

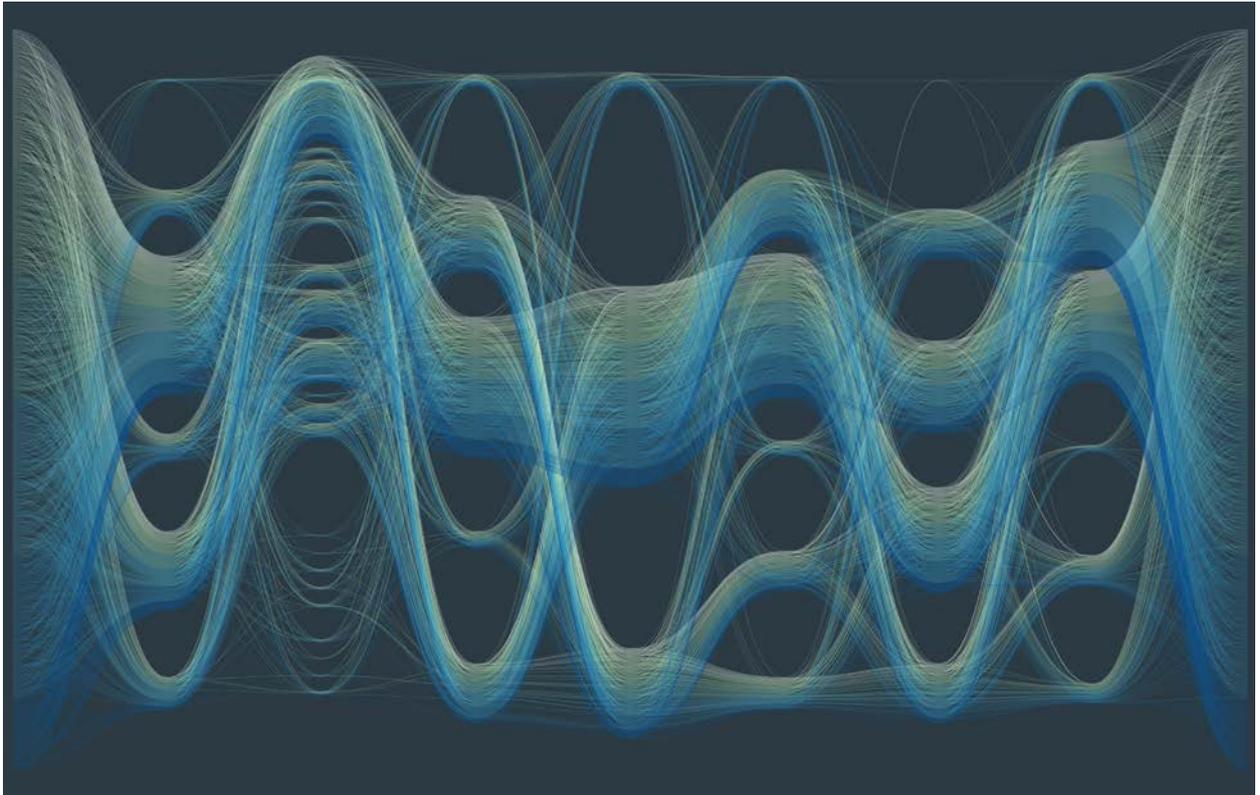


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CENTRE FOR SOCIAL  
RESEARCH & METHODS



# Evaluation of the St Vincent de Paul Society's implementation of the Drought Community Support Initiative

**M Esler, C Boyer and M Gray**

CSRSM WORKING PAPER

NO. 1/2021

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**Professor Matthew Gray**

Director, ANU Centre for Social Research & Methods  
Research School of Social Sciences  
College of Arts & Social Sciences  
The Australian National University  
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**ANU Centre for Social Research & Methods**

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# Evaluation of the St Vincent de Paul Society's implementation of the Drought Community Support Initiative

**M Esler, C Boyer and M Gray**

**Marian Esler** is a Research Fellow at the ANU Centre for Social Research & Methods (CSRM), Research School of Social Sciences, College of Arts & Social Sciences, Australian National University.

**Charlotte Boyer** is a Senior Research Officer at CSRM.

**Matthew Gray** is the Director of CSRM.

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## Acknowledgment of Country

We acknowledge and celebrate the First Australians on whose traditional lands we work and meet, and pay our respect to their Elders past, present and emerging.

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## Acronyms

ABARES	Australian Bureau of Agricultural and Resource Economics and Sciences
ABS	Australian Bureau of Statistics
ANU	Australian National University
CSRM	ANU Centre for Social Research & Methods
DCP	Drought Communities Programme
DCSI	Drought Community Support Initiative
LGA	local government areas
NSW	New South Wales

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## Key findings

### Who received the DCSI grant through the Society?

- In total, 15 287 individuals received assistance under Drought Community Support Initiative (DCSI) 2, with 11 549 payments under DCSI 2A and 3738 payments under DCSI 2B being received between 22 November 2019 and 8 January 2021.
- Of those who received assistance, nearly three-quarters (11 238) were male. The majority were Australian citizens (13 714), with the remainder being permanent residents (1573).
- More than half of those who received assistance were farmers (57.9%), followed by farm workers (30.9%) and farm contractors/suppliers (11.2%).
- For all recipients of the DCSI, the median gross household income is \$50 000 per year and the mean is \$61 313, which is much lower than for the Australian population as a whole.
- High levels of financial hardship were identified both through the survey and in the qualitative part of the project.
- There are very high rates of significant mental health problems and of fair or poor self-assessed overall health status.
- The combination of the drought and the COVID-19 pandemic has worsened the economic circumstances and health of those working in agricultural communities, and has also disrupted community gatherings, charities, events and sports. Those disruptions have exacerbated the isolation felt by many.

### Administration of the DCSI grant by the Society

- The DCSI grant was administered effectively by the Society and was well-targeted, with assistance received by people who really needed it.
- The DCSI grant application, assessment and payment processes were managed centrally by the Society, including through the operation of a call centre.
- Some people felt excluded by the online application process, but others found it very quick and easy. The Society, or others in their community, helped some people without adequate internet access to apply.
- Society staff, members and volunteers, and recipients of the DCSI grant, appreciated the support and flexibility of the national drought team.
- Around 55% of DCSI 2 grant recipients received additional followup from the Society.
- Farming communities have a strong culture of not accepting 'handouts', especially from a charity, and some stigma is still attached to asking for help.
- Receiving a cash payment that could be used for anything provided people with flexible and valuable assistance where it was needed most, but many respondents continued to experience significant levels of financial hardship.
- The majority (85.6%) spent about half or more in the local economy; 31.0% spent most of it locally and 42.6% said they spent all the grant locally.

## Recovery and the need for support

- Large levels of debt and the high costs of restocking were key barriers to recovery, as was the added impact of COVID-19, including through its effects on international trade.
- There is an urgent need for improved infrastructure, such as water pipelines and bores, to support a more sustainable water supply.
- Society members and drought coordinator staff felt that they could be better prepared for supporting their communities through natural disasters by building working relationships with key community organisations early in the natural disaster cycle and learning to recognise the signs of distress in people. This cooperative approach provides better support for local communities and avoids duplicating work being done or assistance being provided by multiple organisations.

## Use of other payments and services

- Many interviewees said that governments should take on more responsibility for supporting the agriculture sector as a whole, including through the provision of different kinds of assistance. The years many people had been in drought, often struggling without assistance, contrasted with the quick response to COVID-19.
- Although many farmers (75.5%) were aware of the Farm Household Allowance, barriers to applying for and receiving the allowance included the strict assets test, complex application processes and onerous mutual obligation requirements.
- Although some forms of government assistance were seen as helpful, including freight subsidies and the instant tax write-off, other forms of assistance were seen as out of reach for many.
- Many benefited from the new JobKeeper payment and increased rates of other payments such as JobSeeker.

- The usual demand for the Society's emergency relief decreased during COVID-19. However, now that payments such as JobSeeker have started returning to their previous levels, demand has started to increase again.
- Health services were the most commonly used services in the past 12 months; almost half (47.4%) reported using them. Almost one-third (32.9%) reported using financial counselling, advice or assistance, and more than one-tenth (11.85%) used counselling or other support.



