



13 December 2023

Senate Select Committee on the Cost of Living
Parliament House
CANBERRA ACT 2600

Dear Senator Hume,

Thank you for your question on notice on behalf of the Senate Select Committee on the Cost of Living.

1. Do you anticipate a higher demand for your services of the upcoming Christmas period compared to last Christmas? If so, why?
 - a. Which services do you expect to see demand increase for? Why those services?
2. What are you doing to prepare for an increase in the demand for your services in the lead up to Christmas?
3. Do you anticipate a further increase in the demand for your services following Christmas, during the back-to-school period? If so, why?
4. What are you doing to prepare for an increase in the demand for your services during the back-to-school period?
5. Are there common themes or stories that you are hearing from clients in the lead up to the Christmas period? Where are your clients feeling the pressure most during this time?
6. Are you seeing people with incomes/employment seek your services in the lead up to Christmas?
 - a. If so, was this the case last year? If not, or if in greater numbers this year - what has changed?
7. What are the biggest challenges facing your organisation to provide for those that require your assistance over the Christmas and back-to-school periods?
8. Do you have any other comments on the cost-of-living crisis and how it will impact Australians over the Christmas, New Year, and back-to-school periods?

In preparing our response, the St Vincent de Paul Society National Council (the Society) sought feedback from our state and territory organisations. The responses vary across jurisdictions as the Society does not have a national database. However, there are consistent themes, namely that all are experiencing increased demand for emergency relief, especially food and rental costs. Further the cost of assistance provided has also increased and limited accommodation options are exacerbating the situation. Many report that current Commonwealth funding levels (Emergency Relief under Financial Wellbeing and Capability program) are insufficient to meet demand and other providers have implemented parameters around those we can seek assistance. Those we help are turning to credit cards or Afterpay products to make ends meet and to avoid losing their homes.

The Society is conducting various fundraising activities (such as Christmas and Back to School appeals) to raise funds but acknowledges that 'donor weariness' and the fact that people have less discretionary funds available to donate are likely to impact the amount received. The Society's 2023 Pre Budget submission calls for a 30 per cent increase to Emergency Relief grant funding in 2024-25, and an increase to the No Interest Loans Scheme.

The Society distributes over \$50 million each year emergency relief which is funded primarily by income generated through our shop network and then from Commonwealth grant funding (around 35 per cent). Emergency relief is aimed at providing immediate relief to those in financial stress. This usually includes help with food, rent, clothing, transport, health, education, and utility costs. Most of this assistance is provided by our members and volunteers and ordinarily through our face-to-face visitation program or at our centres. Accommodation assistance ranges from helping with rent through to providing emergency, transitional and permanent affordable housing options. Much of the information provided here aligns with the case studies attached to our submission.

We call those we assist and support “Companions”. Conferences are established at the local level by Society members, usually in response to an identified local need and interest in assisting the community.

Canberra – Goulburn

- The demand for emergency relief has increased due to the rising cost of rents and utilities, which is impacting people’s ability to purchase food, gifts for children/family and ‘special’ Christmas food. This has been evidenced throughout the year, through our conferences and helplines.

On average, in a very busy week, the helpline receives about 400 calls. For the week of 4-8 December, this increased to 600 calls (up 50 per cent).

As at 30 September 2023						
Accounts	July-Sept 2023	July-Sept 2022	Variance %	Jan-Sept 2023	Jan -Sept' 2022	Variance%
Helpline calls	5,033*	4,855*	3.6%*	14,576*	10521*	38.5% *
Emergency Relief Requests	4,605	3,687	25%	13,529	10,630	27%
Companions Assisted	2,586	2,154	20%	4,672	4,060	15%
Units Of Assistance**	8,542	7,431	15%	26,503	20,827	27%
Assistance***	\$541,075	\$438,369	23.50%	\$1,594,554	\$1,191,582	34%
Cash and 'in-kind'***	* Excludes most NSW Conferences ** At any one visit Companions may receive more than one type of assistance					

Comparing July-September 2022 and 2023, there has been a 25 per cent increase in emergency relief requests, 20 per cent increase in the number of Companions assisted, 15 per cent increase in units of assistance and 23 per cent increase in total dollar value of assistance.

