finances and into family relationships, housing and mental health.

Changes to employment had *persisted for two-fifths* of the 'new vulnerable':

- This was particularly true for older people
- Loss of a job was the most persistent impact, still affecting three in five of those who lost their job
- A reduction in working hours was the most common impact, but the least persistent
- Qualitative research suggested recalibration of expectations, even as a 'new normal' emerged.

This is a group new to hardship. Less than a fifth had financial difficulties prior to the pandemic. Qualitative research indicated that:

- For many, the pandemic delivered their first, or worst, experience of hardship
- Hardship resulted primarily from direct financial impact, or the loss of secure housing
- Additional problems alongside employment change and financial difficulty tended to exacerbate the extent of hardship.

They are also *unfamiliar* with approaching charity and community service providers:

- Less than one in ten had done so prior to the pandemic
- Those approaching the sector during the pandemic were more likely to be those with prior contact experience.

Almost four-fifths took specific action to manage their finances, most commonly receiving JobKeeper, applying for JobSeeker (particularly younger, lower incomes and with prior financial difficulties), or obtaining early release of superannuation.

- Few reported using payday lenders or commercial debt management
- Actions followed a hierarchy of severity, starting with economising spending, then the depletion of savings, and then more difficult decisions to defer home loan payments or draw down super funds.

Just over half of the new vulnerable have needed or sought help during the pandemic:

- Need was greatest in relation to mental health (a quarter of all the new vulnerable)
- Most people who needed help or advice found it, but there was significant unmet need
- People on lower incomes and those with financial difficulties prior to the pandemic were more likely to seek help
- Qualitative research indicated issues of understanding where to find help, scarcity of support resources, ineligibility for government support, and impacts on credit-worthiness.

Only 8% of the new vulnerable sought help from a charity or community service provider during the pandemic. This was most likely to relate to mental health.

- Support provided was most often counselling (both mental health and other issues), general information and triage
- Most were satisfied with their experience, and most had positive views about accessibility, understanding, impact and timeliness.

Those who didn't approach charities and community providers did so because they had got help elsewhere, didn't know what the sector did, or wouldn't know where to find a suitable provider.

- Some advised that they would feel ashamed or embarrassed to access a charity or community service provider, or that charities and community service providers didn't help 'people like us'
- Qualitative research revealed a reticence to use the sector for support because people felt there were others in greater need of limited services.

The most valued areas of support were mental health, knowing where or who to ask about support, financial counselling, relationship counselling and advice on small business support. There was significant unmet need across these issues.

Clear and consistent journeys through support were not evident. There was some sense of a 'new normal' emerging, but for others, substantial difficulties continued.

2 Introduction

2.1 Research Context

During the COVID-19 pandemic, Good Shepherd Australia New Zealand has worked with Roy Morgan to conduct research of the 'new vulnerable' cohort – that is working Australians who have reported negative impacts to their working arrangements as a result of COVID-19. To date, we have worked together to gather more than nine months' worth of data to help examine the size and profile of the cohort, and chronicle the changes that have occurred over this time. This study was an opportunity to extend that work and undertake further research to develop:

- A better understanding of the needs of the cohort, and
- An understanding of how the cohort has navigated support service systems to meet those needs.

The 'new vulnerable' cohort is defined as Australians who have experienced any of the following employment changes as a result of the COVID-19 pandemic as revealed from questions in Roy Morgan's Single Source questionnaire¹:

- Had your work hours reduced
- My business has slowed or stopped completely
- Have been stood down for a period of time
- Not had any work offered to you
- Had your pay reduced for the same number of work hours
- Made redundant.

We have estimated that this 'new vulnerable' group represents 25% of Australians 14+ or 41% of Working Australians (since April 2020). This is illustrated in the diagram below. The research explores financial coping strategies, help seeking behaviour and support needs, use of and experience of the charity and community sector in providing help and support, attitudes to the charity and community services sector, and journey maps of the experience of users in sourcing and securing support.

¹ Those interviewed in this earlier study needed to be in employment prior to the pandemic and to have had their employment negatively affected during the pandemic. The study did not track the same people over time, but identified new members of the cohort with each iteration of Single Source fieldwork.

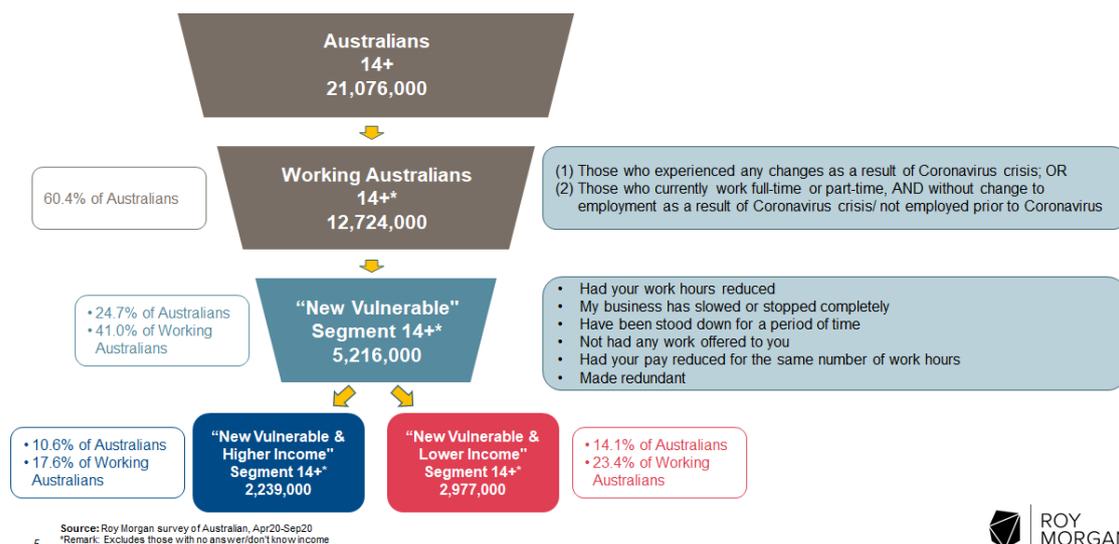


Figure 1: Overview of the “New Vulnerable” Segment (April–September 2020)

Source: Roy Morgan Single Source Survey, April 2020 to September 2020

The lower and higher income segments of the ‘new vulnerable’ population are defined by a combination of income and household structure, with lower income households defined as follows:

- Single households with an income of less than \$60,000 annually
- Couples, and single adult households with dependent children under 16, with an income of less than \$100,000 annually.

Higher income households are then, by extension, single person households with incomes above \$60,000, and couples, or single adult households with dependent children under 16, with an income above \$100,000².

² These thresholds relate to the accessibility of particular services provided by Good Shepherd ANZ, and are not intended to be measures of poverty agreed by the sector. Thus whilst we refer to two groups of respondents in this report as having lower and higher incomes, those in our lower income group, for example, do not simply comprise ‘low income’ households. The OECD defines the poverty line as being at half the median household income. In Australia this would be a little over \$22,000 annually for a single adult, and a little under \$47,000 for a couple with two children. The Smith Family defines this 50% of median income threshold as being ‘very low’ income, and defines low income as being below 80% of the median income. However, this would still be lower than the measures of lower income used in this report.

3 Research Objectives

As indicated above, the program of research has been designed to provide:

- A better understanding of the needs of the cohort; and
- An understanding of how the cohort has navigated support service systems to meet those needs.

It has done this by exploring a number of key themes, through both quantitative and qualitative research, as set out below. The research has explored:

- The help and advice needs of the new vulnerable since the onset of the pandemic and associated financial stresses, and the extent to which those needs were met
- The steps taken by the new vulnerable cohort to cope with financial stress
- The extent to which this cohort has sought help and advice from charities and the community services sector, whether this was related to prior use of the sector before the onset of the pandemic, and the expectations and perceptions of the sector held by the new vulnerable
- The nature of support received from charities and community service providers, which organisations provided support, satisfaction with their experience of the sector, and why those using the sector chose to do so
- Understanding and journey mapping the experience of those seeking help and advice, particularly how they decided they needed help, and how they went about finding it
- The reasons why those who needed help and advice didn't approach the charity and community sector
- Broader use of and needs for support during the pandemic, and understanding the nature and extent of support needs, particularly those which may be unmet.

4 Methodology

Our approach used both qualitative and quantitative research methods, comprising:

1. A **nationally representative quantitative survey** of those who identify as 'new vulnerable' in both lower and higher income groups, via computer-assisted telephone interviewing (CATI) (n=822). The sample was drawn from Roy Morgan's Single Source respondents who had indicated since April that they had experienced a negative impact on their employment. The survey was undertaken between Wednesday 20th January and Thursday 4th February 2021.
2. **Qualitative interviews** with n=20 'new vulnerable' respondents to examine their needs and support experiences in more detail. These interviews focused particularly on those who had help and support needs, but had not approached the charity and community sector. Interviews were undertaken between Monday 22nd February and Tuesday 2nd March 2021.

The two components of the research ran sequentially, rather than concurrently, as originally envisaged. This allowed the results of the quantitative survey to inform both the questions in the qualitative research, and the selection of those approached for interview. There was close working between the Roy Morgan and GSANZ team throughout the research process, including in the detailed development of research tools.

4.1 Telephone Survey

The survey re-contacted the relevant respondents from Roy Morgan's Panel who indicated that they were 'new vulnerable' as per their responses to Roy Morgan's Single Source survey since April 2020.

These respondents were contacted via telephone to invite them to complete a CATI survey. The profile of the sample was monitored to ensure representation against key characteristics, and minimum quotas set for some age groups to ensure sufficient representation of younger age groups. Data were weighted back to total population estimates of 'new vulnerable' Australians based on the profile derived from Roy Morgan Single Source. This ensured that the results from the survey were representative of the target population.

The questionnaire was originally intended to run for an average of 7 minutes, but the need to collect a sufficient range of data meant a longer average length of 10.5 minutes resulted.

4.2 In-Depth Interviews

Twenty telephone in-depth interviews were conducted with 'new vulnerable' participants, with interviews taking place after the survey. Willingness to participate in depth interviews was ascertained in the survey interview, and depth interviewees were selected on the basis of characteristics identified in the survey interviews. Depth interviews focused particularly on those who had help and support needs, but had not approached charities or community service providers to try and meet these needs (designated as Group 2), and also those with support needs who had approached charities and community service providers (designated as Group 1). The depth interviews also focused on issues of particular interest with these groups, and expanded on themes established in the survey question set. Depth interviews were able to focus specifically on motivations, attitudes and journey mapping of this group of the new vulnerable cohort.

The interviews were approximately 20 minutes in length and were audio recorded and transcribed prior to analysis.

Overall 8 interviews were completed with Group 1 respondents, and 12 with Group 2 respondents, with responses further subdivided between respondents designated as lower income and higher income. Respondents included a broadly even number of male and female participants (9 male and 11 female), a broad range of ages (the youngest participant was aged 23 and the oldest 74) and locations (both in terms of state, and metro and regional locations). Three members of the Roy Morgan team conducted the interviews.

5 This Report

5.1 Reporting themes

This report considers the research findings thematically, combining the discussion of findings emerging from quantitative and qualitative research. Broadly, it addresses the following themes:

- Employment changes during the COVID-19 pandemic, and the reporting persistence of those changes
- Experience prior to the COVID-19 pandemic of both financial difficulty and help-seeking from charities and community service providers, to try and understand the extent to which the new vulnerable were new to financial hardship or to seeking help from the sector
- The actions taken to address the financial impact of employment changes, exploring the extent of use of a range of financial coping strategies
- Help and advice seeking behaviour in response to financial stress, whether help or advice was received, or sought but not received, the extent to which that help was received from charities and community service providers, and qualitative exploration of customer journeys from initial identification of need, through identification of potential providers and support
- For those who sought help from charities and community service providers, an exploration of which organisations were approached, the nature of the support provided, satisfaction with performance, both overall and exploring various measures of experience
- For those who had help and support needs but did not choose to approach charities or community service providers, an exploration of their reasons for not approaching the sector
- Broad discussion of actual and potential help and support needs across all of the new vulnerable cohort, whether or not they sought or received help during the pandemic, in response to financial stress.

5.2 Reporting conventions for the presentation of quantitative data

Presentation of quantitative results in this report uses the following convention. Findings for differences between sub-groups, for example age or income group, are only presented if they are statistically significant at the 95% confidence level. Where this is not the case, but a finding is reported, this lack of statistical confidence applying to the result is noted as a footnote to the text. Such non-significant findings are only occasionally reported, where they are of particular interest in illustrating hypotheses which cannot be proven by the data. However, findings which are not statistically significant are not generally reported.

6 Main Findings

6.1 Summary of findings

Key findings reported in more detail below are:

- A reduction in working hours has impacted two-thirds of new vulnerable households, nearly half had seen their business slow or stop completely, and two-fifths had been stood down for a period of time. Qualitative research revealed that those most vulnerable to employment impacts tended to be those whose employment was already precarious, and financial impacts most commonly related to significant employment impacts. Impacts were also evident in family relationships, housing and mental health.
- For two-fifths of the new vulnerable, changes to their employment resulting from the pandemic had persisted until the time of interview, and notably more so for older than younger people. Loss of a job was the most persistent impact, with nearly three in five who had lost their job still without employment. A reduction in working hours was the least persistent impact, despite being the most common. The qualitative research suggested some optimism of a return towards a 'new normal', but many have had to recalibrate their expectations.
- Less than a fifth of the new vulnerable had financial difficulties prior to the pandemic, underlining that this is a group new to hardship. Qualitative research underlined that for many, the pandemic was their first, or their worst, experience of hardship. Financial impacts and the loss of secure housing seemed to generate the greatest hardship. Additional problems alongside employment change and financial hardship tended to exacerbate the impact of the pandemic.
- Fewer than one in ten had sought help from a charity or community service provider prior to the pandemic. Approaches to the sector during the pandemic were much more likely from those who had already had contact with charities or community service providers.
- Nearly four in five of the new vulnerable had taken specific action to manage their finances in response to the impact of the pandemic. Most common amongst these actions was being in receipt of JobKeeper (confirmed as hugely important in qualitative accounts), applying for JobSeeker (particularly younger people, those on lower incomes and with prior financial difficulties), or early release of superannuation. Very few reported using payday lenders, or commercial debt management firms. There appeared to be a broad hierarchy of actions taken – starting simply with household economies, and then the use of financial reserves such as savings. Different strategies emerged about whether to defer or continue home loan payments, and whether to seek early release of super. There was a clear sense of people trading off the bad against the worst, in making financial decisions appropriate to their particular circumstances.
- Just over half of the new vulnerable have needed or sought help during the pandemic. The need for help and advice was greatest in relation to mental health (a quarter of all the new vulnerable), followed by employment issues, access to money or grants, housing and education. Most people who needed help or advice

found it, but there was some unmet need. People on lower incomes and those with financial difficulties prior to the pandemic tended to be more likely to seek help. Qualitative research indicated issues of understanding where to find help, scarcity of support resources, ineligibility for government support, and impacts on credit-worthiness. Financial institutions were often supportive, and government support was more often both available and critically important.