# 1 Introduction

From January 2017 to the end of 2019, rainfall in large parts of Australia was very much below average, or the lowest on record, and temperatures in many areas were the highest on record. The 2019 Australian Annual Climate Statement concludes that ‘Much of Australia was affected by drought, which was especially severe in New South Wales and Southern Queensland’. It also concludes that ‘serious rainfall deficiencies on annual to multiyear timescales also affected coastal New South Wales; eastern Victoria; eastern South Australia, extending into far northwestern Victoria; east coast and north coast Tasmania; and much of the South West Land Division in Western Australia’ (BOM 2019, 2020).

While large areas of Australia experienced relatively high levels of rainfall during 2020, rainfall deficiencies continue to be experienced in southeastern Queensland and southwest Western Australia, and there has not been enough rain to address the accumulated multiyear rainfall deficits.<sup>1</sup> In addition to the severe drought affecting large areas of Australia, the widespread bushfires in late 2019 and early 2020 had a harmful effect on agriculture and on some regional economies more broadly through their impact on tourism.

The extended period of low rainfall and resulting drought has led to substantial declines in agricultural production, and reduction in income for those employed in agriculture and those who are suppliers to the agricultural industry. According to the Australian Bureau of Agricultural and Resource Economics and Sciences (ABARES), in 2019 the ‘total volume of agricultural production is forecast to fall for a third consecutive year, which hasn’t happened for more than 60 years’ (ABARES 2019).

The impact of drought on agricultural production has flow-on negative economic effects on rural communities caused by lower levels of expenditure by people who have directly lost income because of the drought (Diersen et al.

2002, ABS 2004, Horridge et al. 2005, Berry et al. 2011, Edwards et al. 2019, Wu et al. 2019). The economic impact of drought also has social and health implications for people engaged in agriculture and related industries (Alston & Kent 2004; Stehlik et al. 1999; Edwards et al. 2015, 2019). The Australian Institute of Health and Welfare reported that the stress caused by drought is a key factor relevant to suicide for men in regional and remote areas. They were ‘1.3 to 2.6 times more likely to end their life by suicide than their urban counterparts’ (National Rural Health Alliance 2009, AIHW 2014).

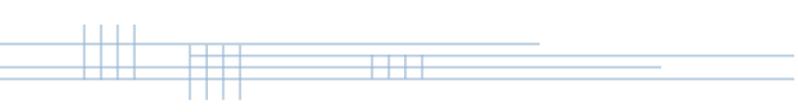
A range of national, state and local government assistance is available to farmers affected by drought, including through the Australian Government’s Drought Community Support Initiative (DCSI). The DCSI provides grants of up to \$3000 to farmers, farm workers and farm contractors/suppliers who are facing hardship due to the drought and who live in local government areas (LGAs) that are eligible under the scheme. In addition to providing immediate financial assistance to households, the DCSI is intended to improve levels of economic activity in regions and support local communities through local fiscal stimulus.<sup>2</sup>

As described in Section 2, there have been two rounds of the DCSI (‘DCSI 1’ and ‘DCSI 2’). DCSI 2 is being delivered by the St Vincent de Paul Society and the Salvation Army.

The Australian National University’s (ANU’s) Centre for Social Research and Methods (CSRM) was engaged by the St Vincent de Paul Society (the Society)<sup>3</sup> to evaluate their delivery of DCSI 2 and to assess the effect of the grants in reducing financial hardship and contributing to regional economies. A secondary aim of the study is to provide data on the effect of ongoing drought on farming families and communities to inform the development of best-practice responses to assist families affected by natural disasters, including droughts. This report is the final evaluation report.

For this evaluation, data were collected from people who received the DCSI grant administered by the Society, and Society staff, members and volunteers involved in the DCSI. In addition, program administrative data from the Society were used.

This report details the methods and findings of the evaluation to inform the delivery of future drought relief programs.



## 2 The Drought Community Support Initiative

The Drought Communities Programme (DCP) aims to provide drought relief to the most affected areas in Australia.<sup>4</sup> As part of the DCP, the Australian Government developed the DCSI to support farming households during drought. As outlined in the introduction, the DCSI provides for ‘immediate assistance to farmers, farm workers and farm contractors/suppliers facing hardship arising from the impact of the drought in eligible LGAs’ (DISER 2020). Its subsidiary aims are to ‘improve levels of economic activity and support communities’ (DISER 2020).

Round 1 of the DCSI (DCSI 1) ran from December 2018 to June 2019 and included \$33 million for 96 LGAs. The length and severity of the drought in many areas across Australia, and the resulting hardship being experienced by individuals, families and communities, led to an extension of the DCSI and provision of additional funding. Round 2A of the DCSI (DCSI 2A) opened in November 2019 and consisted of \$33 million, to be distributed by the St Vincent de Paul Society and the Salvation Army to 132 eligible LGAs. In December 2020, the Australian Government added another \$33 million to Round 2A. A further \$82.75 million for the DCSI was announced by the government in February 2020, as Round DCSI 2B, and made available to 52 LGAs in March 2020.

Each household could receive a maximum cash payment of \$3000 per round. Eligible LGAs were found in all states and territories except the Australian Capital Territory.<sup>5</sup> Applicants for DCSI 2 may have received previous drought relief assistance, including having a payment under round 1 of DCSI funding, and had to be:

- 18 years old or older, and
- a farmer, farm worker or farm contractor/supplier who
  - lives or works in an eligible LGA
  - needs financial assistance to pay for food, petrol, utility bills or another need, or is at imminent risk of not being able to pay for them.

After successful completion of a direct selection process, the DCSI funding grant was allocated to the St Vincent de Paul Society’s National Council for disbursement. The Society managed application, assessment and payment processes centrally, including through the operation of a call centre. The LGAs that received DCSI grants from the Society are described in Section 5, and details of the implementation of the DCSI by the Society are described in Section 7.



## 3 Evaluation and research questions and methodology

### 3.1 Evaluation and research questions

The purpose of this evaluation is to assess the extent to which the DCSI assistance provided by the Society achieved the intended outcomes, which were as follows:

- Farmers, farm workers and farm contractors/suppliers living or working in the identified LGAs have greater awareness of the assistance available to them.
- Cash payments are provided to households that meet the eligibility criteria.
- People are referred to other service providers, including the Rural Financial Counselling Service, and receive relevant support and information, as required.
- Farmers, farm workers and farm contractors/suppliers have their basic needs met.

In addition, it explores the effect of the ongoing drought on individuals, families and communities in terms of their overall wellbeing, including their health, relationships, connectedness and capacity for recovering from disasters such as drought.

Key questions have been developed to frame the evaluation (see Table 1). Table 1 also indicates the data sources used to address each question, which are described in Section 3.2.

CSRM originally intended to assess the effect of the drought on affected communities by monitoring the take-up of the Farm Household Allowance and other government payments in the eligible LGAs. However, new and increased payments by the Australian Government to mitigate the economic impact of the COVID-19 pandemic, and several changes to the eligibility rules for the Farm Household Allowance, made such monitoring unrealistic.

### 3.2 Methodology

The evaluation and research employed mixed methods, with data being collected from recipients of the DCSI 2 grant and from Society staff, members and volunteers involved in the delivery of DCSI 2. Both quantitative and qualitative data were collected. In addition, the Society's various policy and program guideline documents were drawn upon.

Three data collections were undertaken. First, a survey was conducted of recipients of the DCSI grant in LGAs covered by the Society (DCSI Recipient Survey). Second, qualitative interviews were undertaken with a subset of respondents to the DCSI Recipient Survey. Third, qualitative interviews were undertaken with Society staff, members and volunteers who were involved in administering the DCSI grant.

These data collections were designed to complement each other by providing qualitative and quantitative data from both providers and recipients. Each of these methods is explained further in Sections 3.2.1–3.2.3.

Grant recipients were interviewed after they received the DCSI grant, with the time elapsed ranging from a few weeks to 6 months. This has several implications for the interpretation of the data. First, responses to questions about circumstances at the time of the interview may not completely reflect the situation at the time of application for the DCSI or of receipt of the grant. Second, responses to questions about the individuals' circumstances will reflect any positive outcomes of receipt of the DCSI grant.