Between the period of January-September 2023 as compared to the same period of 2022, we have seen: 38.5 per cent increase in calls to the helpline, 27 per cent increase in emergency relief requests, 15 per cent increase in the Companions assisted, 27 per cent increase in units of assistance and 34 per cent increase in total dollar value of assistance.

The Conference Support team has also seen requests coming through emails from people who either do not have phone credit to call or are embarrassed to call a charity helpline for support. Behind the numbers, a significant number of the Companions assisted have not been seen before, with the helpline receiving calls from families and individuals for the first time this year.

Predominantly, the services requested are assistance with food, fuel, and medical bills.

The “Families and Young Parents Services” have had requests for both presents and food support this year. Historically it has only been presents.

- The Fundraising team has worked tirelessly to increase donations so that the needs of Companions can be met. This has included consistent messaging to the community on how demand for assistance has increased this year. We are relying heavily on a combination of appeals (Christmas Giving Tree, new Media Partnership with ABC and Hit Fim 104.7, Christmas Appeal) and are reallocating the budget in efforts to meet the demand. Some conferences have purchased Christmas hampers in anticipation of last-minute requests that will come on Christmas Eve, from families who will need help and may not have been able to buy gift items. We are proactively soliciting for donation of foods and gifts from the community, schools, and businesses to be distributed before Christmas.
- The post-Christmas period has traditionally been our busiest time. The school holidays can be very costly. For parents that do get time off, there is media pressure to provide ‘fun’ which often costs

money. Back to school uniforms, laptops, booklists, shoes etc all cost money and all families with school aged children need them. For working parents, the school holidays can be a very difficult time, school holiday programs are very expensive and often parents work just to pay these costs, again impacting their ability to purchase food and other necessities. There is usually an increase in calls that relate to domestic violence around this period as well.

4. Our consistent messaging is of the greater need this year (i.e. in terms of higher numbers of people seeking support and people coming in greater need) and we are relying heavily on a combination of appeals and reallocation of budget to be able to meet the demand. We are ensuring that all teams have staff available throughout the holiday period who can support families with accessing resources needed to support their children back into school. We are also attracting and recruiting more volunteers to meet the additional demand.

5. A common theme of Companions seeking our support in the lead up to Christmas is that the majority are engaged in some form of employment. They are seeking assistance because their income is not stretching far enough in the face of the rising cost of living. We hear that story - the dollars are not going far enough - 150 times a day.

Families and individuals are feeling the pressures around this time of the year to provide a good Christmas experience for their children. For some families, they are not able to provide at least one gift for their children. Again, it is the media pressure to have a Christmas full of gifts, food and fun, which sets people up for disappointment when they can't meet these expectations. This then leads to feeling like they've failed which can significantly impact mental health, relationships and lead to substance use and family violence in worst cases.

6. We are seeing a significant increase in the number of people with double income or who are employed casually seeking our services. Across the year, rising interest rates have placed massive pressure on people, including those with incomes. The amount of employed people seeking help has increased; so too has the amount of help they require. Many people are still trying to pay their winter bills.

7. The following challenges are being experienced by the Society.

Inadequate emergency relief funding. The assistance provided is insufficient to meet the increase in demand, which impacts the Society's budget. We are reaching out to our community partners for more support. The Society receives approximately "35 per cent of Government grants, with 65 per cent" of funding sourced from our fundraising and commercial operations.

Staff and Volunteer Fatigue. Our staff and volunteers are tired after supporting more and more people across the year. The workloads are immense and will continue to increase. For instance, our Queanbeyan Conference has closed down until February 2024 which raises concerns about who manages requests within this area for the next two months. A company that has over the years supported us in organising back to school packs is also unable to help this year which leads to uncertainty as to how we will cater for this group.

Decisions by some charities to drastically limit the emergency relief support or in some instances disengage with local communities due to lack of volunteers and funds, have greatly reflected in the demand for emergency relief from the Society. Some charities have put in place ceilings on the support they offer to the same individual/families and have resorted to referring their clients to the Society.