- Only 8% of the new vulnerable sought help from a charity or community service provider during the pandemic. This was most likely to relate to mental health, employment and access to money or grants, as well as a range of other issues.
 - Salvos, Lifeline, Vinnies and Headspace were the most approached organisations, and four organisations mentioned by significant numbers were primarily concerned with mental health
 - The most common forms of support provided were counselling for mental health issues, counselling for issues other than mental health or finance, general provision of information and triage to other organisations
 - Four fifths were satisfied with their experience, and only one in ten dissatisfied (this satisfaction was mirrored in qualitative consultation). Likewise those who had contact with the sector tended to have positive views about issues such as accessibility, understanding, impact and timeliness. A third were still working with their provider
 - Qualitative responses urged the sector to find ways to increase awareness of what it did, the services it provided, and who it could help.
- Those in need of help during the pandemic who didn't approach charities and community providers indicated that this was because they had got the help they needed elsewhere, didn't know what charities and community service providers did that might be useful to them, or wouldn't know where to find a suitable provider. Significant minorities of respondents advised that they would feel ashamed or embarrassed to access a charity or community service provider, or that charities and community service providers didn't help 'people like us'. Poor prior experiences (themselves or others) tended not to be reasons for non-use of the sector. Qualitative research revealed a reticence to use the sector for support because people felt there were others in greater need of limited services.
- Overall for the new vulnerable the most valued areas of support, whether met or not, were mental health, knowing where or who to ask about support, financial counselling, relationship counselling and advice on small business support. There appeared to be significant unmet need across most of these issues. This was largely reflected across both qualitative and quantitative evidence.
- Clear and consistent journeys through support were not evident. Most respondents were not used to finding themselves in hardship, and journeys tended to be ongoing rather than completed. There is some sense of a 'new normal' emerging, but not for everyone.

6.2 Employment changes during the COVID-19 pandemic

6.2.1 Impacts reported

The prevalence of different employment changes varied. Most common (across both the respondent and their partner, if relevant³) was that working hours had been reduced, with this affecting nearly two-thirds of households (65%). In descending order of prevalence, employment impacts were then:

- Business slowed or stopped completely (46%)
- Being stood down for a period of time (39%)
- Not having any work offered (31%)
- Lost a job (26%)
- Pay reductions for the same number of hours (19%).

This is illustrated in Figure 2 below.

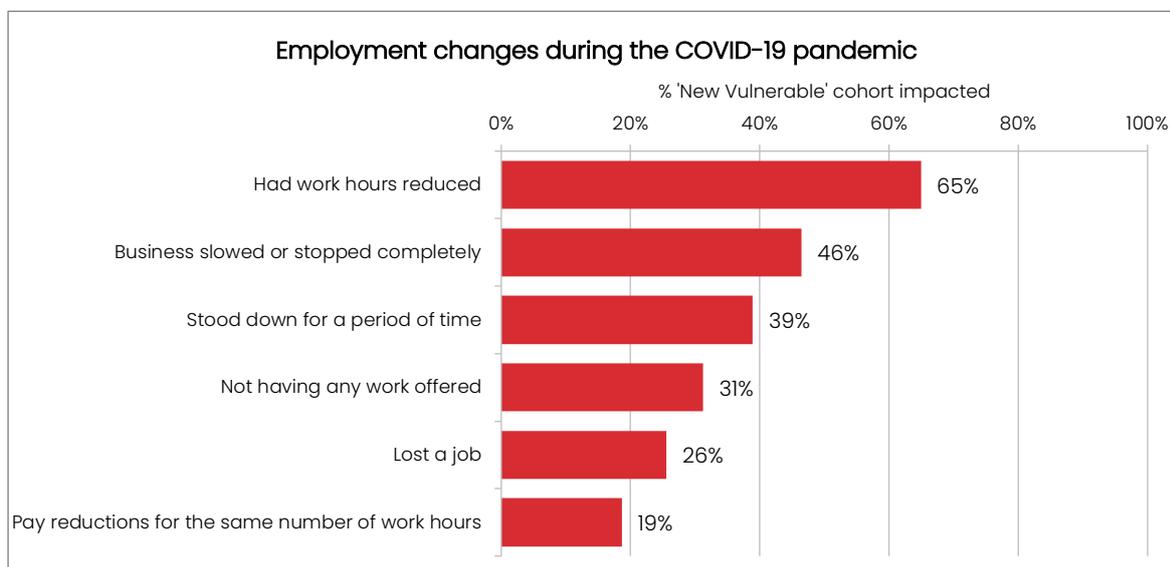


Figure 2: Employment changes during the COVID-19 pandemic.

Source: S3a, S3b. Since the start of the COVID-19 crisis in March 2020, have any of the following happened to you or your partner?
Base: 'New Vulnerable' cohort (n=822)

Examining these figures in more detail:

- Those in the *higher* income group (defined above) were more likely to report that their business had slowed or stopped completely (52% compared to 42% for the lower income group), whilst the *lower* income group were more likely to report not

³ The survey respondents were those who had already indicated in a previous Roy Morgan Single Source Survey that they had themselves experienced one or more of these employment changes. Additionally, in this questionnaire, they were also asked if their partner had experienced any of these impacts (this was only asked if they had previously indicated that they had a partner). In both cases, multiple responses across several categories were possible – such that, for example, a respondent could indicate both that their working hours had been reduced, and that they had been stood down for a period of time. Equally, if they had a partner, they could provide similar or different answers for their partner. Respondents were excluded from the survey if neither they nor their partner had experienced any of these six impacts. They proceeded with the survey if either they or their partner had experienced at least one of these impacts.

having any work offered (38% compared with 23% for higher income respondents) and to have lost a job (30% compared to 20%)

- Those who *needed help or advice*⁴ were more likely than those who did not need help or advice to say that they had not had any work offered (37% amongst those who needed help and advice had not had any work offered vs 25% who did not need help and advice) and to have lost their job (31% vs 20%)
- Those who *didn't seek help from a charity or community service provider* prior to COVID 19 were more likely to have had a pay reduction for the same number of hours (20%) than those who had sought such help (8%)
- Impacts also varied with age. A business slowing down or stopping was more likely with older than younger respondents, as was a pay reduction for working a similar number of hours. The reverse was true for being stood down and not having any work offered, which was more likely for younger than older respondents. Those under 35 were also most likely to have lost their job (32% compared to an average of 26%) and those between 35 and 49 least likely to have lost their job (18%) – see Figure 3.

Employment changes during the COVID-19 pandemic	Total	Aged 14-34	Aged 35-49	Aged 50+
Sample size (n=)	822	206	174	442
Had work hours reduced	65%	67%	67%	58%
Business slowed or stopped completely	46%	40%	45%	60%
Stood down for a period of time	39%	44%	39%	30%
Not having any work offered	31%	37%	26%	26%
Lost a job	26%	32%	18%	22%
Pay reductions for the same number of work hours	19%	11%	23%	28%

Figure 3: Employment changes during the COVID-19 pandemic by age group.

Source: S3a, S3b. Since the start of the COVID-19 crisis in March 2020, have any of the following happened to you or your partner?

Base: 'New Vulnerable' cohort (n=822)

Remark: Green/ red cells indicate subgroup results are higher/ lower than Total under 95% confidence interval in two-tailed tests.

The qualitative phase of the research explored the impact of the pandemic on various aspects of respondents' lives – their employment and finances, but also their family life, housing and mental health.

Employment

It was apparent examining the accounts of impact on employment that those most vulnerable tended to be those in casual or temporary work, those who had just changed employment, self-employed people and own account contractors, as well as people whose flexibility was limited by caring commitments, and those who did not qualify for government support (for example because they did not have the appropriate visa status, or worked in a non-qualifying industry).

⁴ The categorisation of respondents needing help and advice (since March 2020) or those not needing such help and advice is derived from answers to Q1 in the survey. This asked respondents in turn about a series of issues, and sought to determine whether they had got help or advice, whether they needed help and advice but did not get it, or that they did not need help of advice. Those classified as needing help or advice were those respondents who at Q1 had flagged that they got or needed help or advice for at least one of the issues listed. 52% of the weighted sample needed help or advice, and 48% did not.

"I resigned from my job the week before the pandemic...to take on a new role...my contract was re-negotiated to start a month later...then was renegotiated down to a part time contract working from home" (Respondent 1)

"I'm self-employed, I've got my own cleaning business. Once COVID started, from about March, I lost a lot of work." (Respondent 17)

However, in contrast, there were other people for whom the impact on employment was limited, or even found the pandemic to be advantageous – these tended to be people who had some job security, whose work remained in demand through the pandemic, and who qualified for government support.

"I had 10% of my hours cut and 10% of my wage cut but JobKeeper boosted that back up, so I'm still on 90% of my hours, but 95% of my pay." (Respondent 11)

Whilst substantial lockdowns in some states such as Victoria also had an impact, respondents in states where lockdowns were far less extensive, such as South Australia, also reported significant and ongoing impacts as limitations on social interaction and fears of virus transmission nevertheless reduced opportunities to work. Respondents in Western Australia do, however, appear to have been impacted less than those elsewhere.

More broadly, the impacts were diverse, but arose from border closures, difficulties in securing supplies, the collapse of international and interstate tourism activity (though one WA respondent noted a significant increase in tourism employment in Margaret River as Perth residents chose to take intrastate breaks when they could not fly overseas), closures of public buildings (as diverse as sports facilities and courts of law) and public gatherings, the inability to plan long term, closures of workplaces as staff worked from home, and the substantial re-organisation of roles and workplaces as businesses sought to keep going in unprecedented circumstances.

"When COVID hit and I realised that I wasn't going to be able to get stock I just shut the company down." (Respondent 16)

"They shut down the service that we were doing, so I went into stand down, I was off work for four months. I had to use a lot of my leave, my long service leave." (Respondent 9)

"We were effectively shut down, the courts effectively closed...I think it would take us a couple of years to get back on track." (Respondent 10)

Finances

The financial impacts on respondents often mirrored impacts on employment – with those losing work or livelihoods often seeing the most substantial impacts on finances, though some also had the cushion of savings, investments and sharing of household finances, and many were helped by JobKeeper, by withdrawing superannuation savings, or by rescheduling or deferring bills and loans. Nevertheless, there was also concern expressed by several respondents that recovery might take some time, and that the withdrawal of JobKeeper and other support might be challenging.

*“In relation to my superannuation, that’s \$20,000 that is really gone on groceries.”
(Respondent 10)*

*“I went from earning a lot of money down to earning \$700 a month...when I sat down and did the numbers it was quite devastating, because I didn’t realise how bad it was.”
(Respondent 17)*

“I lost about 45% of my income...there were no bonuses (given)...I think I went without a pay cheque for about a month.” (Respondent 1)

“Financially it didn’t really affect us at all...we’re still getting JobKeeper. It will be interesting to see what happens in April though.” (Respondent 5)

*“I had an AirBnB in my backyard, and of course I didn’t have any customers for many months. Normally I’d get about \$9,000 to \$10,000 worth of income from that.”
(Respondent 18)*

*“I haven’t had the avenue to sell and so literally my income has come down by half.”
(Respondent 8)*

A number of respondents described how they economised by living or eating more simply, by eliminating spending which they felt was non-essential or a luxury, or otherwise by reducing their outgoing and expenses. Several reported household meetings to plan and prioritise budgets, and also difficulties being able to plan finances because incomes were uncertain and fluctuating. Some noted very real hardship, including homelessness and difficulties paying rent on a reduced income. Small business owners sometimes sought advice from accountants, and noted the need to take on overdraft borrowing to meet their commitments. Nevertheless, on occasion, the pandemic proved helpful, providing a way out from a business collapsing for other reasons.

"I go and buy \$3 microwave meals from Woolworths because they are portioned and sufficient, but they're not exactly well balanced and nutritious. Social life has been completely cancelled. There's no treats. There's no fast food. There are no buying extras at the supermarkets... everything's heavily budgeted." (Respondent 7)

"That put us in a situation where, if there's not three of us earning an income, how are we going to support that with the bills coming in...we didn't know week by week what we could afford." (Respondent 12)

"They were about three months behind with what they were paying, so that meant we had to go into overdraft" (Respondent 14)

"The pandemic helped us to get on our feet financially again, because we were able to get the government support, to be able to have enough money to pay rent and pay our bills, and then we were able to get jobs." (Respondent 16)

"Overall position probably lost a fair bit, but still have enough to survive...I took a wage reduction myself...I really have been surviving off the JobKeeper" (Respondent 6)

Family relationships

Employment and financial issues brought on by the pandemic sometimes impacted family relationships. Whilst one respondent enjoyed working from home and home schooling, others found it stressful, particularly if there were other stressor factors at play, such as being a working single parent, or having children with disabilities. In a couple of cases, the pandemic coincided with relationship breakdown, and in one case was cited as the direct cause.

"I certainly loved working from home, I love having the kids at home when they were home schooling." (Respondent 5)

"The pandemic caused a breakdown in the family relationship, and my wife took my son and I was left out of fear of me bringing the disease home. I haven't seen them since." (Respondent 7)

Respondents described a range of consequences, including children struggling in their education because of home schooling, breakdown in relationships between generations, and parents having to make difficult decisions between their work and their caring responsibilities as the pandemic disrupted both aspects of their lives.

"My children ended up living with my parents, and now my parents refuse to hand over my oldest child...because I couldn't find a house for so long, my parents decided that I was incompetent." (Respondent 20)

Housing

There were often also significant impacts on people's housing arising from the pandemic. Whilst at the lower end of the scale, some respondents reported rental stress, others lost their house or were forced to move. Some of the more severe impacts included a young migrant who was forced to live in a tent for four months as he lost his employment and had no recourse to public funds, another who relocated several hundred kilometres across their state to find more affordable housing, and another family who had to move a substantial distance because their rental home was sold by their landlord, a sale forced by the landlord's own pandemic induced financial problems.

"The only thing I could really do to keep me going and keep me eating and keeping clean was actually volunteering for a charity called [Organisation]. I spent a few months with those guys living out of a tent...I was fed, I was working, I was occupied...we were in the middle of nowhere, it was freezing cold." (Respondent 2)

"I have a dog, I have two kids, I have a life. How do you do that when you've gone through a marriage breakup, lost everything, and then find yourself with all this shit going on with COVID...I'm living on \$800 and whatever a fortnight at the moment and my rent is \$660." (Respondent 9)

As already noted, the pandemic also exacerbated existing stressful situations, with one respondent reporting that they were dealing with mental health and family violence issues, and who subsequently spent time living in a homeless shelter because the pandemic made it impossible for her to find housing.

"I was living in a homeless shelter for half of the pandemic...it wasn't to do with the pandemic, I ended up in hospital for a couple of months...my rental went back on the market...but then the pandemic happened, and that just meant that there was nothing." (Respondent 20)

Mental health

As the quantitative data revealed, there were significant mental health impacts arising from the pandemic for many people. A number of respondents talked about stress and anxiety caused by financial problems such as increasing debt or the inability to pay bills, and from a broader level of uncertainty about their income and their ability to progress from week to week. Others also talked about pressures caused by social isolation, particularly from a lack of connection with family members, and also the inability to visit or support family members overseas.

"It was really stressful for my son during school holidays. My eldest and my partner not being able to go out, they were getting stressed." (Respondent 9)

For some, the pandemic itself generated mental health issues for which they sought support, or would have wanted support if they could afford it or get access to it. Others talked about family members and people they knew who needed support for their mental health during the pandemic. Several also talked about specific mental health coping strategies that they employed, such as exercise or meditation.

"I see a psychologist. I've been a bit depressed. The last 12 months have been pretty harsh...brought on by the pandemic. I was never depressed before." (Respondent 19)

"I really do need support, but I can't afford it. I need to see a psychiatrist...but none of that's happening. So yes, it's just really tough." (Respondent 3)

6.2.2 Persistence of impacts

Overall, two in five (42%) of respondents said that the employment changes they had described had continued until the time of the interview – the financial impacts of the pandemic had persisted and were still their current situation. Looking at the breakdown across different groups:

- Impacts were more likely to have persisted for those in the lower income group (48%) compared to those in the higher income group (34%)
- Persistence of impacts was also more likely for those who needed help or advice (50%) compared with those who did not need help or advice (33%)
- Respondents who had sought help from the community sector prior to the pandemic (56%) compared to those who had not had contact with the sector (40%) were also more likely to report ongoing impacts – suggesting that those with longer term needs may have been hit hardest by the economic impact of the pandemic
- Persistence of impact also shows a clear relationship to age, with older respondents more likely still to be affected by the financial impact of the pandemic than younger ones – suggesting on this measure at least that younger age groups have 'bounced back' more quickly.