Because data were only collected from recipients of the DCSI, we are unable to compare outcomes for people who received the DCSI with people employed in agriculture who were also

**Table 1 Evaluation and research questions**

Research aims	Research questions	Sources
Understand the profile of DCSI 2 recipients	What are the characteristics of recipients and their communities?	Recipient surveys Recipient interviews Member interviews
Assess the extent to which the DCSI 2 initiative achieved its intended outcomes	Does the DCSI 2 achieve its aims? Why or why not? What is the impact of the DCSI 2 on recipients? What is the impact of the DCSI 2 on local economies?	Recipient interviews Member interviews Program documentation
Evaluate the effectiveness of the delivery of the DCSI 2 by the Society	Are cash payments provided to households that meet the eligibility criteria? Do famers, farm workers, and farm contractors/ suppliers living or working in the identified LGAs have greater awareness of the assistance available to them? Are people appropriately referred to other service providers, including the Rural Financial Counselling Service? How could Society members be better supported in their roles?	Recipient surveys Recipient interviews Member interviews
Build understanding of the impacts of drought on farming households and gain a snapshot of how communities are faring	What is the impact of the drought on recipients, their families and communities (e.g. wellbeing, hardships)? How has the drought affected demand for the Society's and other services?	Recipient surveys Recipient interviews Member interviews
Develop best-practice responses to the needs of families affected by natural disasters, including droughts	What is needed for individuals and their communities to 'recover' from the drought? What lessons from the DCSI 2 could be translated to future rounds and initiatives? What improvements to other services and businesses are needed in disaster affected communities?	Recipient interviews Member interviews

experiencing hardship due to drought but who did not receive the DCSI grant. This means that the assessment of the impact of the DCSI relies on self-report, so it is not possible to produce causal estimates of the impacts of the DCSI.

The study was approved by the ANU Human Research Ethics Committee.

### 3.2.1 Survey of recipients of the DCSI

When applying for the DCSI, recipients were asked in their application form if they consented to being contacted to provide feedback to the Society or take part in an evaluation. Recipients who provided consent were invited to participate in the online survey.

The survey was conducted in two rounds. The first was distributed to recipients in April 2020. The second was distributed in August 2020, and went to those who received the DCSI grant after the sample for the first round was selected. In the first round, the survey was sent to 4937 DCSI recipients and 1971 usable responses were received over approximately 2 months. The second round of the survey was sent to 3176 recipients and 1020 usable responses were received. In total, the survey was sent to 8044 DCSI recipients, of whom 3024 participated in the survey, an overall response rate of 37.6%.

Not all participants who started the survey completed the survey. In this report all respondents are included in the analysis, including those who did not complete the survey.

However, it should be noted that around 10% of respondents started the survey but only completed a small number of questions. They are excluded from virtually all the analysis provided in this report.

### **3.2.2 Recipient qualitative interviews**

To capture recipients' experience of DCSI 2 and other support provided under the package by the Society, CSRSM initially proposed to undertake 20 to 30 in-depth, face-to-face interviews with recipients. Due to COVID-19 restrictions, the interviews were by telephone.

Participants were recruited through the household survey by asking people if they would consent to being contacted to provide further information about DCSI 2. Consenting participants from the LGAs with the highest number of respondents were contacted for interviews. The first wave of 22 interviews was in July to August 2020 and the second wave of 10 interviews in October 2020. All interviews were analysed using NVivo.

### **3.2.3 St Vincent de Paul Society staff and member qualitative interviews**

Planned face-to-face interviews and focus groups with staff and members of the Society were also converted into individual telephone interviews. The team interviewed staff, members and volunteers in selected LGAs, and the data were analysed using NVivo.

When the Society received the DCSI 2 grant, it was assumed that the Society's staff and members would become an important resource in affected communities by providing support and followup to families and individuals who need it. It was thought that staff and members would be well-placed to encourage DCSI recipients and others in the community to use services and apply for assistance available, and that their unique position in communities would provide evaluators with valuable information on how individuals, families and communities are faring. However, several factors influenced the extent to which providing that support was possible. These are addressed in Section 7.

## 4 DCSI recipients' experience of drought

An important part of this project was to develop a better understanding of how the drought and other natural disasters have been affecting individuals, families and communities over time. This section explores the nature of the current drought, including its unprecedented length and severity. It also describes the additional impact of the COVID-19 pandemic and the cumulative effects of other natural disasters.

The length of the drought experienced by DCSI recipients who participated in the qualitative interviews varied considerably. One recipient in Queensland talked about being 'dry' for 20 years (Respondent W1.11 2020<sup>6</sup>), another in Victoria said 2019 had been their only year of official drought (Respondent W1.10 2020) and another in Western Australia said that 13 of the last 17 years had been dry (Respondent W2.1 2020). However, despite the length of drought in different areas, the severe and unprecedented impact of the drought was highlighted by most respondents. For example:

*It did seem unprecedented. I'm nearly 50, but farmers older than me, very confident farmers, haven't seen no harvest for 3 years in a row. That's been the unusual part about this drought, I think. It just went for so long ... the other thing unusual is, it was such a broader area. (Respondent W1.1 2020)*

*But I would sort of say on average there's been at least three failed seasons. So, sort of broadly, Queensland would have had three failed drought seasons, and I think it's been pretty dry over the winter here. So, it's been below average, but it looks like we're moving into an above average. But what that means is that people don't really have enough reserves or that because they've had three failed seasons, they don't have any resilience. So even though we might get an above-average wet season this season, you would probably count this year in as well as being a drought season, all right. (Respondent Vin 9 2020)*

The combination of the length, breadth and severity of the drought had major implications and meant that some of the standard ways of managing drought were not possible. For example, one New South Wales farmer explained that normally in a drought 'you can send sheep or cattle on agistment somewhere to maintain your stock' (Respondent W1.1 2020), but this was not an option because of the widespread nature of the drought. Another means of maintaining stock is purchasing feed, but because the drought spread across Australia, as one Queensland farmer said, feed 'got so expensive' due to the high demand and limited supply that buying it was out of reach for them (Respondent W2.14 2020).

In Western Australia, interviewees described communities running out of water:

*At the moment we've got huge issues with water supply. The communities are out of water now. There's a few of us, I'm lucky, I had a thunderstorm nearly 2 years ago now and I've got a couple of dams full of water, but most of my neighbours don't have any water at all. (Respondent W2.1 2020)*

Other factors contributed to the effect of the drought. Each individual's or household's circumstances influenced how the drought was managed financially and emotionally. For example, an interviewee described how her love for animals had affected financial management of her farm, 'It's just me [on the farm]. Financially, it's been a nightmare. I'm probably not as good a businessperson as I should be because I hate seeing poor animals, so I probably feed them too much' (Respondent W1.9 2020). Others described how jobs off-farm and the size of their farm have helped them get through the drought, 'we're fortunate we've got the economy [of] scale here. I'm also fortunate that my wife ... has a job in [NSW regional centre]' (Respondent W1.4 2020).

External factors also play a major role in response to and recovery from drought. Obviously, the amount of rainfall is the key external factor driving drought. However, other circumstances, such as the price of stock and feed, and other market forces, all play roles. Most cattle farmers interviewed commented on the current high price of cattle being a barrier to recovery from the drought. After years of having no feed, many interviewees now have feed following this year's rain, yet cannot afford to restock because of the high cattle prices. A farmer in New South Wales said 'I've got feed up to me waist everywhere here, but you can't afford to buy cattle because the price is just through the roof' (Respondent W1.17 2020).

The COVID-19 pandemic has had a large impact on farmers and rural communities, just as it has across the rest of Australia and the world. While some said it had not affected them personally because they only leave the farm occasionally, there are broader ramifications. In the context of recovery from drought, its impact on international wool, grain and meat markets has been immense. In addition, because of outbreaks of the virus in some abattoirs, many have closed or had to drastically reduce their operational capacity,