While we are fortunate to have such generous community members, we must also remember that our staff, members, and volunteers may also be facing a difficult time and need a break. Managing the wellbeing of our teams with the wellbeing of those we serve is very important and something we must juggle as well.

New South Wales

	Amount of assistance	Primary recipients	Additional recipients (same household)
July – Nov 23	\$5,576,158	25,530	28,597
July – Nov 22	\$4,843,036	22,112	24,098
Difference	\$733,122	3,418	4,499
Per cent	15 %	15 %	19%

1. Demand is expected to be up this Christmas. The statistics above show that demand for emergency relief assistance has increased in the order of around 15 per cent when compared to the corresponding period in the 2022. During Christmas, the Society provides Christmas hampers to the families that have been assisted throughout the year. And as our Members make contact with clients over the Christmas period, there are often extra requests for assistance, adding to the demand for the period.

In our dedicated homelessness, housing and disability services, demand has also trended upwards throughout the year and is steadily increasing. The December 22 to February 23 period showed a 4 per cent spike on last year equating to an additional 538 people seeking assistance from our services over this period. We anticipate this to be greater this year based on current data trends and increased rates of financial insecurity and homelessness across the state.

2. In the period leading up to Christmas, demand for food increases. We have seen this in previous years, and we expect this year to be the same. Last year, in the month leading up to Christmas (December 2022) 73 per cent of people presenting to the Society required food assistance. In October and November 2023, 84 per cent of people requested food assistance. We expect at least 84 per cent of people requesting assistance in December to be requesting food assistance.

The intensified cost-of-living pressure has resulted in increased demand for the Society's support in terms of accommodation and rental support. Of the people who have sought assistance, 40 per cent have reported to be facing housing stress. 2022-23 saw a 20 per cent increase in individuals seeking accommodation assistance compared to the previous year (totalling \$732,322). A rental assistance guide was provided to members in November 2023 to help with referring those we assist to the appropriate scheme.

Our Domestic and Family violence services expect an increase in demand for assistance. In line with national data showing spikes in domestic and family violence incidents and assistance requests over Christmas, our services report the same. The usual increased stressors at this time of year are compounded by the cost-of-living crisis which exacerbates existing patterns of violence.

Our soft entry / hub spaces anticipate an increase in requests for food and financial supports along with crisis presentations. These spaces are visible and accessible with no appointments or criteria for access. As other services in community close or reduce service provision over this period, the hubs experience increased demand due to lack of alternate supports.

We expect a shortage of appropriate accommodation options. Demand is usually high during this period, as people in complex or unstable family structures are at higher risk of family breakdown. Additionally, government temporary accommodation provision becomes scarce particularly in high tourist areas resulting in increased accommodation requests. Brokerage requests across all housing and homelessness services increase as people manage competing costs associated with this time of year.

3. & 5. This financial year, the Society's budgets in terms of food and direct crisis assistance are overspent due to the large increase in demand. Despite the increasing number of people seeking assistance and increased amount of funds required to meet their needs, the funding from the Department of Social Services (DSS) remains relatively unchanged (approx. \$2.2 million per year), making it

difficult to meet the increasing demand. We had fully expended our total Federal Government funding by August 2023 (in just over a month) and are now spending our own funding on this work and are extremely stretched.

The Society is undertaking regular fundraising drives to prepare for the extra Christmas demand. This includes our annual Christmas appeal that is rolled out at the organisation level, as well as sales of Christmas cards. This year, for the first time, we are conducting an outreach event in Martin Place to raise funds primarily for food assistance through our Vinnies Vans. There are also small fundraising events happening across the State, which are being driven by our conferences to raise money at a local level.

In our homelessness and housing services, we are increasing resources to meet anticipated demand for assistance with food supplies, Christmas supplies etc. We are ensuring appropriate staffing levels are in place to manage client presentations. We are also partnering with other services and community groups to increase referral options and resource sharing. Resources on service pathways for staff and community members have also been developed.

4. The post-Christmas back-to-school period is traditionally a busy period for the Society. In the first quarter of 2022, we provided 14,093 clients with a total of \$2,069,707 worth of assistance. By comparison, in the first quarter of this year (2023), we provided 18,305 clients with a total of \$3,677,414 assistance. This represents a 23 per cent increase in clients assisted, and a 78 per cent increase in the value of assistance provided.