The persistence of impact also varied depending on the nature of the impact. Thus for those who had lost a job, 58% reported that this was their ongoing situation, with job loss being the most persistent of the various labour market impacts considered. In contrast, the most commonly reported impact, a reduction in working hours, was also the least persistent, with only 40% reporting this as ongoing. The relationship between each impact and its persistence is illustrated in Figure 4 below.

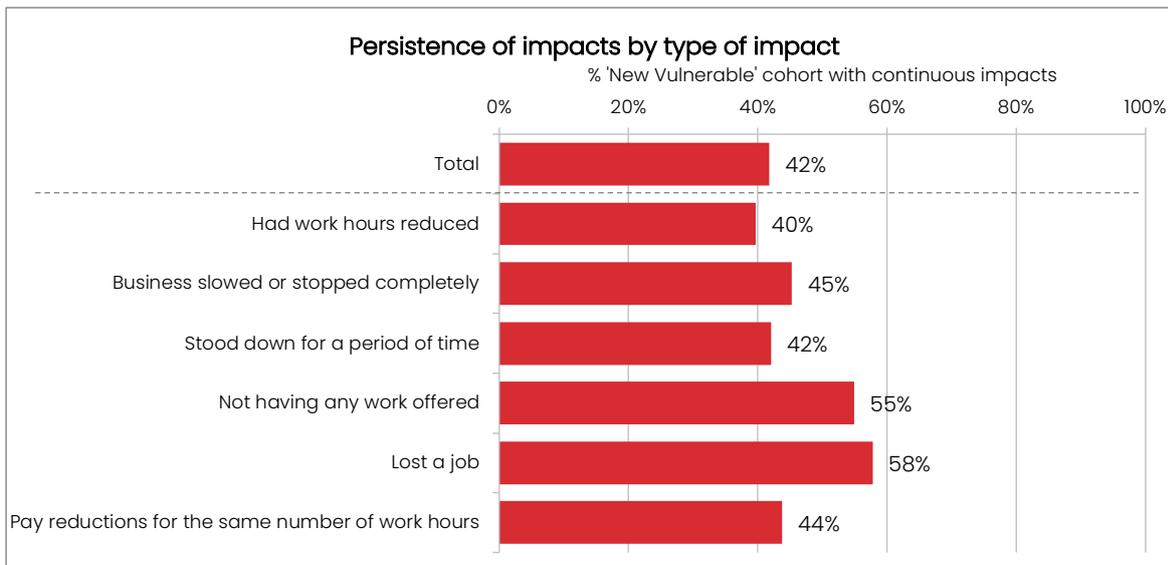


Figure 4: Persistence of impacts by type of impact.

Source: S4. Have these changes continued until now?
 Base: 'New Vulnerable' cohort (n=822)

The persistence of impacts, as well as changes over time through the pandemic and future expectations, were also explored in the qualitative phase of the research. The experience of respondents necessarily differs according to their circumstances, but for the majority, there was a sense that people were now in a position to take stock and begin to move forward again, albeit with a sometimes considerable degree of caution. There seems to be a broad consensus for many that at some point in 2021, a sense of normality, or at least a new normal, will be achieved.

"I think it's nearly as if we can see the light at the end of the tunnel. It's not yet, but we can see it, so I'm pretty hopeful." (Respondent 9)

For some respondents, the impacts are ongoing, and there is not yet a sense of being able to move forward and consolidate – rather they are preparing for ongoing difficulties over the next few months.

"If it goes for a longer period of time, like last year, I think we're all in trouble...I'm just going to keep cutting my costs a bit (and put) some money away for that time, just in case." (Respondent 19)

For many who experienced a loss of work, or a reduction in work, it now seems as if they are beginning to see this work return, at least in part. It is notable that a number of research participants have made, or are in the process of making, significant changes to their lives as a result of the pandemic, or have noted different attitudes towards their spending and saving habits, their comfort with the company of other people, or their willingness to attend public events or socialise.

“Now it’s like I don’t want to go to the shops, I don’t want to spend any money, I don’t want to go and be around lots of people.” (Respondent 17)

For some, acquiring secure housing again has been the key step to achieving a degree of renewed stability. There is a sense for others of significant recalibration and rethinking. Business owners too have sometimes rethought aspects of their operations, such as contemplating retirement, cutting costs, or changing the way that they organise resources.

“Me and my partner have now found a place to rent...we’ve got our own place, we’re slowly putting money away...almost there.” (Respondent 2)

“I think things are back to normal for me, but even better, actually, than normal...I applied for public housing, and I was bumped to the top of the list...that’s really given me a stable living environment.” (Respondent 4)

6.3 Experience prior to the COVID-19 epidemic

6.3.1 Prior experience of financial difficulty

Less than one in five (18%) respondents reported having financial difficulties prior to the pandemic, which underlines the extent to which the group of the community addressed in this research is new to hardship, and has not had to deal with hardship before. Those who reported financial hardship prior to the pandemic were also different in a number of ways to those who had not experienced hardship:

- A quarter (25%) of those who needed help or advice had prior experience of hardship, compared to only 11% who did not need help
- A third (34%) of those with prior hardship had sought help from a charity or community service provider, and nearly a quarter (23%) had sought help from another source outside the community sector
- Over half (51%) of those who had approached charities and community service providers prior to the pandemic had also experienced financial hardship prior to the pandemic, compared to only 15% of those who hadn’t approached the sector
- More than a fifth (21%) of 14-34 year olds had prior experience of hardship, compared to only 13% of those aged 50 and over.

As in the quantitative evidence, the qualitative evidence also suggested that only a minority of our respondents had prior experience of some sort of financial hardship, whilst the majority were relatively new to the hardship they had experienced in the last year. For some with prior hardship experience, their view was that they had been through worse, and had the experience to cope, but for others, there was the view that the last year had been worse than anything before.

“The worst. I could at least survive and keep my head above water and know that there was food in my kids’ tummies, and I had a roof over our head and the bills were paid.

Last year, I had none of that. I had no roof over my head. I didn't know how things were going to go. How long was I going to be either in my car or in the shelter... Last year was the worst and I think it was because there was a lot of unknowns.” (Respondent 20)

“This is the first time for me. I’ve had hard times before but nothing like this, and nothing for as long...I stick to my shopping list. This is it...it was as if it was never going to end.” (Respondent 8)

Some advised of childhood hardship, but noted that the hardship they had experienced during the pandemic had been the first, or the worst, of their adult lives. For most, the hardship was financial, but for some, the loss of secure housing was the biggest impact. Some mentioned the impact of uncertainty as being a major issue.

“Parents grew up poor, so struggling financially is kind of just something I was always used to.” (Respondent 9)

For those for whom hardship was a new experience, or the worst they had experienced (the new vulnerable on whom this work focuses), their experience included dealing with ‘unmanageable debt’, having to economise on what they ate or how they shopped, or dealing with insecurity in housing for the first time. The extent of hardship seemed to depend on a range of factors:

- whether the hardship was largely financial
- the extent to which individuals had reserves or coping strategies which were effective, or
- whether the pandemic created a wider set of issues which compounded or coincided with family issues, relationship stress, insecurity in housing, health problems or the need to relocate.

Additional problems alongside employment change and financial hardship tended to exacerbate the impact of the pandemic on individuals and their families.

“This was definitely the first time I’ve dealt with unmanageable debt...it is confronting, particularly going to a financial institution and having to put your hands up and say, hey, I’m not able to manage this anymore and I’m stuck and I don’t know what to do.” (Respondent 1)

“I’ve had a marriage break up before, and I have had to deal with things like this, but it’s never been this hard.” (Respondent 3)

“And then when you’re on your own, and you have PTSD and mental illness, it doesn’t help either. Like any, any little bang I hear, I jump at, any yelling I jump at, and it’s all to

do with family violence and stuff that I experienced. Then on top of that, I was also having to try and be conscious of the fact that my ex-husband who I have an intervention order against, could find me at any point in time. So there was a lot of stuff. It was just a shitty time.” (Respondent 20)

“Having those previous experiences and knowing this could be a lot worse, I’ve survived worse situations in the past. Like if I do this and this, it’ll be OK, and also not having shame about asking for help as well.” (Respondent 4)

“I’m old, I’m harder...I’m not going to go into a corner and cry about it or anything. You get on and do what you got to.” (Respondent 6)

6.3.2 Prior experience of help-seeking from charities and community service providers

Less than one in ten respondents (8%) had sought help from a charity or a community service provider prior to the pandemic. This group of respondents also had some clear characteristics:

- 13% of those who needed help or advice had sought help prior to the pandemic from the community sector, compared to only 3% who did not need help. Likewise 38% of those who sought help from the sector during the pandemic had done so prior, compared to only 8% of those who had sought help from other sources *during* the pandemic. Thus help seeking behaviour tended to be associated with prior help seeking behaviour, and prior experience of contact with the sector tended to be associated with more recent contact
- Similarly, seeking help from the community sector prior to the pandemic was associated with financial difficulty prior to the pandemic. Amongst those with financial difficulties prior to the pandemic, nearly a quarter (23%) had sought help from the community sector prior to the pandemic, whilst amongst those without prior financial difficulties, only one in twenty (5%) had done so
- Those over 65 (3%) were less likely to have sought such help prior to the pandemic than other age groups.

6.4 Actions taken to address the financial impacts of the pandemic

Respondents were asked to identify which of a list of actions they had taken to assist with their personal or household finances in response to the financial impact of the pandemic. Overall, nearly four in five (78%) had taken one or more of the actions presented. Figure 5 presents the proportion of respondents taking each action listed. Most commonly cited amongst these were:

- Being in receipt of JobKeeper (44% of all respondents)
- Making an application for JobSeeker (28%)

- Obtaining an early release of superannuation (24%)
- Asking for money or other financial help from family or friends (18%)
- Stopping or reducing mortgage payments (10%)
- Using a buy now pay later service for essential purposes (10%).

In contrast to these relatively common actions, only very small numbers (less than 1%) used payday lenders or commercial debt management firms.

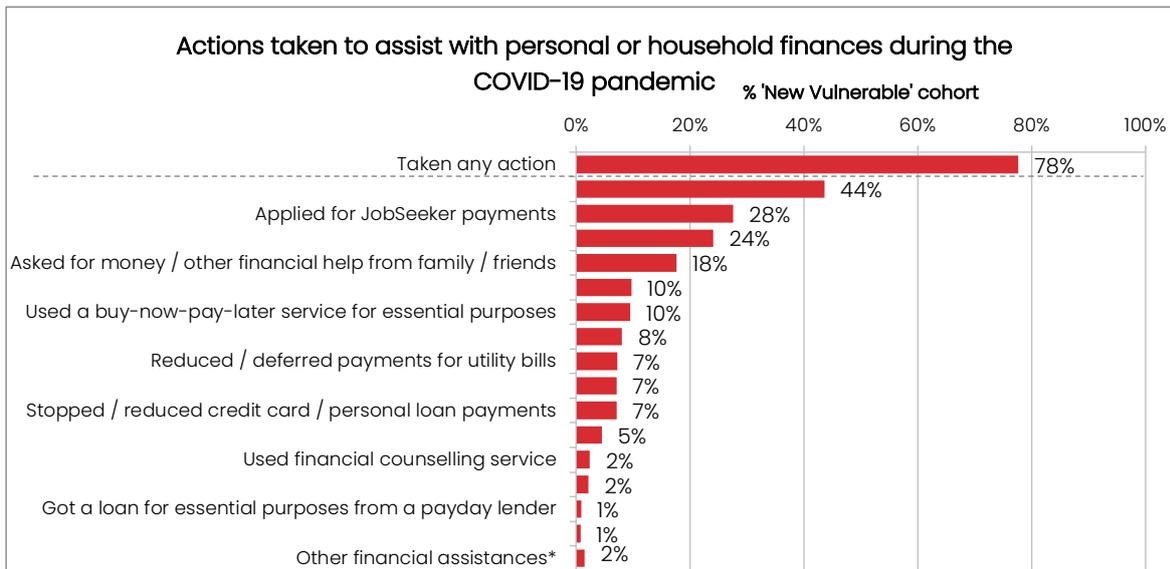


Figure 5: Actions taken to assist with personal or household finances during the COVID-19 pandemic.

Source: Q3. Since the COVID 19 pandemic started in March 2020, have you <or your partner> done any of the following to assist you with your personal or household finances?

Base: 'New Vulnerable' cohort (n=822)

Remark: Attribute with asterisk (*) refers to answer created from open-ended responses. Results might not be directly comparable with pre-listed answers.

Looking at the actions taken to address financial stress in more detail, the data reveals the following:

- Higher income respondents are more likely to have received JobKeeper (51% compared with 38% for lower income groups)
- In contrast lower income respondents are more likely to have made an application for JobSeeker (36% vs. 17%), more likely to have asked for help from family or friends (24% vs 9%), more likely to have used a buy now pay later service for essential purposes (12% vs 6%), and more likely to have reduced or deferred utility bill payments (9% vs 4%)
- For nearly all of these actions, those who reported that they needed help or support were also more likely to have taken these steps. The only exceptions were receiving JobKeeper, which was more likely for those not needing help, and reductions in mortgage and rent payments, where in each case the differences were not statistically significant
- Those with prior financial difficulties were more likely to have applied for JobSeeker (47% compared to 23% for those without prior financial difficulties), to have asked for help from family or friends (29% vs. 15%), to have stopped or

reduced insurance payments (15% vs. 7%), and to have stopped or reduced credit card or loan payments (16% vs. 5%). These all appear to be indicators of lower levels of financial resilience amongst the group who had pre-pandemic financial difficulties

- Those who had sought help from a charity or community service provider prior to the pandemic were far more likely to have used a buy now pay later service for essentials (26%) than those who had not sought this pre-pandemic help
- Men (10%) were more likely than women (5%) to have reduced or deferred utility bill payments, but otherwise no differences by gender were evident
- Younger respondents aged 14-34 were more likely to have applied for JobSeeker (35%), to have asked for help from family and friends (25%), and to have agreed a rent reduction (10%), and also least likely to have received JobKeeper (33%) or reduced their mortgage payments (4%)
- Those aged between 35 and 49 were significantly more likely to have received JobKeeper (56%), to have obtained an early release of superannuation (37%), to have stopped or reduced mortgage payments (16%), and to have reduced or deferred utility bill payments (12%), but also the least likely to have reduced or deferred rent payments (4%)
- Those aged 50+ were less likely to have applied for JobSeeker (20%), to have obtained early release of superannuation (15%), to have asked for help from family and friends (7%), or to have used a buy now pay later service (3%). They were more likely than average to have reduced or deferred mortgage payments (14%).

Depth interview respondents discussed a range of financial coping strategies, and their reasons either for adopting them or not pursuing them. Many respondents talked about economising on their household bills – eating more simply, using up food reserves, not using heating or cooling, curbing unnecessary expenditure such as fast food, pay television and dancing lessons for children, not using their car or using it less, or even doing without a car altogether.

“All I could do was cut costs. There’s no more going out. There was no takeaways...I didn’t use the gas heater. Didn’t use the air conditioner...I sold some of my old furniture. I sold some gym gear.” (Respondent 19)

“I wasn’t able to register my car for three months... I caught public transport everywhere.” (Respondent 1)

Several people talked about taking money out of their super accounts, which was generally seen as not ideal, but better than some other options – though one respondent specifically avoided using this because they felt that super was too important to dip into.

"I didn't want to touch superannuation and things like that. Superannuation to me is something that is an important thing. It's an ongoing thing." (Respondent 14)

Others used savings (or reduced money going into savings), and a number also talked of borrowing money from family and friends, some feeling that this was better than other borrowing options, but sometimes also feeling awkward about doing so. Some deferred home loans and other payments, or reduced mortgage payments to the bare minimum, but for others, maintaining mortgage payments was their first commitment, and they compromised elsewhere. For many there was a clear sense of people trading off the bad against the worst, in making financial decisions appropriate to their particular circumstances.