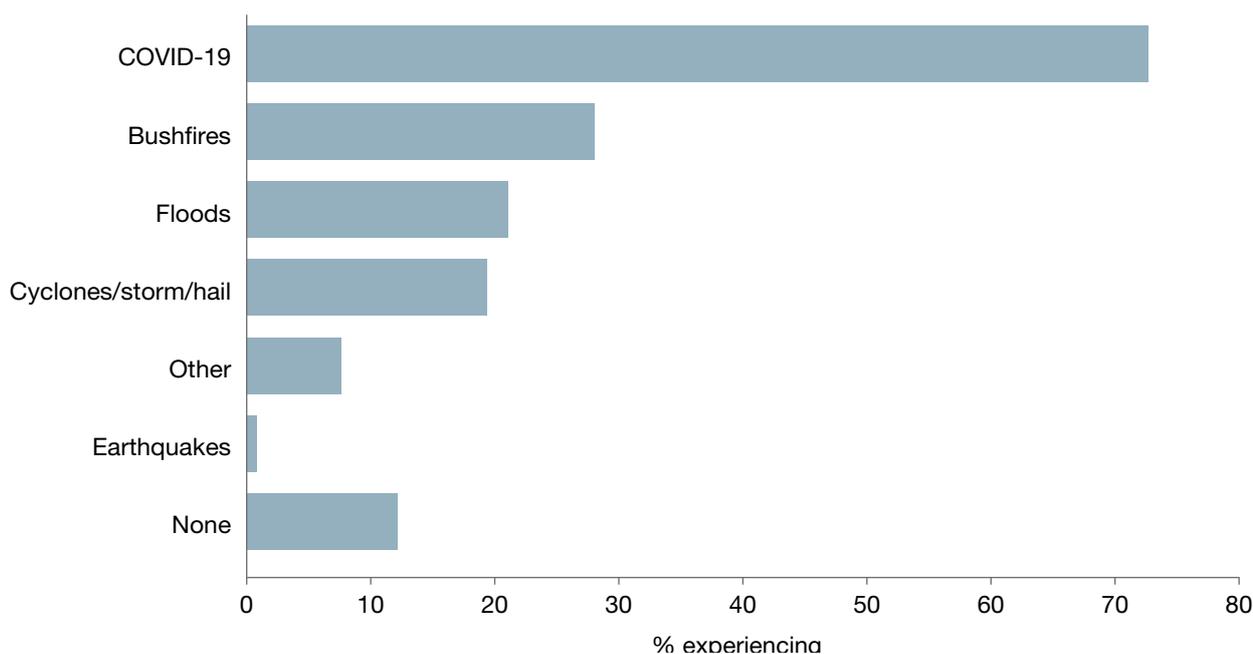
which means it is also harder to service the Australian market. As one New South Wales farmer said, 'We were thinking 10 to 15 years for recovery, but now with COVID it's going to be longer than that because ... we can't sell our meat' (Respondent W1.22 2020).

The DCSI Recipient Survey asked respondents about natural disasters (other than drought) that their community had experienced in the previous 3 years. Most respondents (81.8%) said that their community had experienced at least one other natural disaster in that time (Figure 1). However, this includes COVID-19, which 72.7% of respondents said that their community had experienced. When COVID-19 is excluded, 55.7% of respondents reported that their community had experienced at least one other natural disaster. The most common natural disasters experienced, other than drought, were bushfires (28.0%), floods (21.1%), and cyclones, storm or hail (19.4%).

Participants in the in-depth interviews described how they had experienced many natural disasters:

*... so in our area, you know, we've obviously been suffering from the drought, but we also had the [named] fire in February 2017, so a*

**Figure 1 Natural disasters other than drought experienced by communities during the previous 3 years**



Source: DCSI Recipient Survey, 2020

*lot of the farmers were affected by that, and my husband and I had 3000 acres burnt. (Respondent 12 2020)*

Both recipients and Society drought coordinators highlighted the cumulative effects of multiple disasters. For example:

*Yeah, anybody that got a bushfire on top of the drought, I felt for them. I couldn't even watch those news items when they were on. It's just horrific. (Respondent W1.14 2020)*

While nearly three-quarters of respondents to the DCSI Recipient Survey said that their community had experienced COVID-19, some of the recipients who did in-depth interviews said that because they were farmers they were less affected by COVID-19. This reflects the fact that many farmers only leave the farm occasionally, and most of the LGAs in the survey have not had severe restrictions like those in Victoria. One farmer said:

*But that's one thing about being farmers, corona hasn't really affected us. We're isolated anyway, and we're just doing our normal thing. We don't go anywhere anyway, so probably the only good thing that's really coming from corona for farmers is everything that you want to buy now, you can do Click and Collect! (Respondent W1.10 2020)*

Drought and other natural disasters are felt in different ways, not only by those in the agricultural sector working and living in regional areas, but also by people in the broader community at a local and even national level. This project focuses on how the drought has affected farmers, farm workers and farm contractors/suppliers, as well as their communities, and the extent to which the DCSI grant assisted individuals and communities.

## 5 DCSI grant recipients

This section provides a detailed overview of the demographic characteristics of people who received a DCSI grant through the Society. First, a summary of the number of recipients of the DCSI and their geographic location is provided. Second, the characteristics of the farmers, farm workers and farm contractors/suppliers who received the DCSI is documented. Third, the financial position and the financial hardship being experienced by recipients of the DCSI are analysed. Fourth, various aspects of recipients' health and wellbeing are described.

### 5.1 Number of recipients, amount of assistance provided and where they lived

This section provides an overview of the characteristics (from the Society's program data) of recipients who received the DCSI 2. In total, 15 287 individuals received assistance under DCSI 2, with payments being received between 22 November 2019 and 8 January 2021. This comprised 11 549 payments made under DCSI 2A and 3738 payments made under DCSI 2B.

Of those who received assistance, 4028 were female, 11 238 male and, for the remaining 21, gender was either not provided to the Society or not recorded. Of those who received assistance, nearly three-quarters (73.6%) were male. The majority were Australian citizens (13 714), with the remainder being permanent residents (1573).

More than half of those who received assistance were farmers (57.9%), followed by farm workers (30.9%) and farm contractors/suppliers (11.2%) (Table 2). The DCSI recipients' age distribution is skewed towards older age groups; just 6.6% are aged 18–24 years, 17.1% are aged 25–34 years, 20.1% are aged 55–64 years and 10.8% are aged 65–74 years (Table 3). Farmers are much more likely to be in the older age groups than are farm workers and farm contractors/suppliers.

**Table 2 Occupation of people who received assistance from the Society under DCSI 2**

Occupation	Number	Percentage
Farmer	8 844	57.9
Farm worker	4 730	30.9
Farm contractor/supplier	1 713	11.2
<b>Total</b>	<b>15 287</b>	<b>100.0</b>

Source: St Vincent de Paul Society program data

Figure 2 shows the number of DCSI 2 payments made per day since the first payment was made on 14 November 2019. The figure also shows the cumulative percentage of total DCSI 2 payments that the Society made. A very substantial number of payments were made during the first few weeks. By 31 December 2019, 5322 payments had been made, which is 34.8% of the total number of payments made by 8 January 2021. During 2020, smaller, but still substantial, numbers of payments were being made per day.

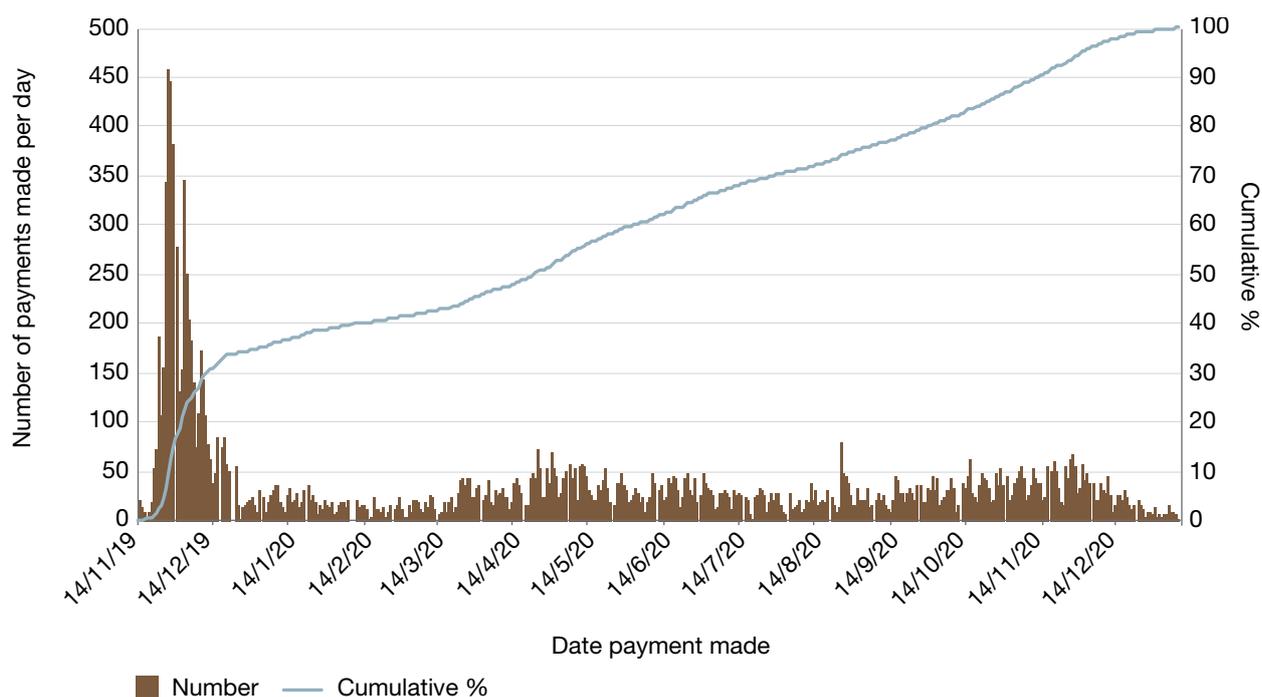
Table 4 provides information on the number of people who received a DCSI 2 payment in each LGA: 6633 in New South Wales, 1098 in Victoria, 2602 in South Australia, 2342 in Western Australia and the Northern Territory, and 2612 in Queensland.