We believe this increased demand is due to people experiencing increased cost of living pressure, including bill pressure – and that it will increase again in early 2024.

In response to the cost-of-living crisis, the Society is recommencing Energy Accounts Payment Assistance, a program designed to help people cover the costs of rising energy bills. It is anticipated that offering such a service will attract new Companions requesting bill assistance, food vouchers and cards, and this is going to contribute to increased expenditure by the Society.

In our homelessness and housing services, we anticipate an increase in requests for support in sustaining tenancies as people sacrifice paying rent to cover Christmas and other costs resulting in rent arrears. Brokerage requests and school preparation support requests will increase for our services that cater to families and young people. Additionally, these pressures will likely see a decline in the mental health of some of the people we assist requiring additional support efforts.

6. Our Social Justice team has undertaken a significant amount of research on the experiences of vulnerable people during the cost-of-living crisis, and members of our conferences confirm that they are hearing the following themes during conversations with the people they are assisting.

The past three years have been difficult for everyone due to unprecedented extreme events like fires and floods and the COVID-19 pandemic. Combined with the economic fall-out of the highest interest rates in 20 years, energy price hikes and a 30-year high inflation rate, people are still struggling with the cost-of-living crisis. [See our NSW 2023 Pre-Budget Submission](#).

Such cost-of-living pressures have led to increasing levels of food insecurity. Foodbank has released this year's hunger report (Nov 2023) which identified that 3.7 million Australian households (36 per cent) experienced moderate to severe food insecurity which means they compromise meal choices or skip meals or whole days of eating. Rising cost of living is the most common reason for food insecurity (79 per cent) with reduced / low income or government benefits (42 per cent) being the other key reason. Food is the most likely thing to be sacrificed to make ends meet (94 per cent). Food insecurity is not just about those who are unemployed - 60 per cent of food insecure households have someone in paid work. Almost half of all renters and a third of all mortgage holders were food insecure in the past 12 months.

Higher median rents across NSW have increased by more than 10 per cent in 12 months, well above wages and inflation growth. Some local government areas have seen rents increase by more than 30 per cent in the past three years. With vacancy rates at a record low, renters have little choice but to pay more to keep a home. High and rising rents mean that more than one-third (35 per cent) of renters and around half of all low-income renters are in rental stress. Higher rental stress leaves people without sufficient money for essentials, such as food, energy bills or fuel.

Higher energy costs mean that people cannot afford to cool their homes and stay safe in summer, particularly with expected heatwaves predicted. The NSW Energy and Water Ombudsman has reported an almost 60 per cent increase in complaints this September quarter compared to the June quarter, with increased energy costs and cost of living stress being the major drivers.

Families are unable to afford school essentials, particularly at the start of the new school year because they struggle to meet other essential living costs which include food, rent and energy costs. Some people go without eating so they can provide food for school lunches or cannot afford to buy school clothes. (NCOSS, 2023 Barely Hanging in There: Cost of Living Survey, pp 40,42)

Overall, wellbeing has decreased as individuals and families are trying to manage rent increases alongside increased food and fuel prices. The instability of housing (both maintaining current tenancies or securing affordable accommodation) has exacerbated the situation as people are forced to seek assistance to manage expectations around Christmas.

Around four per cent of people seeking assistance from our financial crisis support services (Sept to Nov 2023) had some form of income other than government allowances. This is an increase compared to the same period last year, which was 1 per cent.

Fourteen per cent of people seeking our homelessness and housing services have an income sourced solely through employment. We note a significant change in the increased timeframe it is taking for those on an income being able to secure affordable accommodation whilst still meeting other costs.

7. Our resources to support this work are now stretched to the limit. The Federal Government supports the Society with funding for Emergency Relief Assistance, including food relief. As noted above, this financial year it was fully exhausted over just July-August 23. There is increased pressure on the Society to meet the rising demand for assistance. We have the structures in place to meet that need but require additional funding.