"Some things were easy, and some things were hard, like doing the Super wasn't ideal, but we did it." (Respondent 9)

"We didn't want to freeze our mortgage...as long as we were paying the mortgage, we didn't care." (Respondent 17)

JobKeeper was very important, both for individual household finances, but also for small business owners, who talked about how it helped them to keep their businesses solvent, and retain staff. Small business owners often reduced their own wages or reduced spending in order to keep money in their business and keep staff in work, even if they were only able to pay them and themselves the JobKeeper rate.

"If we hadn't had JobKeeper we would have really struggled." (Respondent 5)

"We deferred our home loan...we applied for JobKeeper for our staff. We applied for the small business grants from the bank...we cut our wages out, our takings, I guess, and just put everything we could into the business. I applied for my super, early super release, just basically to pay the everyday living costs. We also put a deferral on our son's school fees." (Respondent 10)

For some, moving home was necessary or at least considered as a coping strategy – one respondent moved across the state to a regional area with cheaper housing, another considered moving in with relatives, one ended up living in a tent and another in their car.

"I decided to come to somewhere a little bit more regional, where it would be a little bit less expensive... affordable housing is probably the biggest issue." (Respondent 3)

6.5 Advice and support sought for financial issues arising

6.5.1 Overview of help and advice needed and sought

Figure 6 below provides the proportions of respondents who needed help or advice since the start of the pandemic to address a range of issues – and these figures are further separated into the proportion who needed and got help or advice, and those who needed help or advice but didn't get it. Overall, the need for help or advice was greatest for:

- Mental health – 26%
- Employment issues (such as finding or keeping a job, or rights at work) – 19%
- Access to money or grants – 18%
- Housing – 13%
- Education or training – 11%
- Managing personal finances – 10%.

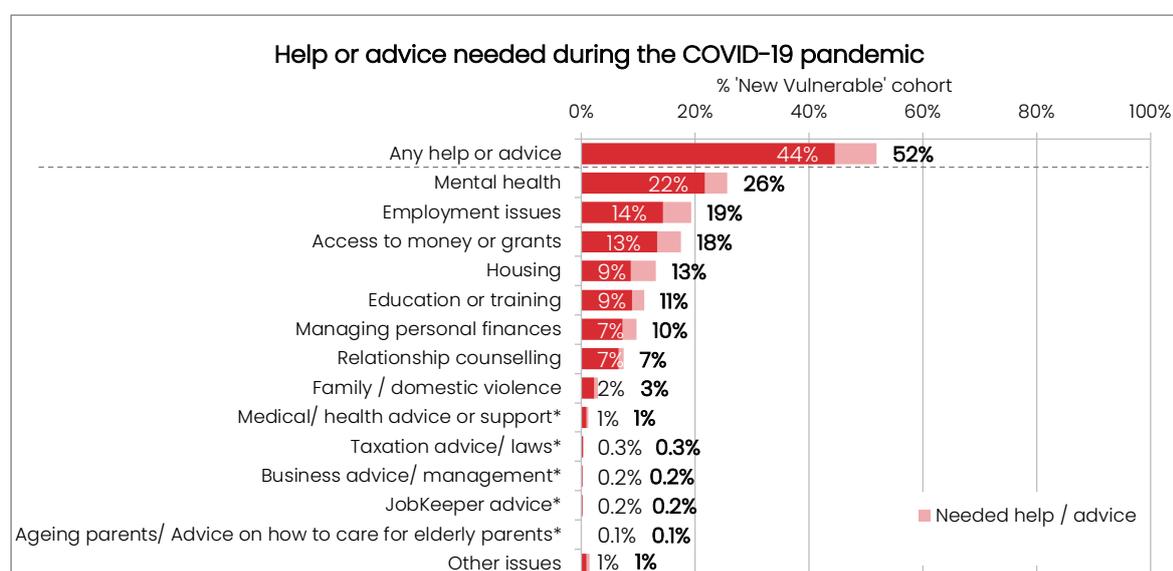


Figure 6: Help or advice needed during the COVID-19 pandemic.

Source: Q1. Since the start of the COVID-19 pandemic in March 2020, have you needed help or advice for <INSERT STATEMENT>?

Base: 'New Vulnerable' cohort (n=822)

Remark: Attributes with asterisk (*) refer to answers created from open-ended responses. Results might not be directly comparable with pre-listed answers.

The position of mental health at the top of this list underlines the recognition from many sources about the increase in mental health support needs driven by the impacts of the pandemic (these support needs could relate to financial stresses, but might also relate to other drivers, such as social isolation caused by lockdown or quarantine measures). Similarly, 7% of respondents acknowledged a need for help and advice relating to relationship counselling, and 3% to family or domestic violence, indicating some of the other social and emotional impacts of the pandemic.

The data also suggests that most of the people who needed help or advice did get some help or advice, but that often between 2% and 5% of all respondents had help and advice needs that weren't met – 5% unmet need for employment, housing and access to money and grants, and 4% for mental health, for example.

A similar picture was painted by the qualitative evidence, with some people able to find and access the sort of help that they needed, whilst others struggled to find or secure help. The issues reported included:

- A lack of understanding about where to go to find help, and what sort of help was available
- Scarcity of services, and long waiting lists to access services. These were often, though not always, services delivered through the not for profit sector, with several reports of mental health services being overwhelmed, resulting either in long waiting lists, or respondents feeling they were either offered no service support, or very limited support. There was also some suggestion that the pandemic placed further pressure on social housing, particularly for those now unable to access the private rental market, with some encountering a lack of provision, long waiting lists, or placement in crisis accommodation or homeless shelters for people previously able to operate in the conventional market system.

"I'd like to say that I really do need support, but I can't afford it. I need to see a psychiatrist. I need to do all sorts of things. But none of that's happening. So yes, it's just really tough." (Respondent 3)

"I gave Men's Line a call. There was nothing there. Beyond Blue and Lifeline have been absolutely slammed with people dealing with anxiety of lockdown, the isolation, and the fear of the virus and now the fear of vaccination." (Respondent 7)

- Ineligibility for either or both of JobKeeper and JobSeeker, because respondents did not fulfil the necessary criteria, including both small businesses and sole traders seeking to access JobKeeper, and individuals seeking to access JobSeeker payments.

"I didn't even bother applying for JobKeeper again...it was too complicated. It was too hard...it didn't work for us sole traders." (Respondent 19)

- Financial hardship exacerbating issues in accessing lines of credit or passing credit worthiness tests to access rented housing. This caused difficulties during the pandemic, but may leave some respondents with difficulties moving forwards if their credit histories are adversely affected by pandemic hardship
- A few respondents (for example someone who wasn't a permanent resident, another working in the arts sector) were left with little or no support other than their own resources.

"Essentially, people without a permanent visa almost became refugees. I would have liked to have thought there would have been more support for people like me." (Respondent 2)

There were however many contrasting examples of people able to access support, and benefiting from it. These included supportive and helpful financial institutions, including one which not only put repayments on hold for six months, but also pointed their customer towards a financial counselling service offered by a not for profit organisation.

“One of my financial institutions recommended a financial counselling service, a not for profit and I can’t remember their name, but they were really good.” (Respondent 1)

A number of respondents did receive either JobKeeper or JobSeeker payments, and some small businesses were able to access JobKeeper for their staff (including the owner-managers).

“I had to put myself on JobKeeper. I had to put my staff onto JobKeeper because we contract to a variety of groups and people...we’ve got a business group that is supported by our Shire, and they keep sending stuff out to us.” (Respondent 14)

Other supports required and accessed included mental health services, both paid therapy and not for profit sector support through organisations such as Headspace and Lifeline, and one respondent who advised they had received counselling support directly from their GP. Others relied on the support of family and friends, not least for financial help, but also for emotional support. One respondent reported accessing rent relief payments.

“I accessed a public counselling service because I was in the dumps for a while, and that was a charity called Headspace, and they’ve been pretty useful throughout.” (Respondent 2)

One unexpected insight from the qualitative research was that many respondents felt reticent to approach support services, or felt uncomfortable doing so, because they felt that there were other people in much greater need than them, and that their use of those services would deprive others in greater need (they tended to recognise that such services were finite). Thus, a characteristic of the ‘new vulnerable’ is that they often don’t see themselves as vulnerable (or don’t want to see themselves as such), even when by objective standards they are in circumstances which indicate that they are. This appears to be a barrier in seeking support, and was clearly expressed without prompting by many respondents. It also impacted on other behaviours, for example supporting local businesses to try and help them through the pandemic, or offering shifts to others in a team who were felt to have a greater need.

“But when you think of the Salvation Army, you think of people that are on the streets or a lot worse off, and, you know, you sort of like, I’ll leave that for them...they’re probably going to need a lot more support than us. We’ll just try what we can.” (Respondent 12)

“There’s other people out there in the community that need it desperately more than I did. Because I said that to my husband and he’s like, babe, we can do it. We just need to pull our belt buckle a little bit tighter and we’ll be fine. I didn’t want to burden that part of society, because there’s other people out there that are way worse off.” (Respondent 17)

“I knew that there were people worse off than me, and so I wanted to leave the community stuff like the churches for those that really desperately needed them, and then I became one of those people that really desperately needed them, and then even they couldn’t help me because they have too many people.” (Respondent 20)

“I just felt that so many other people were so much worse off than I was...I didn’t feel as though I was entitled to it, if you like, even though I was on Centrelink benefits, and I was struggling with mental health...and financially and in every other way. I just felt that there was so many other people, you know, people with little kids who find themselves sleeping in cars...there’s just limited funds and resources to help people.” (Respondent 3)

6.5.2 Need for and receipt of help or advice

This section analyses in greater detail the breakdown by group of the need for help and support amongst the more commonly cited issues.

In total 26% of all respondents indicated that they had need of help and advice relating to *mental health* – 22% secured some help or advice, and another 4% needed help but didn’t get it. Looking at this in more detail, need was higher amongst:

- Those on lower incomes (30%) than those on higher incomes (20%)
- Those who sought help from the community sector (76%) than those who sought help elsewhere (45%) – though as this indicates, need was higher for either help-seeking group than the average for all respondents⁵
- Those who had sought help from the community sector prior to the pandemic (53%) compared to those who hadn’t sought help with the sector (23%)
- Those with financial difficulties prior to the pandemic (39%) compared to those without financial difficulties before the pandemic (23%)
- Women (31%) more than men (21%), with women also significantly more likely actually to have got help or advice
- Younger people – 37% of under 35s needed mental health help or advice, compared with 21% of 35-49s and 12% of those 50+.

Note here and for similar, subsequent analyses, question 2, which determined whether help was sought from a charity or community service provider, was only asked if the previous question (question 1) indicated that the respondent had got help or advice for a particular issue, or had needed help or advice but didn’t get it. Hence higher percentages for these groups are to some degree a result of the questionnaire logic. These analyses are included to indicate in particular the relationship between the cohorts who sought help from the community sector, and from parties other than the community sector.

The need next most commonly listed by respondents was *employment issues*, identified by 19% – 14% had secured some form of help or advice, and 5% had not. Need was higher amongst:

- Those on lower incomes (23%) than those on higher incomes (14%)
- Those who sought help from the community sector (51%) than those who sought help elsewhere (35%)
- Those who had sought help from the community sector prior to the pandemic (31%) compared to those who hadn't sought help with the sector (18%)
- Those with financial difficulties prior to the pandemic (32%) compared to those without financial difficulties before the pandemic (17%).

Access to money or grants was identified as a need by 18% of all respondents. 13% had secured some help or advice, but 4% had not. Need was higher amongst:

- Lower income respondents (20%), compared to those on higher incomes (15%)
- Those who had financial difficulties prior to COVID (26%) compared to those who had not (16%)
- Those who had sought help from the community sector prior to the pandemic (25%) compared to those who hadn't sought help with the sector (17%)
- Those aged over 50 (20%) also had a higher incidence of need than other age groups.

Overall, 13% needed help or advice relating to *housing*, with 9% getting that help and 4% not getting it. Need was greater amongst:

- Those on lower incomes (16%) compared with higher incomes (10%)
- Those who had financial difficulties prior to COVID-19 (25%) compared with those who did not (11%)
- Those who had sought help from the sector prior to the pandemic (25%) compared with those who had not (11%).

Amongst the 11% who needed help or advice for issues relating to *education or training*, 9% got help and the remaining 2% needed help but didn't get it. There was more need identified amongst:

- Those who had financial difficulties prior to COVID-19 (22%) compared to those who did not (9%)
- Those who had sought help from the sector prior to the pandemic (23%) compared with those who had not (10%)
- Younger respondents, with need declining with increasing age – 15% of those aged 14-24 reported need, compared to 6% of those aged 50+
- Those in regional areas (15%) compared to those in capital cities (9%).

One in ten (10%) reported a need for help or advice around *managing their personal finances* with 7% getting some help or advice, and 2% not doing so. Need was greater amongst:

- Those who had sought help from the sector during the pandemic (29%) compared to those who had sought help elsewhere (17%)
- Those who had financial difficulties prior to the pandemic (19%) compared to those who did not (8%)
- Those in regional areas (13%) compared to those in capital cities (8%).

6.5.3 Help and advice sought from charities and community service providers

Overall, only 8% of respondents sought help from a charity or community service provider during the pandemic. The help sought was most likely to relate to:

- Mental health (4% of all respondents)
- Employment issues (3%)
- Access to money or grants (2%)
- Managing personal finances, housing, family or domestic violence, relationship counselling and education or training (all around 1% each).

Numbers involved mean that bases are small, so any more detailed findings must be treated with caution. However, for mental health, it seems that help was more likely to be sought from the sector by those who had financial difficulty prior to the pandemic, and those who had contact with the sector prior to the pandemic. There is also some suggestion that need was greatest amongst younger groups, particularly those aged 25-34.

6.5.4 Experience of navigating community services

It is perhaps indicative of the focus of this research, on the new vulnerable, that most of those we spoke to as part of the qualitative research had little to no prior contact with the community services sector. Only a couple of respondents had prior contact as service users; one having been homeless and used not for profit housing and soup kitchen services in Fremantle, with the other using services such as Legacy or Salvos for both financial and mental health support. Some prior knowledge of the sector was also mentioned in the context of being a volunteer with community organisations, without making use of their services personally.

"I had no idea they existed...I never needed a financial counsellor, I was on top of my finances, I'm not in significant debt." (Respondent 1)

"I know that there's lots of places out there that can help with finances and also with psychological support as well." (Respondent 18)

"I obviously didn't have money to pay for a professional or anything, so they were like, well these guys are around the corner. We can refer you there." (Respondent 2)

Only a handful of respondents reported using community services support, while one tried to but could not access it. Their experiences were varied and their numbers prevent us from making too many generalisations, other than those who got it were broadly very positive, and that it was quite difficult to secure these services, due to the increase in demand due to the pandemic, the perceived limited budgets and staffing of provider

organisations, and even reductions in services because of diminished fundraising opportunities.

In summary, their experiences included:

- Accessing support for both mental health and physical health, such as meals and personal hygiene, from charity providers.

“The only thing I could really do to keep me going and keep me eating and keeping clean was actually volunteering for a charity called [organisation]... And I actually attended a few sessions with the charity, Lifeline. They actually had a sort of, like an online Zoom group, sort of session where they went through coping techniques, and mindfulness and things like that.” (Respondent 2)

- Accessing crisis accommodation after a period of homelessness
- The same respondent also tried to secure financial and mental health support, but mentioned that these types of services were both overwhelmed and underfunded, and thus did not manage to secure any community or charity support in those areas. Another respondent also reported trying and failing to access mental health services both because of capacity constraints and criteria for support which they did not meet.

“I gave Men’s Line a call. There was nothing there. Beyond Blue and Lifeline have been absolutely slammed with people dealing with anxiety of lockdown, the isolation, and the fear of this virus and now the fear of vaccination. Instead, I just became a bit of a recluse and a shut-in and threw myself into studies to try and leave my job, so I could, when we’re fully vaccinated, I could look at a career change.” (Respondent 7)

“You see, Legacy relies on Anzac Day and Remembrance Day to sell their poppies and to sell all that to get the funding, and they couldn’t do that. So, their funding was cut not only from the government but from not being able to do those fundraising things. That in turn affects a lot of us veterans who rely on them. We rely on the fact that we can pick up a phone and there would be somebody there. There wasn’t anybody there. They just weren’t there.” (Respondent 20)

- Accessing financial planning support after referral from a bank employee, advocating strongly for the value of such services, and the importance of increasing the awareness and reach of such services.