**Table 3 Occupation of people who received assistance from the Society under DCSI 2, by age group**

Age group	Occupation			
	Farmer (%)	Farm worker (%)	Farm contractor/ supplier (%)	All occupations (%)
18–24 years	0.6	17.7	6.4	6.6
25–34 years	8.4	30.6	24.6	17.1
35–44 years	17.8	23.3	25.1	20.3
45–54 years	23.7	16.4	21.9	21.3
55–64 years	26.1	10.0	16.9	20.1
65–74 years	16.6	1.9	4.9	10.8
75+ years	6.7	0.3	0.3	4.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: St Vincent de Paul Society program data

**Figure 2 Timing of DCSI 2 payments, number per day and cumulative percentage**



Source: St Vincent de Paul Society program data

**Table 4 Number of people assisted by local government area and state under DCSI 2**

	New South Wales		Victoria		South Australia		Western Australia and Northern Territory		Queensland	
Tamworth Regional	644	Mildura	451	Loxton Waikerie	373	Albany	445	Western Downs	873	
Hilltops	554	Swan Hill	212	Kangaroo Island	251	Esperance	276	Maranoa	431	
Lachlan	531	Wangaratta	131	Cleve	181	Katanning	244	Bundaberg	410	
Warrumbungle	523	Strathbogie	105	Goyder	163	Plantagenet	233	Balonne	277	
Parkes	396	Benalla	74	Berri & Barmera	156	Jerramungup	154	Murweh	172	
Narramine	352	Other	125	Kimba	134	Kojoonup	139	Paroo	110	
Edward River	341			Renmark Paringa	118	Gnowangerup	120	McKinlay	74	
Gilgandra	311			Claire and Gilbert Valleys	111	Kent	95	Richmond	67	
Clarence Valley	263			Ororoo/Carrieton	86	Ravensthorpe	94	Boulia	65	
Kempsey	249			Mount Remarkable	82	Cranbrook	93	Diamantina	50	
Mid-Western Regional	248			Wakefield	79	Narembeen	88	Other	83	
Berrigan	243			Yorke Peninsula	77	Bruce Rock	83			
Gunnedah	236			Light	73	Broomehill-Tambellup	79			
Liverpool Plains	229			Incorporated Far North SA	69	Bridgetown-Greenbushes	65			
Murrumbidgee	222			Wudinna	69	Other	134			
Junee	200			Barossa	65					
Federation	186			Northern Areas	64					
Hay	181			Franklin Harbour	62					
Cobar	151			Streaky Bay	60					
Bathurst Regional	125			Southern Mallee	53					
Wentworth	124			Ceduna	50					

*continued*

**Table 4 continued**

	New South Wales	Victoria	South Australia	Western Australia and Northern Territory	Queensland
Brewarrina	97		Flinders Ranges 50		
Bairnald	87		Other 176		
Oberon	74				
Other	66				
<b>Total</b>	<b>6633</b>	<b>1098</b>	<b>2602</b>	<b>2342</b>	<b>2612</b>

Source: St Vincent de Paul Society program data

## 5.2 Demographic characteristics

While the Society’s program data provides some limited information on the characteristics of all those who received assistance, the survey data provides much more detailed information about those who responded to the survey.

About three-quarters (76.7%) of the respondents to the survey were farmers, 9.2% were farm contractors/suppliers and 14.1% were farm workers.<sup>7</sup> According to the survey data, two-thirds of recipients were male (66.4%) and one-third female (33.5%) (Table 5). This is consistent with the data on the gender composition of those employed in agriculture, with data from the 2016 Census of Population and Housing showing that 32% of people working in agriculture in Australia were female (Binks et al. 2018).

The majority of respondents (83.4%) were either married or in de facto relationships, with a further 7.3% never married. Another 6.8%

were either divorced or separated. Almost half the respondents (47.6%) were in a couple relationship with no dependent children, followed by 35.9% who were couples with dependent children. A further 13.5% were single and only 3% of respondents were single parents with dependent children. The high rate of couples with no dependent children could reflect the fact that there are many couples with adult children, who may or may not live on the farm.

Some respondents interviewed noted that many farmers are older, which presents further problems:

*Yeah, and like I say, a lot of our farmers are older people, I mean, in their 70s, and looking to retirement, but nobody to take over because the young ones don't really want that lifestyle, especially in the middle of a drought. It's very difficult. (Respondent Vin 7 2020)*

**Table 5 Characteristics of recipients receiving the Drought Community Support Initiative administered by St Vincent de Paul Society**

Characteristic	Number	Percentage
<b>Gender</b>		
Male	2008	66.4
Female	1012	33.5
<b>Family type</b>		
Single person	360	13.5
Couple with dependent children	961	35.9
Couple without dependent children	1273	47.6
Single parent with dependent child	80	3.0
<b>Marital status</b>		
Divorced	119	4.4
Married or de facto	2266	83.4
Never married	198	7.3
Separated but not divorced	66	2.4
Widowed	67	2.5

Note: Approximately 0.1% of people selected indeterminate/intersex/unspecified.

Source: DCSI Recipient Survey, 2020

### 5.3 Occupation, income and financial hardship

The mean and median household annual gross incomes by occupation (farm contractor/supplier, farm worker or farmer) are shown in Table 6. For all recipients of the DCSI, the median gross household income is \$50 000 per year and the mean is \$61 313. Farm contractors/suppliers have a median income of \$60 000 and a mean income of \$61 963, farm workers have a median income of \$60 000 and a mean income of \$64 837, and farmers have a median income of \$50 000 and a mean income of \$60 487.

These income levels are much lower than for the Australian population as a whole. Data from the 2017–18 Australian Bureau of Statistics (ABS) Survey of Income and Housing shows that the mean weekly gross household income is \$116 584 per year and the median is \$88 452. Furthermore, the ABS population-level incomes include many people who are not in paid employment and, accordingly, have lower incomes on average.

One measure of the economic impact of drought on farmers is the decrease in their property’s output. The farmers surveyed reported very large decreases in output, with 37.3% reporting that it had been reduced substantially, 40.6% reporting that it had been reduced to its lowest point ever and 4.0% saying that their property’s output had been eliminated completely. Only 1.5% said the drought had little or no effect on their property’s output (Figure 3).