In our housing and homelessness service, we are similarly challenged by the capacity to meet demand. We have seen significant increases in those we are unable to assist due to staffing, financial or other resource restrictions. Staff fatigue and declined wellbeing are also prevalent. Staff are also subject to the cost-of-living increases.

8. Please see our response to question 7. We believe the research carried out by our social justice team provides valuable insight into the living pressures faced by the people we assist.

In addition, there is a change in presentation to alcohol and other drug services around Christmas time. Usually there is a drop in referrals leading up to Christmas, with people considering support for substance use once the festive seasons are over. If people are contemplating reducing their substance use, it is hard to do so around the festive seasons with lots of parties taking place and without strategies or supports in place. This is why the referrals for alcohol and other drug support services increase in the beginning of the new year.

Northern Territory

1. Calls for assistance are up by around 15 per cent due to the high cost of living and lack of accommodation.
2. 3. & 4. We expect to see increases in demand for assistance with accommodation (there is currently a 12-month waiting list), emergency relief and homeless day services. Additional conferences will be activated over the holiday period. Emergency relief through our conferences and clinics will be provided to respond to demand during the back-to-school period.
5. Common themes heard in the lead-up to Christmas include lack of accommodation and everyday food items, as well as being unable to pay bills.
6. We are seeing more people on low-wage incomes who cannot pay their rent due to increases.
7. The biggest challenges facing the Society are lack of resources and funds.

Queensland

1. Calls for assistance are up by approximately 14 per cent, with more working families seeking assistance than before. Reasons include high cost of living and inability to access affordable rental accommodation.
2. Increased demand for assistance is being sought for help with rent, emergency accommodation and general day to day expenses such as food, fuel, electricity, and clothing. Assistance is being sought due to the cost of living and housing crises.
3. Emergency relief is normally provided by members through the visitation program usually at people's homes (pre organised day/time) or through our centres. Rather than delivering face-to-face, virtual assistance will be provided to manage increased demand and to cover the Christmas period.
4. Back to school is always a cost pressure for families. Added to this year is the increased requirements for technology in Qld primary schools.
5. We have already received, assessed, and distributed over \$900,000 in back-to-school assistance. A 'Back to School' appeal will also be conducted to raise funds for the Society's Children's Education Fund going forward.
6. There has been an increase in working families needing assistance throughout the year. Some of this was seen last year, but numbers are growing. What has changed is that the cost of living has continued to increase, housing affordability has worsened with increased migration demand and inter-state migration continuing at a high level. Whilst there has been modest progress on the supply side, demand for housing continues to grow at a significantly higher rate than supply.
7. The biggest challenges facing the Society are volunteer and member resourcing. Historically, our members have taken a break at Christmas / New Year time, but it will be more challenging to do so this year. The annual Society Christmas hampers help get our Companions through the Christmas period, but their needs are far greater than before.

Tasmania

1. There has been a continued monthly increase in requests for emergency relief, particularly since August 2023. September and October 2023 both saw the highest level of requests statewide since data gathering began and when November figures are confirmed, it is expected that the rate of relief will continue to be high. This is not anticipated to ease during December. Utility bills have continued to increase and while the rental pressure has begun to ease very slightly, this has not impacted significantly on the call for support. It is expected that there will be a higher demand for services leading into Christmas 2023 when compared to Christmas 2022.

Interestingly, two other providers in Tasmania have changed their model of emergency relief. One, a major national provider, has moved to a model based on phone triage which we understand introduces delays in receipt of assistance. In addition, this provider is now capping the level of support provided by limiting the occasions of service. Another local provider has similarly introduced a firm threshold to the number of occasions when emergency relief can be provided.

2. Food relief continues to account for most of our emergency relief support at around 61 per cent and this has remained relatively consistent for many months. While the call for support with rental payments has levelled out after a period of growth, it still remains high at around 10 per cent of our emergency relief effort. Around 14 per cent of those seeking emergency relief are contacting SVDP for the first time and, anecdotally, it seems that several of these are individuals and families that are employed but facing mortgage stress in the face of rising interest rates. Assistance with transport (fuel cards, bus passes and occasionally support with car registration) also account for around 10 per cent of all requests, while support with payment of utilities comprises around 6 per cent of all requests. Pharmaceutical support and other items of material relief (clothing and homewares) account for the remaining calls for support in recent times.