6.6 Engagement with charities and community service providers

6.6.1 Identity of charities and community service providers contacted

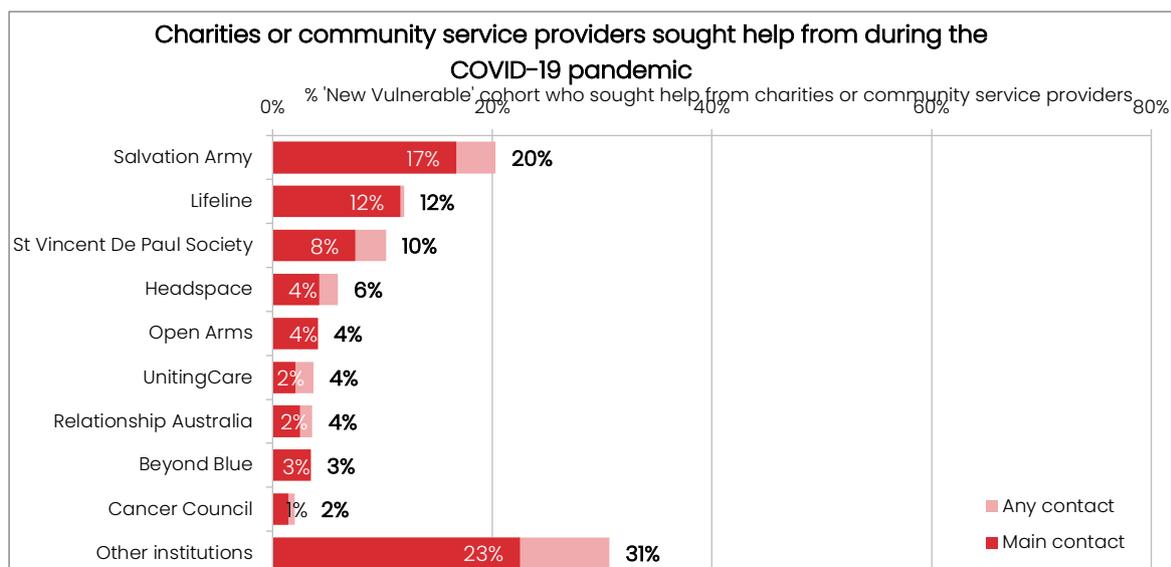


Figure 7: Charities or community service providers sought help from during the COVID-19 pandemic.

Source: Q6. You said previously that you'd gone to a charity or community service provider for help since the start of the pandemic. Can you tell me which charity or community service provider you went to? Q8a: Which of the following charity or community service providers did you deal with most for help since the start of the pandemic?

Base: 'New Vulnerable' cohort who sought help from charities or community service providers (n=59)

More than three-quarters (76%) of those who sought help from charities and community service providers during the pandemic were able to identify the organisation they approached. Respondents were asked both to identify all the organisations with which they had contact (any contact) and the organisation which was their primary contact (main contact). This is illustrated in Figure 7. Thus the most frequently measured organisations in the sector were:

- *Salvation Army (Salvos)*, identified as a contacted organisation by 1 in 5 (20%) of those who sought help from the sector, and as the primary contact by 17%
- *Lifeline* was the second most mentioned organisation, with 12% having any contact, nearly all of which (also 12%) were also main contacts
- The *St Vincent de Paul Society (Vinnies)* was the third most mentioned organisation with 10% having any contact, and 8% identifying them as their main contact
- *Headspace* were named by 6% of this group of respondents, and 4% as a main contact
- Other organisations mentioned by more than one respondent included *Open Arms, Uniting Care, Relationships Australia, Beyond Blue* and 'Cancer Council' (this may be one of a number of state based organisations). However, 31% mentioned contact with another organisation beyond the ones listed above⁶.

Given the significance of mental health issues, it is notable that several of the most often mentioned organisations are ones concerned primarily with mental health – Lifeline, Headspace, Open Arms and Beyond Blue.

⁶ Good Shepherd was not one of the organisations specifically mentioned by respondents.

6.6.2 Type of support received

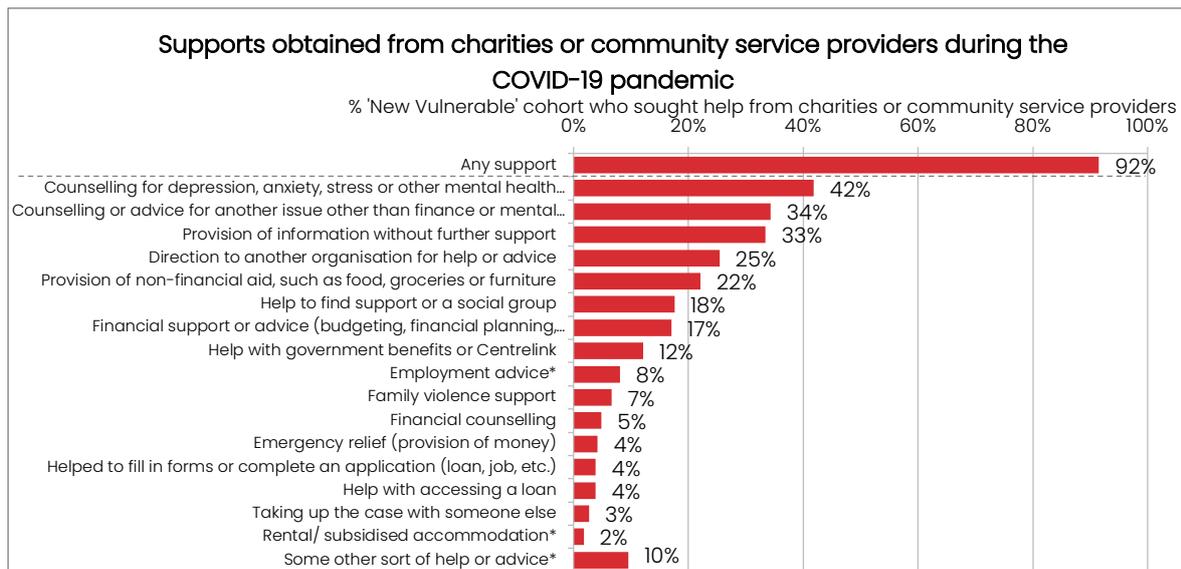


Figure 8: Supports obtained from charities or community service providers during the COVID-19 pandemic.

Source: Q7. When you went to charities or community service providers, did you get any of the following support?

Base: 'New Vulnerable' cohort who sought help from charities or community service providers (n=59)

Remark: Attribute with asterisk (*) refers to answer created from open-ended responses. Results might not be directly comparable with pre-listed answers.

Amongst those who has sought help from the community sector, nearly all were able to identify the type of support (and often multiple types of support) received. Figure 8 illustrates this, with the most often mentioned areas of support being as follows:

- Counselling for depression, anxiety, stress or other mental health issues – 42%
- Counselling or advice for another issue other than finance or mental health – 34%
- Provision of information without further support – 33%
- Direction to another organisation for help or advice – 25%
- Provision of non-financial aid, such as food, groceries or furniture – 22%
- Help to find support or a social group – 18%
- Financial support or advice (budgeting, financial planning, managing debt) – 17%
- Help with government benefits or Centrelink – 12%.

A wide range of other areas of support were identified by fewer than 10% of this group of respondents, including employment advice, family violence support, financial counselling, emergency financial relief, help with filling in forms, help accessing a loan or advocacy.

6.6.3 Satisfaction with community service providers

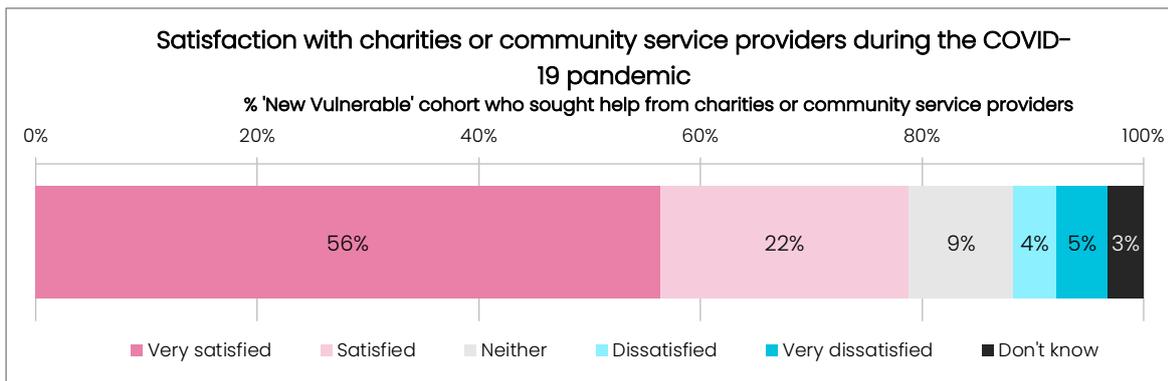


Figure 9: Satisfaction with charities or community service providers during the COVID-19 pandemic.

Source: Q8b. We'd like to know about your overall experience with charity or community service providers since the start of pandemic. How satisfied are you with their performance? / We'd like to know about your experience with <Main contact> since the start of pandemic. How satisfied are you with their performance?

Base: 'New Vulnerable' cohort who sought help from charities or community service providers (n=59)

Amongst those with direct, recent experience of charities and community service providers during the period of the pandemic (March 2020 to date), overall satisfaction with these providers was high. As Figure 9 illustrates, almost four in five (79%) of those with direct and recent contact were satisfied with their experience, with 56% very satisfied and 22% satisfied. Less than 1 in 10 (9%) expressed dissatisfaction.

Although caution is advised because of the small number of cases, it also appears that satisfaction was greater amongst those on higher incomes than lower incomes, and those with no contact with the sector prior to the pandemic, compared to those with prior contact. This suggests the intriguing possibility that those with higher incomes and without prior contact with the sector (in many ways typical of the 'new vulnerable' segment who are reaching out to the community sector for the first time) may be those who respond most positively to contact with the sector. However, there is ultimately too little data to prove this conclusively.

Amongst this same small sub group (n=59) of respondents who had sought help and support from charities and community service providers during the pandemic, Figure 10 illustrates their agreement with a series of attitudinal statements about their experience. Summarising these views:

- More than two-thirds (69%) *agreed* that it was 'easy to find help'
- Similarly more than two-thirds (70%) *disagreed* that 'they could not help us'
- Nearly four in five (79%) *disagreed* that 'they didn't understand our situation'
- Again, more than two-thirds (70%) *agreed* that they were 'doing much better because of their help'
- Just under two-thirds (65%) *agreed* that they 'helped us find the services or information that were right for us'
- More than four-fifths (81%) *agreed* that they would 'recommend them to other people'

- Nearly three-quarters (72%) agreed that 'they met our needs'
- Three in five (61%) agreed that 'they were quick to help us talk to someone' but one in five (21%) disagreed with this statement
- Similarly, whilst two-thirds (66%) agreed that 'they were quick to get us what we needed', a fifth (21%) disagreed
- Less than a third (31%) said that they were still working with a charity or community service provider, with just over half (54%) disagreeing – so for the majority, contact with the sector has ceased.

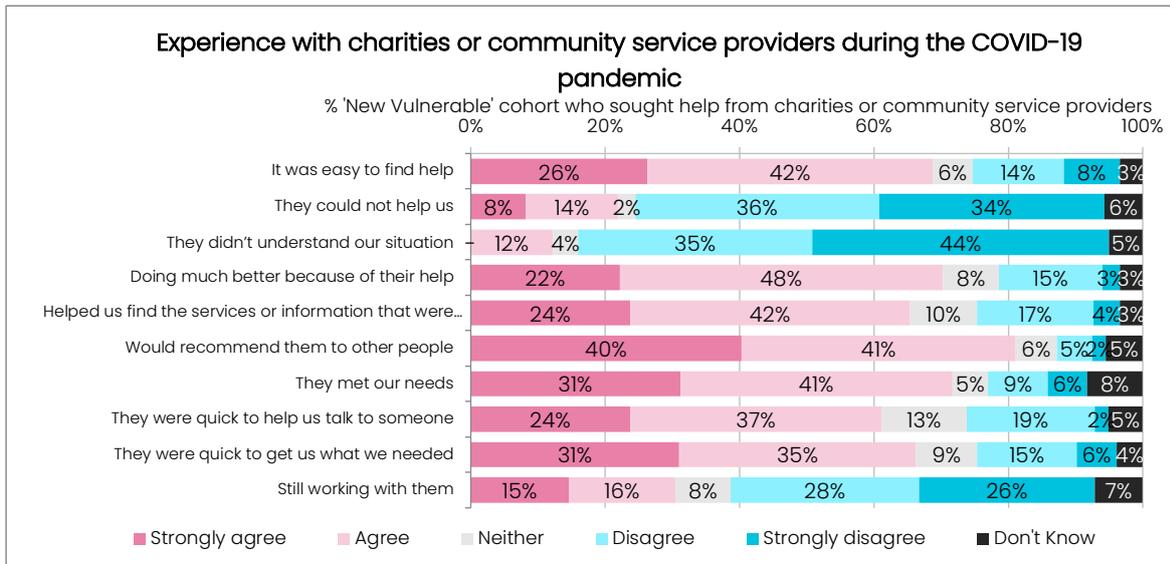


Figure 10: Experience with charities or community service providers during the COVID-19 pandemic.

Source: Q9. Based on your overall experience with charity or community service providers since the start of pandemic, do you agree or disagree with the following statements? / Based on your experience with <Main contact> since the start of pandemic, do you agree or disagree with the following statements?

Base: 'New Vulnerable' cohort who sought help from charities or community service providers (n=59)

Overall then, the attitudes of respondents towards their experience with charities and community service providers was overwhelmingly positive on issues of access, relevance, understanding and impact, and in terms of their willingness to recommend, but there was some equivocation about the speed of response, where about one in five expressed concern across two measures. This may reflect the urgency of the issues with which respondents approached organisations, or that organisations often had limited capacity at a time when demand was very high.

Only a minority of qualitative participants had contact with community service providers or charity organisations and offered comments about what these organisations might do better or differently. Those who commented were complimentary about the sector's willingness to help wherever and whenever possible, but expressed concerns about the limited capacity of the sector, and its lack of visibility.

"Keep doing what you're doing...you got me through, it made me sleep better at night and made me feel a little bit more valued." (Respondent 1)

Several respondents encouraged the sector to find ways to increase awareness amongst the community about what it did, the services it provided, and who it could help. Some mentioned that it is hard to know what is available, or who can help with what issue. As approaching such an organisation is not always easy, they advocated for easily accessible lists or catalogues of services, their locations and intended audience. Some suggested the government should help with this effort, given that community organisations and charities tend to have limited budgets which ideally would be used to help people, rather than advertise. One respondent also suggested partnering with financial institutions (the respondent had been directed to services by her bank) not only in directing customers to services, but also in a wider task of financial literacy education. Another indicated a particular concern about the accessibility of mental health services.

“They each do their own real good job at different things, but having a place like a directory. Right, here’s the people that can help with food; here’s the people that can help with shelter..., something easy and quick to use would help people” (Respondent 12)

“I just don’t think there were enough feelers put out from community groups and the government promoting community groups who could assist like bushfires, like any other pandemic, or natural event or whatever, you know, they’re usually the first to say, go to Lifeline, go to Beyond Blue, go to this, go to that, watch something on television. We’re in a one in a lifetime pandemic, so here you go to all these different resources, but for the help I needed, I didn’t know where to go”. (Respondent 3)

6.7 Non-users of charities and community service providers

6.7.1 Why those in need of support don’t use charities and community service providers

It is evident from this survey that the majority of those who experienced negative impacts on their employment position as a result of the pandemic, and needed some form of help or support, did not approach a charity or community service provider, but sought help elsewhere. Respondents in this position – those in need of help or support but not approaching the community sector – were asked why they didn’t approach the sector. They were presented with a series of statements and asked the extent to which they agreed or disagreed with these statements. This is presented in Figure 11.