Many respondents reported that they were worse off financially than ever before, mostly due to how

long they had been in drought. Some feared they might actually lose their farms:

*So, it’s really important for people to understand that, like I said, the farmers are more fragile now because they’ve been drip-fed from the banks. There’s no guarantee that Mother Nature’s going to get them through to December. Now, I can tell you very clearly, I could name 10 farmers at least that’ve signed the dotted line with the banks, [if] there’s no crop this year, they’re walking. They’re done, they’re finished, the banks have got their properties. (Respondent W1.15 2020)*

*We stay because we don’t know any different. It’s what we want to do. I’m a fifth generation farmer. I don’t want to give up [the] farm. We’ve worked really hard, and we don’t want a lot. We’d just like to get to the end of the year and have 30 grand left over that isn’t ear-tagged for something. (Respondent W1.10 2020)*

*So, every household is different but my understanding would be that all of the families have financial difficulty. Some have had their lines of credit through their banking organisations terminated, leaving them absolutely bereft of actual income, income from the farm because they can’t grow anything or produce anything, and they can’t sell and buy their stock again and they can’t restock because they haven’t the money to do so. So, it’s an ongoing and it’s an exacerbating circumstances because of this drought – we use the phrase drought affected – but it’s just so insidious. There is so much extra going on in every single one of these families. (Respondent Vin 1 2020)*

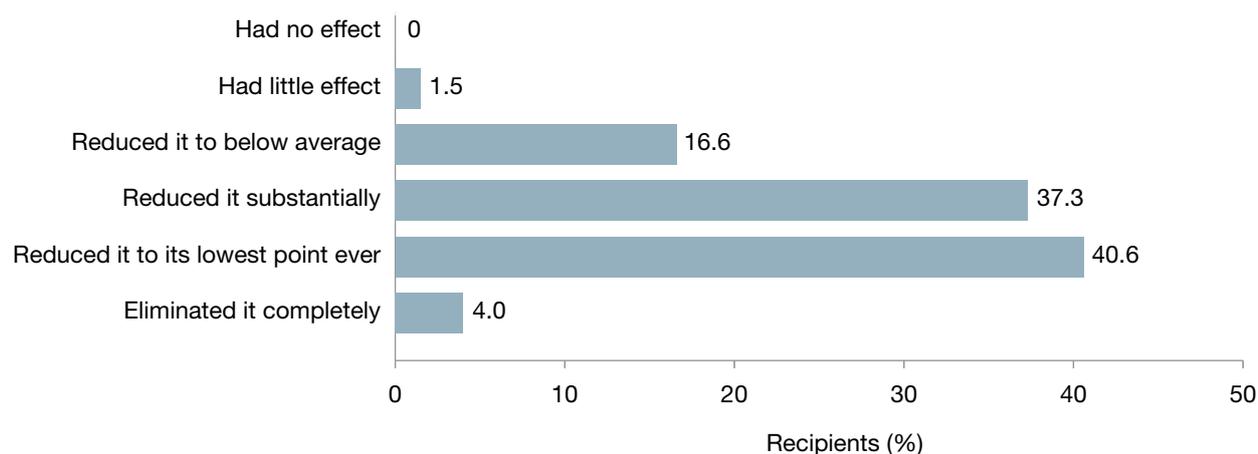
**Table 6 Mean and median household annual gross income**

Measure	Farm contractor/supplier	Farm worker	Farmer	Total
Median	\$60 000	\$60 000	\$50 000	\$50 000
Mean	\$61 963	\$64 837	\$60 487	\$61 313

Note: Respondents were first asked to report their income as a continuous measure (actual dollar amount of income). If they declined to provide this or were not able to provide a dollar amount they were asked which of a set of ranges of income their household income was in. For respondents who provided an income range, their reported income was converted to a continuous measure using the midpoint of the income category. Households with a negative income were excluded, as were those with an income exceeding \$400 000 per year.

Source: DCSI Recipient Survey, 2020

**Figure 3 Farmers' assessment of the effect of drought on their property's output**



Source: DCSI Recipient Survey, 2020

Information about the financial hardship of recipients of the DCSI grant was collected in the survey. Respondents were asked how easy or difficult it would be for them to raise \$2000 within a week for an emergency. Just over a tenth (13.4%) said that they could easily raise the money, 57.7% said they could raise the money but it would involve sacrifices, 18.2% said they would have to do something drastic to raise the money and 10.7% said they did not think they could raise the money.

Figure 4 reports on the proportion who said that they would have to do something drastic to raise the money or did not think they could raise the money, by income quintile. An income quintile is a measure that divides the population into five income groups, each containing approximately 20% of the population, with 1 being the lowest quintile and 5 the highest. There is a clear relationship between income and ability to raise \$2000 in an emergency, with the highest proportion who would find it very difficult or impossible to raise the money being in the lowest income quintile (40.1%) and the lowest proportion (22.3%) being in the highest income quintile.

There are marked differences in ability to raise \$2000 for an emergency between occupations, with a much higher proportion of farm workers saying that they would have to do something drastic or could not raise the money (58.6%) than farm contractors/suppliers (41.7%) and farmers (22.4%) (Figure 5).

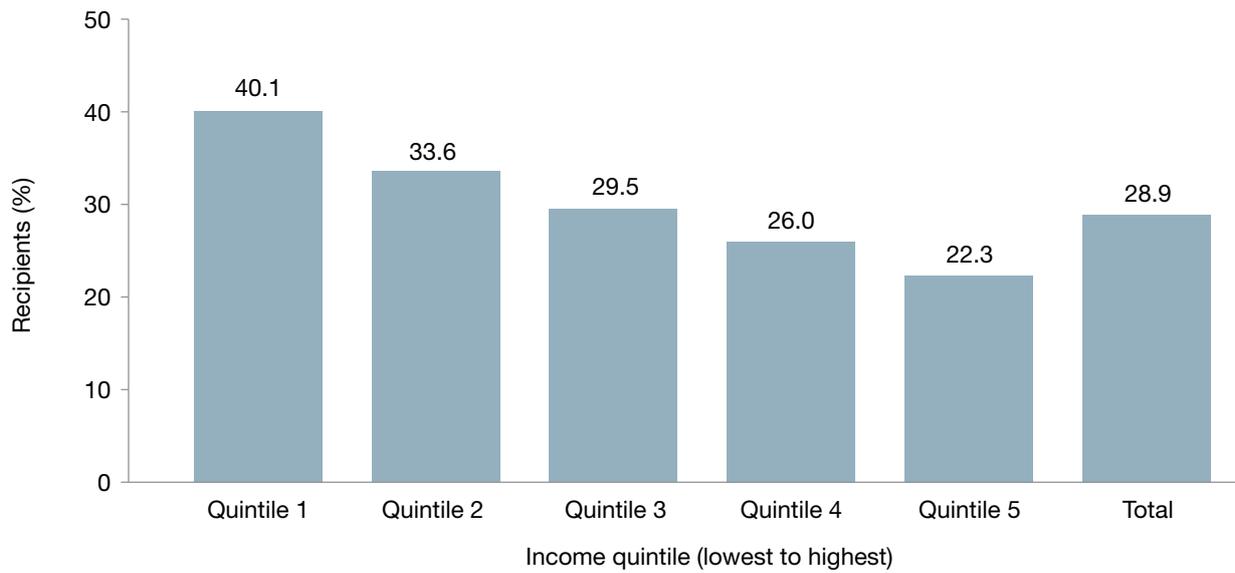
There are also big differences in ability to raise \$2000 for an emergency when recipients are grouped by housing tenure, with those who are renting being much more likely to say they would have to do something drastic or could not raise the money (63.1%) than those with a mortgage (30.6%) or those who own their house outright (18.4%) (Figure 6).

Respondents were also asked whether the following had happened to them over the past 6 months:

- They could not pay electricity, gas or telephone bills on time.
- They could not pay mortgage or rent on time.
- They pawned or sold something.
- They went without meals.
- They asked for financial help from friends or family.
- They asked for help from welfare or community organisations.

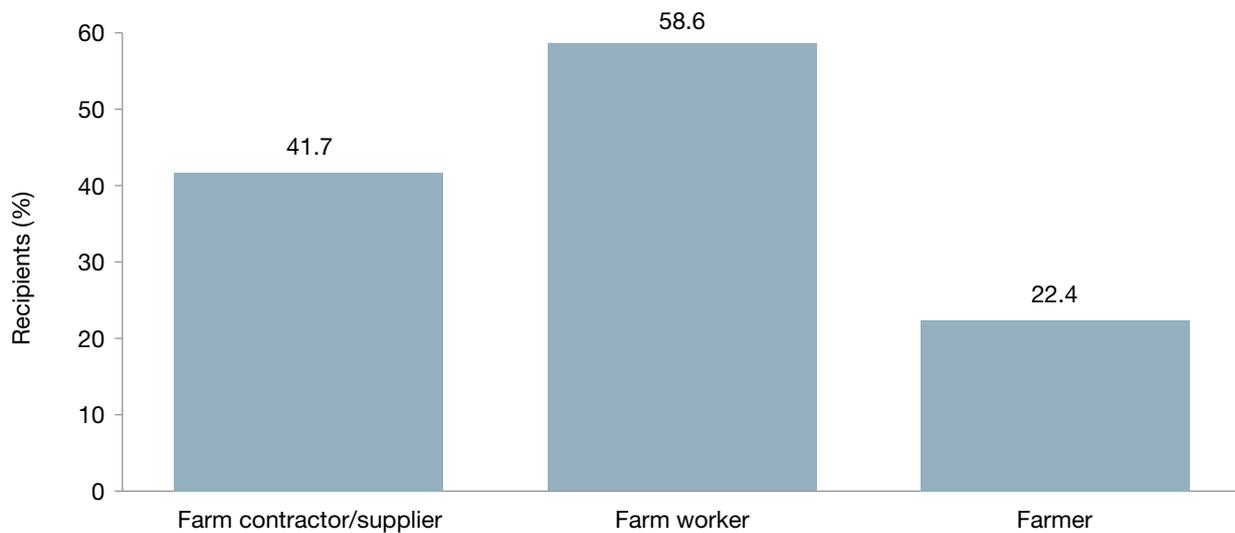
These are all indicators of significant financial stress and are used by the ABS, for example, in the General Social Survey. Table 7 reports the levels of financial hardship being experienced. Overall, a fifth of respondents (20.2%) reported having experienced none of the financial hardships (over the 6 months before the survey) and 37.9% had experienced three or more of the