In the lead up to Christmas, which coincides with receipt of utility bills for power and water, we anticipate that there will be a strong call for support in that area. Back to school expenses will also begin to become top of mind. We anticipate that the call for food relief will continue to be the

major force, potentially building further from the typical high level given the pending Christmas 'celebrations'.

3. The Christmas appeal for cash donations was launched in early November, but like other local appeals (ABC Giving Tree and Examiner Empty Stocking), we can see that the community is feeling pressured in its capacity to give financially. We also began a campaign around receiving donations of toys in November and while the progress is encouraging, it is slow. In addition to these broad public campaigns, we are conducting targeted work with schools, community service clubs and corporate partners in an endeavour to stimulate further generosity. While each of these are showing good signs by way of donations of material items, the support shown by new corporate partners is particularly pleasing. As always, our members are gearing up to respond to the annual Christmas hamper program. We anticipate delivering around 1,400 hampers statewide from the week of 18 December. This is around 150 more than in the previous year.

While these measures are designed to help Society Members to respond to need, we do know that our grant funding for delivery of emergency relief is now seriously stretched. Figures at the end of October 23 indicate that at 33 per cent of the year, emergency relief delivered by members had already reached 53.4 per cent of the grant funding available. Responding to demand in the second half of the financial year will be extremely challenging.

Comments above set the scene for a concerning period post-Christmas. In sum, an increase of 'first ever requests' is not anticipated to abate, and a trend of increasing numbers and complexity of requests will continue to stretch our resources, particularly in a climate where the general public is less poised to respond to our appeals for support. Without supplementation of the DSS grant, provided in 2022-23, we will arguably not be able to cope with demand.

4. Recognising the likelihood of these challenges when casting the budget for 2023-24 in May 23, we began planning to introduce the first shoulder fundraising campaign in Tasmania from early January 24 as a back-to-school initiative. We're cautious about this as there may be resistance from long-term supporters who may begin to experience fatigue in response to our ongoing requests for support. In an endeavour to mitigate this, we have focused on acquiring new supporters over the past six months. We introduced a new six weekly e-news, 'Vinnies Voices', which is designed to share more about the work of the Society across the community and the digital-only campaign will benefit from acquisition of around 1k new email addresses. This is new territory for SVdP-Tas as we have not pursued EDMs in campaigns at all until Christmas 2023, but a short-term shoulder campaign focused on back-to-school expenses provides scope to continue developing this further and will ideally deliver valuable net return through a low-cost approach.

In adopting another new focus as part of our budget strategy for 23-24, we have also begun focusing extensively on food donations/diversion. Recognising the high proportion of requests for food relief, we've taken a far more coordinated and strategic approach to sourcing donations of food from large supermarkets and suppliers such as McCains, Simplot, a large bakery chain and also a large dairy chain, plus a meat wholesaler. We are also in discussions with a large hospitality chain to gain assistance in accessing large volumes of pre-prepared fresh meals that can be distributed fresh or frozen.

Naturally this strategy requires us to be conscious of food safety aspects when considering logistics and storage, noting our desire to ensure a statewide response to respond to geographically dispersed need. We have sought grant funding to enable us to provide refrigerated transport and hot/cold storage to assist this. This strategy is still in its infancy, but the signs of impact are strong and encouraging.

Clearly, we are exercising initiative in trying to strategically stretch our capacity to deliver emergency relief in the face of ongoing need, but our resources are increasingly pressured, and our members join us in holding a sense that this effort is unsustainable without further funding assistance.

5. Most of the overview above delivers input against this question. Key themes are 'first time' Companions, greater complexity of needs and a growing sense of desperation. Parents are often juggling several jobs to try to make ends meet and, as an indicator of getting by on the basics, food relief is frequently the basis of school lunches. There is a concerning trend of using systems such

as Afterpay for the basics and anecdotally we hear that the 'solution' to Christmas relies on these arrangements. While clearly this introduces further financial stress in the longer term, there is a concerning use of these systems for the basics, including purchase of groceries.