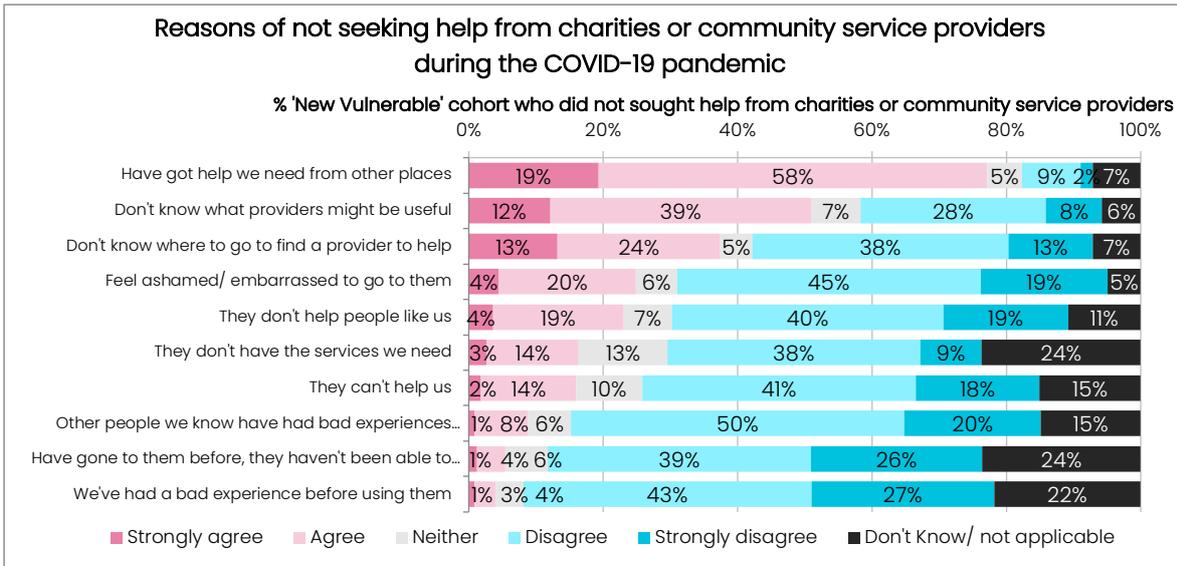


Figure 11: Reasons of not seeking help from charities or community service providers during the COVID-19 pandemic.

Source: Q10. You've told us that you haven't gone to a charity or community service provider for help or advice. We'd like to understand why this is. Do you agree with the following statements?

Base: 'New Vulnerable' cohort who needed any help or advice, but did not sought help from charities or community service providers (n=336)

Respondents in this group were most likely to *agree* with these statements:

- We got the help we needed from other places (77% agree)
- We don't know what charities and community service providers do that might be useful to us (51% agree)
- We don't know where to go to find a charity or community service provider to help us (37% agree)
- We'd feel ashamed or embarrassed to go to a charity or community service provider (24% agree, although it is also the case that 64% disagree)
- Charities and community service providers don't help people like us (23% agree, with 59% disagreeing).

Similarly *disagreement* was greatest in response to these statements:

- We've had a bad experience before using a charity or community service provider (70% disagree)
- Other people that we know have had bad experiences using a charity or community service provider (70% disagree).

Looking at this in more detail, statement by statement, the following patterns are apparent.

- 'We don't know where to go to find a charity or community service provider to help us':
 - Agreement was significantly higher amongst lower income groups (47% vs 25%) than higher income groups, suggesting that lower income groups are more likely not to know where to go for help

- Younger respondents (14-24 years old) were significantly more likely not to know where to go for help in the charity or community sector.
- *'We don't know what charities and community service providers do that might be useful to us':*
 - Agreement with this statement is significantly higher in NSW or ACT (69%) than in either VIC (40%) or QLD (37%).
- *'Charities and community service providers can't help us':*
 - Younger respondents (aged 14-34) were much more likely to disagree with this statement (71%) than were those aged 50+ (43%) – younger people were more confident that the sector could help them than were older people.
- *'Charities and community service providers don't have the services that we need':*
 - Men (23%) were more likely to agree with this statement than women (10%), whilst the reverse was true for those strongly disagreeing. Hence men are a little more sceptical about the sector's services being appropriate to their needs
 - Those aged 50+ were more likely to agree (24%) with this statement, suggesting the greater scepticism displayed by men was also shared with older respondents.
- *'We've had a bad experience before using a charity or community service provider':*
 - There were no notable differences between groups in response to this statement – 70% disagreed, 22% didn't know or felt it wasn't applicable, and only 4% agreed.
- *'Other people that we know have had bad experiences using a charity or a community service provider':*
 - Although only 9% overall agreed with this, it was significantly higher amongst lower income respondents (12%) than those on higher incomes (4%).
- *'We've gone to them before but they haven't been able to help us':*
 - Most disagreed (65%) with this statement and few agreed (5%). There were no significant differences between groups.
- *'We'd feel ashamed or embarrassed to go to a charity or community service provider':*
 - On balance 25% agreed and 64% disagreed with this statement. However, younger people aged 14-34 were more likely to disagree (72%) compared to those aged 50+ (52%), suggesting that young people were least likely to be ashamed or embarrassed about accessing the sector.
- *'Charities and community sector providers don't help people like us':*
 - Overall 23% agreed and 59% disagreed with this statement. However, younger respondents aged 14-34 were much more likely to disagree (67%) than those aged 50+ (46%), suggesting that younger respondents were much more likely to think that the sector was likely to help them.
- *'We've got the help we need from other places':*
 - This was the statement with the highest level of agreement (77%), whilst only 11% disagreed

- Those without financial difficulties prior to the pandemic were more likely to agree (but not to agree strongly, 63%) than those with prior financial difficulties (41%).
- Younger people aged 14-34 were more likely to agree (83%) than those aged 50+ (61%)
- Queenslanders (91%) were also more likely to agree.

Looking at the qualitative evidence, there appeared to be several distinct reasons for not accessing support from community services or charities:

- People did not feel they needed support, either at all, or at least from the sector. Such participants typically felt that they had enough savings or resources to manage on their own, and to make the necessary plans and arrangements to get through the financial impact of the pandemic.

“We’re financially secure enough to not to have to worry about that.” (Respondent 5)

- The largest group were those who felt that such support was not for them. This reflects the view discussed elsewhere that the support was for other people, or best directed to people in a more difficult situation than their own. They considered this type of support as being for ‘other people’ or those in a more desperate situation than their own, even though some of the respondents were themselves in objectively difficult situations involving substantial hardship. In one or two cases respondents actively talked of shame or pride being a barrier to accessing services.

“Pride I suppose. I’ve always worked. I’ve always paid my own way, so I think the community services are for people who can’t pay their own way... If I’m doing okay, and I’m still alive, and I’m still eating, and I still got a roof over my head, I’m doing all right...I don’t think I wouldn’t feel good about going there.” (Respondent 19)

- Some did not know how to access the support, or simply were not aware of its existence. These participants were unlikely to have ever needed community support and did not know what was available or how to access it. Some even admitted that the thought of these types of services had not actually crossed their minds.

“No, I’m not aware of which, who or where.” (Respondent 9)

6.7.2 Does pre-COVID experience help to explain non-use?

As the analysis above suggests, financial difficulties prior to the pandemic are an explanatory variable for non-use of the sector, but only for two of the statements above. Those without prior financial difficulty were more likely not to know what the sector does that might be useful, and more likely to have got the help they needed elsewhere. For this group, a combination of lack of knowledge of the sector, and greater knowledge of other options does to some degree appear to explain non-use of the sector.

However, contact with the charity or community provider sector prior to the pandemic does not appear to be statistically significant.

6.8 Support required during the pandemic

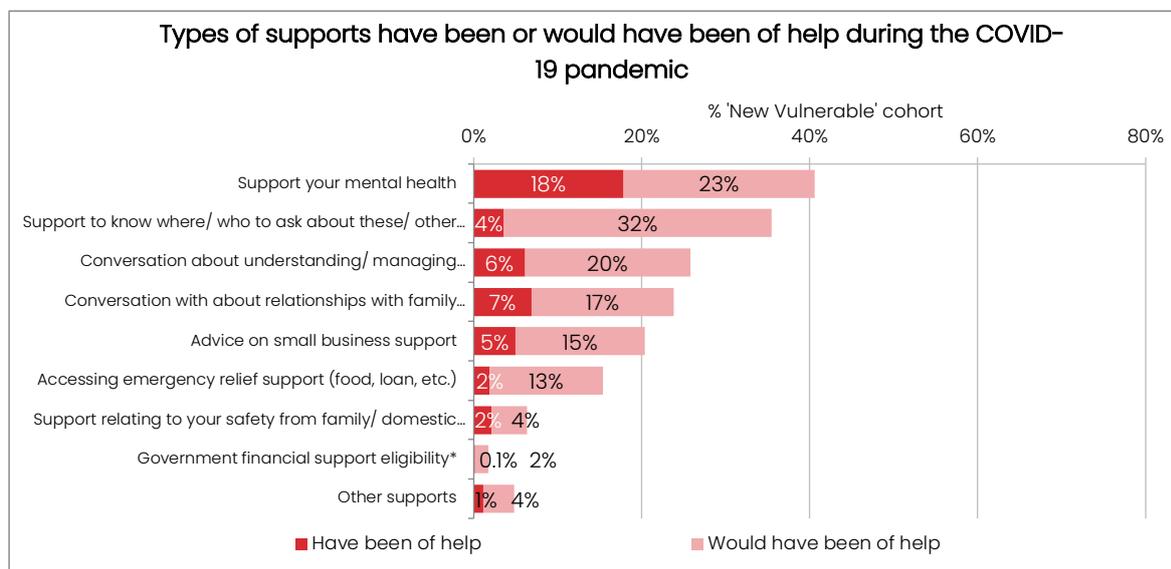


Figure 12: Types of supports have been or would have been of help during the COVID-19 pandemic.

Source: Q11. What types of the following supports have been, or would have been, of most help to you during the pandemic?

Base: 'New Vulnerable' cohort (n=822)

Remark: Attributes with asterisk (*) refer to answers created from open-ended responses. Results might not be directly comparable with pre-listed answers.

All respondents to the survey, regardless of whether they had accessed support or not, or from which sector, were asked in conclusion what types of supports had been of help, or would have been of help, during the pandemic, and were given a number of answer options. Overall, this indicated that support for *mental health* was the greatest need, with 18% indicating such support had been of help, and another 23% indicating that such support would have been helpful – a total of 41%. Thereafter, as Figure 12 shows, the most commonly identified support needs were:

- Knowing *where or who to ask* about a range of issues – only 4% had such help, but 32% said it would have been useful. This suggests that second to mental health support, simply knowing where to go to access advice and information was the biggest need, and particularly, was the biggest *unmet* need
- The ability to have a conversation with someone about *understanding or managing finances and bills* – 6% has accessed such help, and another 20% felt it would have been useful. Thus financial counselling was the third largest *unmet* need behind mental health and directional advice
- Also important, and nearly as significant as financial counselling, was the need for *relationship counselling*, expressed in the survey as 'a conversation with someone about your relationships with family members such as your partner or

children'. This had been accessed by 7% of respondents during the pandemic, and another 17% would have found it useful

- The next most important issue from this list was *advice on small business support* – 5% had accessed such support, and another 15% would have found it useful. It is likely that many respondents were themselves owners or managers of small businesses, and hence there is a significant unmet need in this space
- The final issue where substantial need for support was indicated was in accessing *emergency relief support, such as food or loans* – only 2% had actually received this, but another 13% would have found it useful
- Less commonly cited as needs were support relating to family or domestic violence (identified by 6%, of whom 2% had accessed), and eligibility for government financial support (2%).

6.8.1 Support that has been of help

Looking first in detail at support that has been of help, issue by issue:

- On the issue of *support for mental health*, reported by 18% of respondents as having been of help to them during the pandemic, use was significantly greater amongst:
 - Those who sought help from charities and community service providers, 50% of whom used this, compared to 29% who sought help elsewhere
 - Those who had financial difficulties prior to the pandemic (29%) compared to those who did not (15%)
 - Those who sought help from the community sector prior to the pandemic (35%) compared to those who had not (16%)
 - Women (22%) compared to men (14%)
 - Younger people aged 14-34 (26%) compared with those aged 50 or over (8%).
- Considering the issue of a *conversation about your relationships with family members*, whilst only 7% of respondents overall indicated that they had received such support, there were some significant differences in take up by different groups, with use being higher amongst:
 - Those who sought help from community sector providers (28%), compared to those who sought help elsewhere (9%)
 - Those with pre-pandemic financial difficulties (16%) compared to those without (5%)
 - Those who had sought help from the sector prior to the pandemic (23%) compared with those who had not (5%).
- Looking at those who accessed support relating to a *conversation about understanding or managing your finances and bills*, with only 6% of respondents overall indicating that this had been of help to them (ie. that they had accessed such support during the pandemic), there was limited scope for identifying significant differences between groups. However, use was greater amongst respondents in regional areas (11%) compared to capital cities (4%)

- About 1 in 20 respondents (5%) indicated that they had received *advice on small business support* during the pandemic, and whilst there was not a great deal of significant variation between groups, those aged 50+ (11%) were more likely to have had such advice than those under 35 (1%)
- Whilst only a small minority of respondents overall (4%) had received *support to know where to ask about these or other issues*, there were a couple notable variations between groups, with receipt of support higher amongst:
 - Lower income (5%) compared to higher income (1%) groups
 - Those who had sought help from the community sector during the pandemic (16%).
- And whilst only 2% of respondents overall had received some support relating to *safety from family or domestic violence* there was one significant difference between groups. Support relating to this issue was significantly higher amongst those who had sought support from charities or community service providers (11%).

6.8.2 Support that would have been helpful

Alongside the measures of use ('have been of help') discussed above, the same question also measured the extent of unmet need ('would have been of help') relating to particular support needs during the pandemic:

- Unlike the measure for use discussed above, the most frequently mentioned support which would have been of help, and was hence an unmet need, was *support to know where to ask about these or other issues* – in other words, provision of information and direction to appropriate services. This was an unmet need for 32% of all respondents, with the following significant differences noted:
 - Both groups seeking help during the pandemic were more likely to identify this as an unmet need – 54% of those sought help from the community sector, and 45% of those who sought help from other sources
 - Those with financial difficulties prior to the pandemic (47%) were more likely to identify this as an unmet need than those without prior financial difficulties (29%)
 - Those aged 50+ (20%) were much less likely to identify this as an unmet need.
- The second most common unmet need was *support for mental health*, identified by 23% of respondents. This need was more likely to be unmet amongst:
 - Those who had sought help or support, but not from the community sector (33%)
 - Those aged 25-34 (31%), in contrast to those aged over 50, who were significantly less likely to identify this as an unmet need (11%).