**Figure 4** Percentage of recipients who would have to do something drastic or could not raise \$2000 for an emergency, by income quintile



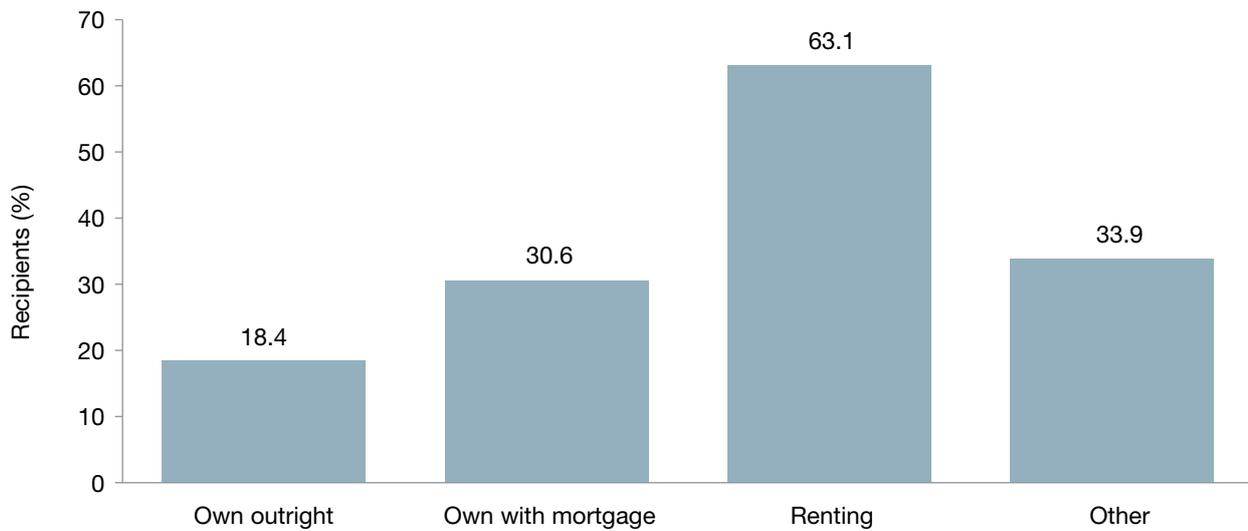
Source: DCSI Recipient Survey, 2020

**Figure 5** Percentage of recipients who would have to do something drastic or could not raise \$2000 for an emergency, by occupation



Source: DCSI Recipient Survey, 2020

**Figure 6** Percentage of recipients who would have to do something drastic or could not raise \$2000 for an emergency, by housing tenure



Source: DCSI Recipient Survey, 2020

**Table 7** Financial hardships experienced over the past 6 months, by occupation

Experience	Percentage who had this experience			
	Contractors/ suppliers	Farm workers	Farmers	All occupations
Could not pay electricity, gas or telephone bills on time	60.5	65.8	38.3	44.1
Could not pay mortgage or rent on time	28.2	29.4	18.6	21.0
Pawned or sold something	54.8	61.6	43.4	46.9
Went without meals	18.9	26.3	9.1	12.4
Asked for financial help from friends or family	56.0	65.3	39.9	44.9
Asked for help from welfare/community organisations	46.4	44.7	52.7	51.1
Experienced none of the hardships	10.2	9.4	23.3	20.2
Experienced 3+ financial hardships	51.2	58.6	32.6	37.9
Number of hardships				
Average number of hardships experienced	2.60	2.87	1.87	2.08

Source: DCSI Recipient Survey, 2020

financial hardships. The most common forms of hardship were:

- having to ask for help from friends or family (44.9%)
- having to ask for help from welfare or community organisations (51.1%)
- having to pawn or sell something (44.9%)
- not being able to pay electricity, gas or telephone bills on time (44.1%).

There are differences between occupations, with farm contractor/suppliers and farm workers being substantially less likely to have experienced none of the hardships and more likely to have experienced three or more hardships than farmers. Farm workers reported slightly higher levels of financial hardship than farm contractors/suppliers.

These levels of financial difficulty were also evident in the qualitative part of the project. All interviewees mentioned the direct and significant impact of the drought on their finances and wellbeing. While the extent of impact varied, it has been a struggle for most. For example, one Victorian farmer said:

*That's how desperate we are, and I've used everything. I've cashed in my super. I've cashed in everything that I possibly can ... We've sold everything and I've still had to grovel to the bank. And I've signed the papers to say that should I not be able to make my payment on 31 December that they can take my farm. ... Yes, we celebrate birthdays, but no one gets a gift this year because no one's got any money to buy anything, and that's something we can't afford. I can't even tell you the last time that I went to town – which is probably 60 km away – and went out for dinner ... regardless of corona. (Respondent W1.10 2020)*

The unknown extent and length of the drought is central to the negative effects. Many interviewees highlighted that the uncertainty of not knowing when it will rain again makes planning and decision making difficult. A Queensland farmer highlighted the difficulty of making decisions:

*The last 60 head [of breeding stock] that we had were to go on a truck the day that it started raining with the floods in 2010 ...*

*So, we kept them and we borrowed some money and bought some more cows, not our own, obviously, because they were all dead, and then the live export [ban] happened and we lost all our money on that. And then, so from about 2015 or 14, ... we've just been gradually getting no rain, no rain, no rain, so... And last year was, we had 10 months without a drop of rain ... We hadn't bought any cattle because we knew that we wouldn't be able to feed them, we just gradually were selling everything off again, up until, well, the last lot went in January, about a week before it started to rain this year. (Respondent W1.11 2020)*

The farming business model requires a significant outlay of equity and labour before earnings are received, which exacerbates the financial and psychological stresses caused by drought. Farmers must decide whether to invest in stock or crop before they know if it will rain and they will have some income. However, without investing they will definitely not receive income. As a farmer in Victoria said:

*When you have drought, you start off, you know, normal year, you go into the processes, you sow your crop, it fails. You go into the next year, you sow your crop, and it fails. And it is so much like cancer, it's not funny. It just slowly, slowly eats away at the equity. (Respondent W1.15 2020)*

Many of the farmers interviewed discussed their processes and decisions around destocking since the drought started. As noted above, this is important, because without stock income cannot be generated, but to maintain stock farmers must continue to outlay funds to feed and care for their animals, which increases their debt: 'We wanted to try and keep a hold of some of the really good core breeders, so we destocked all of the older cows, anything we could ... so once a fortnight it was \$20 000 of hay' (Respondent W1.17 2020).

Choosing whether or not to destock and/or sell land is not only a financial decision, but also emotional and intergenerational. Breeding stock are improved and expanded upon over generations, as with land, and both are central to a farming business. Once sold, they cannot be repurchased in the same condition, which can damage a farmer's ability to recover and

pass on the legacy of land and stock to the next generation. A farm manager described the stress and fear of losing farms:

*Talking to blokes and seeing the fear in their eyes of losing their farm that's been in their family for however long, or they've just started out, and this is their dream, and they've just got their dream on the go, and now it's been torn away from them. (Respondent W1.2 2020)*

### 5.3.1 Additional paid work

One way that agricultural workers (farmers, farm workers and farm contractors/suppliers) respond to the economic effects of drought is to take on additional work:

*Yeah, well, he was already – so he's a property valuer, and he was already doing a little bit of farm work, but he ... Yeah, it ramped up to pretty busy valuing when we needed the extra income. And he's actually still valuing full-time at the moment, because they're so busy. So, and the extra income is nice. (Respondent W 1.19 2020)*

*Yeah, look, we had a nice little business here probably the last, until the mid-2000s. But since then, well, basically since 2009 I've been working off-farm and trying to keep the place going. (Respondent W2.10 2020)*

Overall, just over a quarter (28.1%) had taken on other (additional) work in the last 6 months and, of this group, 70.2% had taken on other work due to drought. Around half of recipients (48.9%) reported that they had found it more difficult to get a job because of the drought. Farm contractors/suppliers were the most likely to have other work (39.5%), followed by farmers (28.3%) and farm workers (19.4%).