Trade-offs are very much the basis of daily living for many individuals and families, adding to the sense of anxiety and stress. This vicious cycle introduces further pressure into the home environment, exacerbating the circumstances for many. We see this through increased presentation of mental health challenges, use of alcohol and drugs, plus relationship breakdown.

6. Again, comments above address this question. Even those who are in employment are seeking support on a regular basis. While our data confirms that the largest cohort receiving relief is reliant on government subsidies and benefits, the statistics suggest that the number of those in employment is now increasing. What has changed? The ongoing increases in cost of living without the corresponding increase in wages or subsidies.
7. The challenges are well-defined in the comments above but could be summarised as ongoing increases in demand without a corresponding increase in funding, matched by the inability of the broader public to respond to our calls for generosity through donation of funds and goods. The complexity of issues presented by Companions continues to challenge our members who are increasingly feeling fatigued. These factors, coupled with downward trends around volunteering, leave us in a situation that is unsustainable.

For too many in our community, Christmas is not a time of joy and celebration. While our members continue to work hard in delivering relief, the current situation cannot be sustained in the longer term. Government plays a significant role in ensuring that the sector is sufficiently funded, and that certainty is provided by forecasting the potential for supplementation and, ideally sustained increases, in a timely manner. Similarly, tax reform to ensure that those who are vulnerable in our community have enough to get by needs urgent action - the simple reform measures proposed by SVDP (A Fairer Tax and Welfare System) offer hope to the many thousands that it could lift out of a life of poverty. These are vital, evidence-based steps that not only deserve urgent consideration, they need to be supported in Parliament to achieve the 'fair Australia' that no longer exists for many.

Victoria

1. Victoria has experienced an increase in demand in all of Membership and Special Works services – especially in the last 6 months of the year. This has continued to the end of November and includes increased calls at our Central Office Call Centre, requests for material assistance/emergency relief (financial costs/amounts), Soup Van services and demand for No Interest Loan Scheme (NILS) support. This demand is not expected to slow as we lead up to Christmas.

Family Violence Services

- Family Violence demand is difficult to predict, this is particularly true for VincentCare Victoria's crisis and 24-hour family violence services.
- Historically and anecdotally the period directly following Christmas is a busy time for family violence services as many victim / survivors (with accompanying children) usually reach out for support following the holiday period or as children return to school.
- Some increase over Christmas is anticipated as other family violence services close down or operate at limited capacity. However, VincentCare Victoria's crisis and 24-hour family violence services operate every day of the year.

Homelessness Services

- Christmas is a high demand period for homelessness and housing services.
- Traditionally services would expect a downturn between the week of and the week preceding Christmas day and New Year with a significant increase in January.

2. In the main, membership stops operating from mid-December to mid-January. Conferences prepare hampers for Companions to see them through this time. NILS closes for two weeks. Soup vans in the main continue to operate. These services are expected to have an increased level of service.

Financial Counselling and Family Violence Services

- It is usual to see an increase in demand for Financial Counselling, as financial abuse is often exacerbated during the holiday period and following months.
- It is also common to see increases in alcohol and drug usage that can impact on escalation and severity of family violence, as well as demand for VincentCare Victoria's drug treatment programs.

Homelessness Services

- We expect to see an increase in demand for emergency accommodation, due to a combination of family conflict and other supports being closed or unavailable.
- We would expect a subsequent increase in need for brokerage funds to pay for immediate assistance, including hotels, and material aid.

3. Conferences provide hampers to see Companions through this period. Any changes in soup van runs have been advertised on various channels. NILS has been processing many applications and enquiries, in the anticipation of the two-week shutdown. NILS has also increased its lending capacity, in line with Good Shepherd and NAB. All services have also been communicating with those we assist, to advise of any changes and where else they can go if assistance is needed during this time.

Family Violence Services

- In preparation, VincentCare Victoria's family violence team will finalise
 - the on-call roster several months in advance
 - staggered leave approved for practitioners
 - pre-booked crisis accommodation, and
 - stocking of material aid stocked.

This planning enables the 24/7 crisis support operations to continue with minimal disruption across the holiday period.