- About 1 in 5 (20%) of respondents identified *a conversation about understanding or managing your finances and bills* (essentially financial counselling) as an unmet need. This was more common amongst:
 - Those who sought help, but not from a community sector provider (30%)
 - Those in capital cities (22%) compared to regional Australia (14%).
 - Those aged 50 and over (10%) were significantly less likely to cite this as an unmet need.
- Similarly, about 1 in 6 (17%) mentioned an unmet need relating to *a conversation about your relationships with family members* (essentially family and relationship counselling). Unmet need was higher amongst those who sought help during the pandemic, but not from a charity or community provider (28%), whilst in contrast it was much lower amongst those aged 50+ (12%)
- A little over 1 in 7 (15%) identified an unmet need in relation to *advice on small business support*. This was higher amongst:
 - Those who sought help during the pandemic but not from a community sector provider (23%), though only a little higher than those seeking help from the community sector (21%)
 - Those aged 35-49 (22%), particularly in contrast to those aged under 35 (10%)
 - Those in capital cities (18%) compared to regional Australia (10%), and NSW (21%) compared to Victoria (9%).
- Similarly, a little over 1 in 8 (13%) said that *accessing emergency relief support* would have been of help. This was higher amongst:
 - Those on lower incomes (18%) compared to those on higher incomes (8%)
 - Those who sought help from the community sector (33%) and those who sought help, but not from the community sector (18%)
 - Those who had financial difficulties prior to COVID (24%) compared to those who did not (11%)
 - Those who had sought help from the community sector prior to COVID (31%) compared to those who had not (12%).
 - Whilst in contrast those aged 50+ (7%) were less likely to flag this as a need.
- Whilst only 4% of respondents flagged an unmet need for *support relating to your safety from family or domestic violence*, there was one significant difference, with this need greater for those on lower incomes (6%) compared to those on higher incomes (2%).

The qualitative phase of the research also explored views about the sort of support which might have been helpful. Several broad themes emerged. Several participants mentioned not being aware of what was available to them, especially the services which might be delivered by the not for profit sector. Comments indicated that some were not sure where to go or who to ask. This was even more evident for those in non-metro areas. Participants from those areas mentioned having heard of charities that offered help but not being sure if any of them were available locally. There was some support for some

form of triage or information hub to help people identify and access the services they needed, and in some cases, respondents suggested that there were services they would have accessed had they been aware that they existed, and were accessible to them.

“Even just to know where to go in the community, for help, like financial counselling, people that I could talk to, to talk to creditors...even food support at times would have been helpful.” (Respondent 3)

“You mentioning Good Shepherd. I don’t know who they are...I don’t know whether they actually exist in our town either...like a directory...something easy and quick to use would help people.” (Respondent 12)

Difficulties accessing mental health support were mentioned by several participants, acknowledging that these services were already stretched and difficult to access prior to the pandemic, and that demand had increased because of the pandemic. Respondents recognised the drivers of increased demand for such services (financial pressures, social isolation, fear and anxiety) and sometimes noted that they had themselves struggled to access support. Though not always stated, the implication was that more resources needed to be directed to mental health services.

“It would have been nice to have more counsellors or psychologists or someone that you could call up and go ‘I just can’t today’. But every time you called up, you got told they were full or there was a waiting list because of COVID. There was no one you could turn to mental health wise.” (Respondent 20)

Some participants also mentioned that financial support (or access to other material support such as food banks) would have been helpful. While there seemed to be a lot of support available, some groups of people did not ‘fit the criteria’ and were unable to access any support, official or otherwise, even as they were going through considerable hardship. As well as seeking to access direct financial support, others also mentioned a need for financial advice about how to address their pandemic circumstances. This was true for both participants’ individual finances and for those who had businesses – a few respondents who were small business owners and managers recognised the potential value of support and advice targeted specifically to small businesses.

“We never really thought about going to a financial advisor...in hindsight it would have been good to do, but it wasn’t something that was really promoted.” (Respondent 9)

Several respondents in various ways reflected on the way in which support did not reach, or was not tailored towards, some groups in the community. This included a view that support seemed to be directed to normative families rather than single professionals (again, something which reflected the research theme of the ‘new vulnerable’), and also

failed to reach groups such as those unable to leave home, people with disabilities, and those unable to access information online. There was clearly a sense in a few interviews of feeling that services weren't directed to or available to some groups in the community, with these comments often informed by the respondents' own experiences.

"None of the support that they were advertising...was to young professionals in my situation where, you know, you were set back, but you weren't set back the entire way." (Respondent 1)

6.8.3 Journey mapping of support needs and access

Participants who accessed help did so in a variety of ways. As this is an emerging segment of society and the qualitative part of the research was based on a small sample, a clear and consistent path was not evident for most respondents, or even for smaller groups of respondents. What was clear was that most respondents were not used to being in this situation, either financially or in terms of a pandemic and ensuing lockdown, and the ensuing impacts on mental health and wellbeing. In fact, for many, the journey is ongoing rather than completed. Life may be starting to go back to normal (or 'the new normal') but the effects of respondents' actions or circumstances from the previous year are still present for many.

From the multiple journeys observed:

- Some participants preferred to be self-sufficient, as individuals or within their family unit. They may have consulted their accountant or GP for specific advice, but generally preferred to cut costs where possible and make changes to their lifestyle, in order to make ends meet. Many of these respondents fell back on existing financial reserves to manage their way through the pandemic.

"We got a lot of advice from our accountant. They sent out a newsletter that was very, very helpful at the time, and that's the support that's in relation to JobKeeper... We also have an employment lawyer that we use, and she would give us very, very good detailed information through a newsletter. So that was where I got a lot of our employment responsibilities" (Respondent 2)

- Other participants did research, both online and with family and friends. Of these, some found useful information that they then followed up to receive support (for example addressing finance or mental health), while others found there was too much information or not enough suitable information to their specific situation and tended to give up on getting help.

"You just start hearing through word of mouth and talking with the financial institutions as well. They did have hardship programmes that they brought in to benefit their customers over time. We just find out. You just start talking and you figure it out along the way." (Respondent 1)

“Well, normally I go on Google, but like, when you type in even just a small thing, so much comes up, and it’s very hard to work out which one’s actually legit, which one is not.” (Respondent 11)

- The participants who found themselves in the most difficult situations tended to try multiple avenues for support. They would try several options at the same time, starting with government support and mainstream financial assistance (banks and personal loans, overdrafts, etc.), then less optimal and less preferred options, such as borrowing from friends and family and applying for pay day loans, and only then would they look to community, charity and religious organisations. As the situation progressed, many kept track of government and industry initiatives, such as early access to superannuation or specific grants, as well as looking at ways to help themselves, such as cutting costs, moving and selling personal assets.

“I just sat him down and had the conversation, but it’s not an easy thing to have to do. You know, your father is a pensioner. He’s worked all his life. He’s got nothing, and to ask him for money is just, it’s hard.” (Respondent 10)

In terms of identifying their support needs, most participants acknowledged the need for both financial and mental health support. Those who needed financial support often needed mental health support; while those who did not need or use financial support, often still mentioned the need for some type of mental health support to address lockdowns or the general stress of dealing with such a new situation.

Most began this process in consultation with familiar services such as accountants, lawyers, banks, financial advisors or GPs. These would then offer advice to respondents of actions they could take, or other organisations that they could approach to address their particular circumstances. For small businesses and sole traders, addressing financial support needs was a relatively straightforward process for some (sometimes with the support of a third party such as an accountant) but others struggled with processes they perceived as complex, or felt that they ‘fell through the cracks’ and were not eligible for support.

Experience in accessing mental health support varied. Some discussed entry into a mental health care plan, or referral to professionals such as psychologists or psychiatrists. Others were referred to specific not for profit mental health specialists such as Headspace, either for general support, or to utilise a specific program. Of those participants reaching out to community organisations and charities, some had positive experiences accessing help when they were most in need, but others found them already overwhelmed and unable to offer significant help.

"I feel like, at least my wife and I, I feel like we were both pretty well supported because we were able to get on mental health care plans. We were able to get financial support, and we kind of did have the support that was there at least." (Respondent 16)

When approaching support providers, participants mostly reported doing so via phone or online. These may not necessarily have been their preferred methods, but in the context of widespread lockdowns and with staff working from home, they were often the only available avenues. While it varied depending on the type of service and location, not being able to go somewhere or speak directly to someone seemed to make services harder to access for respondents in need of them.

"I think my accountant just got inundated with so many of his people asking questions and wanting him to do stuff for them. Like, I'd message him and I wouldn't hear back from him for days because he was so busy. I might only be a small little business, but I felt I'm important too and I wished there was just somewhere that I knew that I could just talk to someone about 'is this the right decision?' Does that make sense?" (Respondent 17)

The experience of accessing support varied tremendously. From actually earning more than before (on JobKeeper), to missing out on all support on what were perceived as technicalities, each participant had their unique story. This resulted in a range of experiences which ranged from relief, through annoyance and resignation, to complete frustration.

For those participants reporting having accessed community service or charity support, the experience was generally positive. It also varied greatly, from acknowledging that staff did what was possible for them given the increased demand (and at times decreased funding), to really enthusiastic reports of help that made a significant difference to respondents' lives.

"That's the whole thing. It wasn't fair for us sole traders. I don't think the government thought about too much giving people the dole. I don't understand what the point of that was. It doesn't make sense." (Respondent 19)

"Oh, amazingly, absolutely amazingly. They didn't judge me. It was very much like, I'm pretty sure we had a laugh about how stressful it was. It was very personable, and I think that's like, the biggest issue that I think a lot of people my age have with finances. It's not a very personal thing, and taking the big names, and I guess, the jargon out of finances and just saying, hey, this is how you do it, and this is how you understand it." (Respondent 1)

"It depended on the worker. My SalvoCare workers..., I had two and they were amazing. One was a veteran, ex-army, so he was really good. He got me into the shelter. And then I had a worker from the shelter and she tried to keep me motivated and tried to help the best she could with 'hey, there's a listing in here, try and put your application for that', but outside of that, they left you alone. So, unless they were calling once a fortnight to check up on you, you didn't hear from them." (Respondent 20)

In terms of emotional responses and feelings through this process, the pandemic and subsequent lockdowns were such new situations for all that even those who were frustrated and had more difficulties than others still tended towards a philosophical approach which rationalised the unique and unexpected nature of the crisis. Even as they complained about situations that were not favourable to them personally, they tended to add comments along the lines of 'in hindsight' or 'had we known' or 'we're still lucky in Australia compared to other countries'. Nonetheless, the pandemic definitely impacted participants' finances, lifestyle and mental health. In some cases, the effects are likely to be felt for some time to come. Respondents who ran small businesses advised significant impacts, indicating that it may take years to get back to what they were or not go back at all, some were contemplating early retirement and others a change of role. In contrast, others reported being back to 'normal' or even busier than in pre-COVID times.

"This is something that's never happened in our lifetime, let's please pray and hope that it never happens again. We were all going in blind. The government included. You know, no one could have seen that this was going to be the way that it was, but I just think as we started to move through it, and to learn more about it, we're understanding the mental health impacts, we are understanding, you know, some of those other impacts." (Respondent 3)

"I actually have got more work now than I had before or prior to COVID. I'm no longer on JobKeeper. I don't need any government financial support." (Respondent 17)

The emotional responses were as varied as the participants' situations. In some, it brought their resilience to the surface, in others, it raised the tension individually and within their households; while others had endured considerable dislocation and hardship. Most seemed hopeful and positive that the worst was behind them, and that this year would be better. There was widespread uncertainty, especially given recent snap lockdowns in some states, with some saying that as long as there were no more extended lockdowns, they expected life to get back to 'mostly' normal.

"We need to get back on track. We're getting to the point now, where we can't trade in our car, because we've been on JobKeeper. We are finding it difficult to refinance car loans and things like that, something of which we never deferred, because of the fallout of being on JobKeeper and having that financial assistance, then you're not eligible for financial assistance now." (Respondent 10)

7 Moving Forward

7.1 Understanding who the 'new vulnerable' are

The new vulnerable are rarely people who have gone from relative comfort and affluence prior to the pandemic to great difficulty merely because of the impact of the pandemic on their employment and finances. Rather they comprise a number of different groups which can be broadly described. Some of the new vulnerable are people who had some signifiers of a degree of hardship or vulnerability prior to the pandemic:

- people who managed to make ends meet but had little left over
- dealing with single parenthood
- looking after children with disabilities
- dealing with a legacy of family violence
- who did not have permanent residence in Australia or
- with a history of irregular or insecure employment.

For this group, the pandemic added to these stresses, and moved them from being people who could cope, into situations where they became more acutely vulnerable. This group often struggled because they were often the people who 'fell through the cracks' in the government's pandemic support programs. They are also likely to be the group for whom the impacts of the pandemic are still more persistent.

Another group are those who started the pandemic with a greater level of stability and affluence, and had some reserves to cope, but nevertheless have been impacted to a greater or lesser degree – typically the legacy of the pandemic for this group will be issues such as increased debt or having to catch up on payments for financial commitments, they may have run down superannuation accounts and hence fewer reserves for retirement, their credit ratings may be impacted, and the small businesses that they run may end up smaller and with fewer reserves than they had before the pandemic.

7.2 Continuing needs for support

This suggests a *long tail of need will continue* for many months and perhaps years yet, even when the immediate public health issues of the pandemic are resolved. The survey data indicated that *the most persistent impact is redundancy*, and it is likely to take some time for many of the new vulnerable to find their way back into employment, and certainly into employment which is as secure and as well-remunerated as was the case prior to the pandemic. Sectors are recovering at different rates, with tourism, travel, arts and entertainment still to varying degrees in deep recession, whilst other sectors such as housing construction are booming due to stimulus measures. Many sectors are recovering, but for example may have limited shifts to offer their casual employees. Some sectors of the community may be permanently affected in terms of their income, ability to buy their own home, their credit-worthiness, their financial reserves or their potential income in retirement. There may be explicit needs on the community sector to support

those most affected over the long term by the pandemic, who may not only be the new vulnerable, but may be permanently affected, or at least impacted for a number of years.

We know from the survey data and from our qualitative interviews that many of these newly vulnerable and significantly impacted by the pandemic *do not have prior experience of hardship*, and may not have the knowledge or coping skills for this new reality. There is a clear opportunity here for the sector to offer that support – for example around *financial counselling and financial planning*, but also addressing some of the issues created by greater financial stress, such as stress on family relationships, and mental health impacts. There may also be a significant need to support individuals through *employment transition* – those whose industries continue to be affected, or who have lost employment due to the collapse of their employer or the business they themselves own or manage, will need to find new roles. This may take time for the acquisition of new skills, or to make their way in a new and different occupation, as they begin to build experience from perhaps a lower base.

What our research also reveals is that whilst many of our participants were the ‘new vulnerable’ – those without prior hardship – the pandemic has also had significant and long term impacts on those who were already vulnerable, and have now become even more so. Key groups appear to be people:

- with precarious or irregular employment
- struggling to maintain tenancies in the private rented sector
- those without permanent visas and without recourse to public funds (including refugees, asylum seekers, temporary migrants and overseas students)
- people already living with family breakdown
- with existing physical or mental health issues.

These have been further impacted by the pandemic, and have become, in many cases even more vulnerable. They may already have been some of the people using services provided by the sector, or in scope for these services, but it is likely that their level of vulnerability will have been increased, and hence their needs for support will also be more acute.

7.3 Addressing barriers to access

With some exceptions, the new vulnerable are not used to seeking help, and the barriers they identify in accessing help or advice are hugely instructive. They are likely to be *substantially different to the existing client base* of the charity and community sector, and most won't have had direct contact with the sector. Examining their expressed reasons for not accessing or considering the sector, *simple lack of knowledge is critical* – they don't know in many cases that the sector exists, and if they do, they are often unclear what services are offered, or where to go to access those services. For a substantial minority, there is a significant degree of *shame or embarrassment* about seeking help from the sector, and others, perhaps more euphemistically say that the sector 'is not for people like us'.

The qualitative research in particular gave a deep and unexpected insight into the reticence of some people to access the sector, with a host of unsolicited comments indicating that respondents felt uncertain about asking for help from the sector because they felt that there were people in greater need than themselves who needed the sector's services more than they did. This was offered even when the individuals expressing this view were, objectively, in considerable need of support, and were tackling substantial difficulties. This is allied with a *perception of service scarcity*, and sometimes the experience of service scarcity encountered during the pandemic. Respondents often hold the view that the sector has very limited resources, and either perceive that they will be rationed (hence the view that they should go to other people more in need, and not them) or feel that they have direct experience of having services rationed (by being ineligible for help, being turned away from help, or by being offered very limited help). The quantitative data also suggested that it was older respondents who felt a degree of shame or embarrassment about approaching the sector, whilst for younger people, the issue was much more about knowledge and not knowing where to go to access the sector.

This suggests a number of potential tasks if the sector is to orient itself to address the needs of the 'new vulnerable':

- The sector needs to *signpost its services*. This may be as simple as ensuring that online information 'works' for the new target groups of customers – for example younger professionals, small business owners, and people who have never considered themselves as vulnerable – but may also mean forging new links to organisations which may act as *gatekeepers*, for example banks and other financial institutions who may be the first to know about emerging hardship issues
- There is a need to communicate to the new vulnerable that *the sector's services are for 'people like them'*, and maybe also to try and redefine need. It is likely to be appropriate to talk specifically about and to the new vulnerable, to signal to them that the sector knows they are there, knows that they have emerging needs, and has services that meet those needs. The post-pandemic world offers an opportunity to say 'we know things have changed – things are different for you, and we've changed to meet you'.

7.4 Small business support

Amongst our respondents, both quantitative and qualitative, were a substantial proportion of people who owned or managed small businesses. Many of these respondents have also been significantly affected by the financial and employment impacts of the pandemic. Some businesses have collapsed altogether, others have contracted, and many may have eaten into reserves or built up significant debt. There does appear to be evidence of a positive attitude towards the sector engaging in small business support and advice, and there does appear to be an opportunity for the sector to offer support to this small business and sole operator sector, not least around planning recovery from the pandemic and managing ongoing financial issues.

7.5 Mental health

The most commonly advised support need through the pandemic, and an issue often mentioned in the qualitative research, was that of mental health. Respondents included those with existing mental health issues which were exacerbated by the pandemic or needed continuing support through the pandemic, and also people who developed a need for mental health support directly as a result of the financial, employment or psychological impacts of the pandemic. Experience of these services was mixed:

- some got the support they needed
- others got only limited support, or felt that the support they had was inadequate or ineffective
- some sought support but were unable to access because they weren't eligible, or there weren't the resources available, and
- some avoided asking because they perceived that there were not enough resources in the sector and they felt that others were more deserving.

There was also some evidence to suggest that services that were needed were not accessed because of the expected costs of the support. It was also apparent that younger people were much more open to seeking support for mental health issues than older respondents.

For the sector, the implication is that the demand for mental health services is likely to expand, both to address a level of already unmet need, but also to address ongoing mental health issues arising as the impacts of the pandemic continue. There may be questions to address about how best to ration limited resources, how to tailor support to meet the specific issues created by the pandemic, and how to expand services to better meet the scale of need.

7.6 Positive views of the sector

Organisations in the charity and community services sector can be reassured by the very positive experiences reported by those with experience of the sector's services. These are overwhelmingly positive, even amongst those who comprise the majority of the respondents for this research – people who have had no prior experience of the sector prior to the period of the pandemic. Likewise very few of those who chose not to seek help from the sector during the pandemic did so because they had prior negative experiences, or had been told by others of their negative experiences. Barriers are much more to do with knowledge, navigation and perceptions about who the sector serves. The sector can therefore be confident, on the basis of this research, in saying to the 'new vulnerable' that they have nothing to fear in approaching the sector for support.

7.7 Housing

Some of the most difficult experiences reported in the qualitative research were associated with housing – the loss of secure accommodation, homelessness, being forced to move to find cheaper accommodation elsewhere, and difficulties finding a suitable home were all experiences recounted by those interviewed. Likewise, behind

mental health, employment, money and grants, housing was the fourth most likely issue for which people sought advice.

It seems likely that impacts on housing security and availability will continue – uncertainty in employment, rent arrears, poor credit ratings, the cost of housing as a proportion of income and limited social and affordable housing stock will all continue to create acute problems. The qualitative research also revealed that at least some of the new vulnerable themselves owned rental properties, and that others were forced to move because their landlord sold their rental. It seems reasonable to assume that the pandemic will cause sufficient financial stress to force sales of some investment properties, causing disruption, uncertainty and additional costs for tenants. Stability in this market, at very least, is in the interests both of landlords and tenants, and there may be a role for the sector both in supporting the financial planning of investment property owners so that they are not forced into fire sales of investment properties, but also to try and help tenants with the costs and uncertainty caused by the need to move because of the impacts of the pandemic. This may include offering loans to help with relocation costs (something Good Shepherd is well placed to deliver).

7.8 Key issues and opportunities

In summary, there are a number of key themes emerging in this discussion, based on the evidence from both the quantitative and qualitative research:

- The 'new vulnerable' are not a monolithic group – some are people with existing vulnerabilities pushed into hardship by the pandemic, others are those previously stable but whose finances have been seriously disrupted. The first group is likely to have needs akin to existing service users, but the second is different, and sometimes feels that the sector is not oriented to them. These people in particular may need different messaging, and perhaps also a different focus for services.
- The recovery will be patchy, even in the context of an economy which looks strong overall. Some sectors will not recover for some time, creating both continuing hardship, and the need for some to transition through career change. The pandemic has also weakened many small businesses and households, and this decrease in resilience may yet drive business failures and household debt issues which have yet to play out. There is a role for the sector to play in continued support of the vulnerable, in employment transition, and in supporting both businesses and households as they seek to build resilience and reserves.
- The 'new vulnerable' are not typically familiar with the sector. There appear to be two key tasks – better signposting and visibility, so that potential clients know what is available, and where to go to access it, and also messaging to convince many of the new vulnerable that services are for them, that they are eligible, and that they will not be taking services away from those who are more needy than they feel themselves to be. This may require focus on 'destigmatising' use of the sector's support and services. The positive experience of the sector amongst those who have engaged with it is a huge advantage – organisations working in the sector can point to this when encouraging new cohorts of service users amongst the 'new vulnerable'.

- There may be a specific role for the sector in business support, particularly to the small and micro business sector. This is likely to take two forms – advising businesses through the process of post-pandemic recovery and planning, and in financial planning to manage the damage done to reserves by the pandemic.
- There is a substantial unmet need for mental health services, which appears to have been highlighted even more as the pandemic created considerable additional need. This seemed to be evidenced both by people who sought to access services but could not do so, but also by the perception that services were insufficient and heavily rationed. There is a role for the sector in flagging this unmet need, and its consequences, seeking greater resources to address mental health services, and delivering new services which creatively meet unmet and emerging need.
- The pandemic has caused significant disruption to the stability of some people's housing. Loss of housing, difficulties in accessing secure and suitable housing, and the need to relocate have all caused substantial difficulties. There may be an additional role in supporting the unforeseen and unplanned costs of relocation.

8 Appendix

8.1 Questionnaire

New Vulnerable Research 2021

QUESTIONNAIRE

Study Details

Interviewing Method:	CATI
Source of sample:	Roy Morgan Research Panel
Incentives:	N/A
Sample size:	n=800-1000
Target Respondent:	National; Single Source, identified as 'New Vulnerable', i.e. Those who experienced any of the following changes as a result of Coronavirus crisis: <ul style="list-style-type: none">• Had your work hours reduced• My business has slowed or stopped completely• Have been stood down for a period of time• Not had any work offered to you• Had your pay reduced for the same number of work hours• Made redundant
Target survey length:	7 minutes, 4-6 questions, questions as per client brief
Questionnaire sections as follows:	
- Screeners	
- Section 1: Advice and Support	
- Section 2: Action taken in response to the financial impact of the pandemic	
- Section 3: Contact with charities and community service providers	
- Section 4: Non-users of support services	
- Section 5: Final comments	
- Section 6: Demographic questions	
- Recruitment for depth interviews	

QUOTA INFORMATION

Sample to be pre-stratified by region based on ABS population estimates into the following 12 regions and 13 age groups:

- Sydney
- Rest of NSW and ACT
- Melbourne
- Rest of VIC
- Brisbane
- Rest of QLD
- Adelaide
- Rest of SA
- Perth
- Rest of WA
- Tasmania
- Northern Territory
- 14-17
- 18-19
- 20-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65-69
- 70+

- Sample will be post-stratified to match ABS/Single Source estimates of the target population's age and gender distribution.

1.

Programming instructions are UPPERCASE BOLD. Codes in capital letters are NOT READ OUT, and lower case are READ OUT. General comments and heading are written in blue italics (not shown to respondents). Unless otherwise specified, all questions are single response.

INTRODUCTION

[IF HAVE NAME, i.e. SAMPLE FILE HAS RESPFNAME]

Good (morning/afternoon/evening). My name is _____ from Roy Morgan Research. May I please speak to <RESPFNAME>?

REINTRODUCE IF NECESSARY: This is a short follow-up to a survey you completed for us in 2020. We are conducting this survey on behalf of a not for profit organisation about your experiences through the COVID-19 pandemic.

[IF DO NOT HAVE NAME, i.e. RESPFNAME IS BLANK]

Good (morning/afternoon/evening). My name is _____ from Roy Morgan Research. May I please speak to the person who completed a survey for us in 2020?

IF NOT AVAILABLE RECORD FIRSTNAME AND SCHEDULE CALLBACK

REINTRODUCE IF NECESSARY: This is a short follow-up to a survey you completed for us in 2020. We are conducting this survey on behalf of a not for profit organisation about your experiences through the COVID-19 pandemic.

IF NECESSARY: REPEAT INTRODUCTION

We're interested to understand your experiences and opinions and would appreciate your involvement. Would you be interested in being involved?

INTERVIEWER NOTE: IF RESPONDENT REFUSES, THANK THEM FOR THEIR TIME

IF THEY HAVE PRIVACY CONCERNS: This survey is conducted in compliance with the Privacy Act. Any information you provide will be used only for research purposes. If you would like to call us and verify this study you can do so on 1800 337 332.

IF NECESSARY: The survey will take about 5-7 minutes. Would you be able to complete the survey now, or can we arrange a better time?

<1> Yes → commence survey

<2> NO – CALL BACK → ARRANGE CALL BACK

<3> NO – REFUSED → Thank respondent and END CALL

SCREENING QUESTIONS

S1. When it comes to decisions on household finances, do you have sole responsibility, share responsibilities with someone else, or have no responsibility?

<1> Have sole responsibility

<2> Share responsibilities with someone else

<9> Have no responsibility

 → SCREEN OUT

S2. Which one of the following best describes your relationship status?

ⓘ READ LIST

<1> Single, in a relationship but not living with your partner, separated or divorced

<2> Married or in a defacto relationship, and living with your partner

<98> NOT SURE/DON'T KNOW

 → SCREEN OUT

<99> REFUSED

 → SCREEN OUT

[MULTIPLE RESPONSE IN EACH OF TWO COLUMNS]

S3. Since the start of the COVID-19 crisis in March 2020, have any of the following happened to you <or your partner> [FLEX WORDING IF S2=2]?

① READ LIST. MARK ALL THAT APPLY FOR BOTH COLUMNS

① RANDOMISE CODES 1 TO 6	S3a	S3b
	You	Your partner
You <or your partner> had work hours reduced	01	01
Your <or your partner's> business slowed or stopped completely	02	02
You <or your partner> were stood down for a period of time	03	03
You <or your partner> did not have any work offered	04	04
You <or your partner> had a pay reduction for the same number of work hours	05	05
You <or your partner> lost a job	06	06
Can't say	98	98
NONE	99	99

PROGRAMMER NOTE:

ONLY SHOW S3b RESPONSES IF S2=2

IF ANY S3a OR S3b 01 TO 06 = YES, then ELIGIBLE

IF ALL S3a AND S3b 01 TO 06 = NO OR CAN'T SAY OR NONE, then SCREEN OUT

[ASK IF ANY S3a OR S3b 01 TO 06 = YES]

Q1. Have these changes continued until now?

<1> Yes

<2> No

<98> NOT SURE/DON'T KNOW

<99> REFUSED

QUESTIONNAIRE BODY

Thank you, <insert RFNAME>. You qualify to take part in this study.

INTROMONITOR

This call may be monitored for quality purposes.

Section 1: Advice and Support

The next question asks about help or advice you might have needed since March 2020.

[LOOP Q1, Q1a, Q2 FOR EACH OF THE FOLLOWING STATEMENTS]

	① RANDOMISE CODES 1 TO 8 (GROUP 1 AND 2)
01	Managing personal finances, like bills, borrowing or paying back money, budgeting
02	Access to money or grants
03	Mental health
04	Housing, such as mortgages, rent, your lease or tenancy
05	Family or domestic violence
06	Employment issues, such as finding or keeping a job, or your rights at work
07	Education or training
08	Relationship counselling, about your relationship with your partner or children
09	Any other issue

[SINGLE] [ASK ALL]

Q1. Since the start of the COVID-19 pandemic in March 2020, have you needed help or advice for **<INSERT STATEMENT>?**

If YES ask: And did you get some help or advice for this issue, or not?

- <1> Yes, got help or advice
- <2> Yes, needed help or advice but didn't get it
- <3> No, did not need help or advice
- <98> Can't Say

[SINGLE] [WHERE Q1_09 =YES, ASK Q1a]

Q1a. What was this issue about?

① **WRITE IN**

[SINGLE] [WHERE Q1 =YES, ASK Q2]

Q2. Have you sought help from a charity or community service provider for this issue since the start of the pandemic?

① **A COMMUNITY SERVICE PROVIDER IS TYPICALLY A NOT FOR PROFIT ORGANISATION THAT PROVIDES SERVICES SUCH AS FINANCIAL ADVICE OR ASSISTANCE, ADVOCACY, COUNSELLING AND INFORMATION, AND OTHER SUPPORT TO FAMILIES OR INDIVIDUALS.**

- <1> **Yes**
- <2> **No**
- <98> Can't Say

Section 2: Action taken in response to the financial impact of the pandemic

[MULTIPLE] [ASK ALL]

Q3. Since the COVID 19 pandemic started in March 2020, have you <or your partner> done any of the following to assist you with your personal or household finances?

- ① **RANDOMISE CODES 1 TO 15**
- ① **READ LIST**
- ① **HOUSEHOLD RELIEF LOANS ARE A SPECIFIC PRODUCT DELIVERED BY GOOD SHEPHERD WITH THE FEDERAL GOVERNMENT AND NAB THIS OFFERS AN INTEREST FREE, NO FEE LOAN OF UP TO \$3000 FOR COVID FINANCIAL RELIEF (TO COVER RENT, RENTAL BONDS, RATES, BODY CORPORATE FEES AND UTILITY BILLS)**
- ① **“GOVERNMENT HARDSHIP RELIEF GRANT” ARE PROVIDED BY FEDERAL AND STATE GOVERNMENTS TO ADDRESS HARDSHIP CAUSED BY COVID-19. THESE ADDRESS A RANGE OF NEEDS INCLUDING RENT AND UTILITIES**
- ① **“ESSENTIAL PURPOSES” MEANS FOOD, MORTGAGE, RENT, GAS, ELECTRICITY, WATER, TELEPHONE AND INTERNET**

- <1> **Obtained an early release of superannuation**
- <2> **Stopped or reduced your mortgage payments**
- <3> **Stopped or reduced credit card or personal loan payments**
- <4> **Stopped or reduced payments on insurance premiums**
- <5> **Agreed to a reduction of your rent or deferred rent payments**
- <6> **Reduced or deferred payments for utility bills such as gas, electricity or water**
- <7> **Used a financial counselling service**
- <8> **Accessed a Household Relief Loan for rent or utilities**
- <9> **Accessed a government Hardship Relief Grant**
- <10> **Got a loan for essential purposes from a payday lender such as Wallet Wizard, Nimble or Money Me**
- <11> **Used a buy now pay later service for essential purposes such as AfterPay, ZipMoney or Splitit**
- <12> **Asked for money or other financial help from family or friends**
- <13> **Applied for JobSeeker payments**
- <14> **Contacted a commercial debt management firm such as My Budget, Fox Symes or Sort My Money**
- <15> **Received JobKeeper as part or all of your wages from your employer**
- <16> **Got some other financial assistance (Specify) _____**
- <97> **NONE OF THE ABOVE**
- <98> **CAN'T SAY**