4. We expect that with the onset of educational costs, Membership and NILS will see an increase in demand, possibly in line with other years. However, as costs are higher this year, we expect the dollar amount to be greater than previous years.

Family Violence Services

- Usually on return to school/care for children, parents experiencing family violence will seek support.
- The services also anticipate ongoing increase in secondary consultations into the specialist program from schools, health care providers, employers etc.

Homelessness Services

- We would expect an increase in demand for assistance with private rental payments and arrears in early Feb to late March. This is due to rent arrears increasing over the Christmas period, as families try to provide a 'happy' Christmas for their children and overspend, resulting in rental debt.

- Potentially we may see an increase in demand for homelessness assistance due to family relationship break down resulting in increase in housing assessments and crisis accommodation funding being required.
5. All services have a budget which they operate within. On saying that, we are also here to assist. NILS is positioned well, with the increase in lending capacity. Within Membership, there are guidelines with regards to what a conference can and cannot assist with. We have ongoing communication with conferences around these parameters and will continue to do so. This includes referral to other agencies.
 6. We are seeing an increased number in first time callers to our Central Office Welfare Centre. This has been common throughout 2023 and has been increasing. Additionally, more 'new' Companions are presenting at soup vans, as well as first time NILS applicants.

Family Violence Services

- Common themes at this time of year include financial hardship, women and children in refuge/crisis accommodation isolated from natural supports and struggling to adjust to self-agency and control.

Homelessness Services

- Themes we are hearing from clients in homelessness services include increasing living expenses and rental costs, and challenges with providing a 'Christmas' for children including clients in hotel.
7. The first-time callers, mentioned above, have some work/income but are requiring assistance to get through. This is also the case in NILS in some cases. Overall, this is increasing compared to last year data.

Family Violence Services

- We see clients from many diverse backgrounds and socio-economic status and the trend is similar at this time of year to previous years.

Homelessness Services

- There is an increase in requests for financial assistance with rental arrears for people with incomes/employed, due to increasing rental costs. It is anticipated that this will again increase after the Christmas period.
8. The challenges include being able to meet the significant increase in demand, with resources currently available to the Society. We are an organisation that assists; however, we do not have an endless supply of resources.

Family Violence Services

- One of the challenges remains the lack of affordable/secure emergency accommodation across regional areas where there are limited premises.

Homelessness Services

- Our Homelessness services struggle to maintain sufficient staffing to complete necessary assessments, application and referrals as the demand begins to increase in late January.
9. There is a high likelihood that these additional costs (cost of living and housing) will have a significant impact more broadly in the coming months. For instance, the cost of living (eg food, utilities, rent) is making it more difficult for the average Australian to provide for a family over the Christmas period. An increase in expenditure is anticipated at this time. Food and travel expenses will increase due to children being home over this period. This all places an increase pressure on the family budget.

Western Australia

1. Calls received for assistance have increased as follows:

Calls for assistance				
Month	2022	2023	Increase	%
July		2,523		
August		3,560		
September		3,690		
October	3,161	4,023	862	27%
November	3,740	4,709	969	26%
December	2,741	3,900 (est)	1,159	42%

Reasons include high cost of living, lack of rentals and increased interest rates.

2. Increased demand for assistance is being sought for help with food relief, rent, utility bills and household furniture.
3. Rather than delivering emergency relief face-to-face, virtual assistance will be provided by conferences, with electronic vouchers used to cover food and other supports.
4. Back to school is always an increased time of need. Many families use credit cards or after pay to cover Christmas costs.
5. Common themes for Companions include increased cost of living, lack of new rentals, debt due to use of credit cards and After Pay products.
6. There has been a significant increase in the number of working families needing emergency relief assistance. This is due to the increased cost of living and interest rates going up.
7. The Society in WA is limited by its existing resources and will not be able to adequately cope with an increase in demand. Unprecedented increases in demand are being experienced, particularly from July to December 2023, with calls for assistance increasing by over 2,000. The complexity of debt is also increasing and there is a wait list for clients to see a financial counsellor.

Yours sincerely



Mr Toby oConnor
Chief Executive Officer