Among respondents who had a partner, just over half (51.9%) had partners who had worked at off-farm jobs in the past 6 months, and 40.2% said that their partner was undertaking this work because of the drought. Additionally, of those partners who were working off-farm, 53.4% had taken on more hours or an extra job because of the drought. Data from the qualitative interviews suggest that, for many farming families, one member of the couple often works in the local town regardless of whether they are in drought:

*But, yeah, in order to keep rolling, we actually own a small carpet cleaning business in town as well, just to keep paying the bills when the farm doesn't, sort of thing. So, yeah, we had to stop that [because of COVID], but we ended up just getting the JobKeeper for that, so that hasn't been too much of an impact. And the great thing about being local and being well-known is, people just postponed and when we started back up, they were happy to fit in with us, so realistically, we didn't lose anything, we just lost that income for that particular time, if you know what I mean. (Respondent W1.11 2020)*

*The wife works or they own a truck that they do a bit of carting of cattle for other people or, you know, they have a two-on, two-off job with the gas or the coal, because we're also just south of, like, the coal fields as well, into Central Queensland. (Respondent W 1.18 2020)*

Partners of farmers were a little less likely to have had a job over the past 6 months (48.6%) than were partners of farm contractors/suppliers (66.1%) and partners of farm workers (65.5%). There are some differences between occupations in the extent to which partners had a job due to the drought. Among farmers' partners, 42.1% of those who had a job got it because of the drought. For contractors/suppliers and farm workers, the proportions were 43.1% and 27.6%, respectively.

But it is not always possible to get work because the breadth of the drought has taken away many off-farm jobs. As one farmer from Queensland said:

*So in a lot of cases I think if it is somebody who works off-farm it's generally the woman or if the woman can do this stuff up home, yeah, the man might go away and find some work. But I think probably a lot, you know, it was probably pretty hard to find work anywhere last year because it wasn't just ourselves, I mean, it was nearly the whole of Australia. It was definitely the whole of the eastern seaboard, so it wasn't as if you could've just gone down into New South Wales and found yourself a seasonable job. (Respondent W1.18 2020)*

## 5.4 Physical and mental health and wellbeing

The survey included the five mental health questions from the SF-36 questionnaire.<sup>8</sup> The answers to these questions are combined to give a score, and in this report we have used the cut-off score that is indicative of mental health problems at clinical levels of severity. The survey also included a question on overall health status.<sup>9</sup>

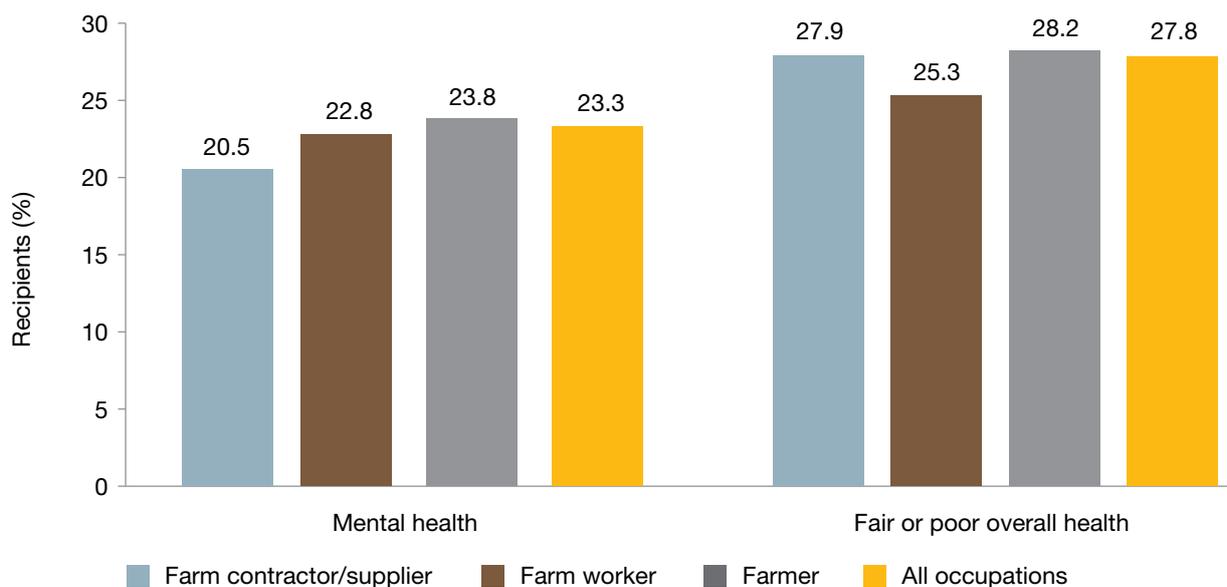
Recipients showed very high rates of significant mental health problems and fair or poor self-assessed health status (Figure 7). Almost one-quarter (23.3%) had significant mental health issues. The rates are 20.5% for farm contractors/suppliers, 22.8% for farm workers and 23.8% for farmers. These rates are much higher than those found in a 2007 survey during the Millennium Drought, which found that 18% of farmers were in this category (Edwards et al. 2015). In contrast to economic outcomes, these do not differ much by occupation.

These high levels of mental health issues and poor overall health were also evident in the qualitative data. DCSI recipients interviewed referred to the financial, psychological, physical and generational impacts of the drought.

One farmer from New South Wales explained that the consistent stress and constant decision making affects people's mental health, 'it's just trying to keep making those decisions all the time, can put a lot of pressure on people's mental capacity' (Respondent W1.13 2020). Suicide, depression, stress and grief due to the drought were all acknowledged as issues in interviewees' communities. A farm manager said:

*You're two or three grand behind a day, plus you're getting out of bed, there's noise, there's dust and it's just ... the effects on mental health for people ... you wake up in the morning depressed from yesterday knowing that you've lost money yesterday. You can't ... the feed that you were going to buy for your animals last week, the bank still hasn't said 'yes' to the money. You've taken your gun out and you're shooting sheep or a cow, because they're dying, because you can't feed them. You do that day in, day out, you're going home, you've had a fight with your wife, your kids are playing up, your missus is complaining that there's no fuel in the car ... or there's no money to feed the kids, and the next morning he goes out to shoot sheep, he shoots himself. (Respondent W1.2 2020)*

**Figure 7** Percentage with significant mental health problems and percentage with fair or poor self-assessed health status, by occupation



Source: DCSI Recipient Survey, 2020

The length of the drought has been a major contributor to people's stress:

*A bushfire is sort of like a peak. A bushfire will come and affect you and then the effect of it will diminish over a couple of years after that until it sort of becomes a distant memory. ... Whereas a drought, you get to a level of stress and you sit at that level of stress and it doesn't change. It just stays and it's just grinding. You just feel like someone's pushing you down all the time and you're looking at the sky thinking, 'It could rain tomorrow and the whole thing could stop,' but you're just being pushed. (Respondent W2.1 2020)*

The Society's staff, members and volunteers were also very conscious of the many pressures on people in their communities:

*One of the big ones is mental health, and it's just the compounded stresses of – and it's not just the lack of water and having to buy in water and food for stock, it's the pressure on family, the sorrow of seeing their stock skinny, or having to sell off their good stock. And, yeah, and then the impacts of fire, the impacts of COVID. So, there's a lot of – it's kind of like you feel like they're going from the one thing to the next thing, to the next thing, to the next thing, without the ability to draw breath. (Respondent Vin 6 2020)*

Given that to be eligible for the DCSI grant a person needed to be working as a farmer, farm worker or farm contractor/supplier, it is not surprising that the rates of disability (needing someone to help body movement activities or communication activities) are relatively low. Overall, 7.6% required assistance sometimes or always due to disability and 6.8% required assistance due to ageing.

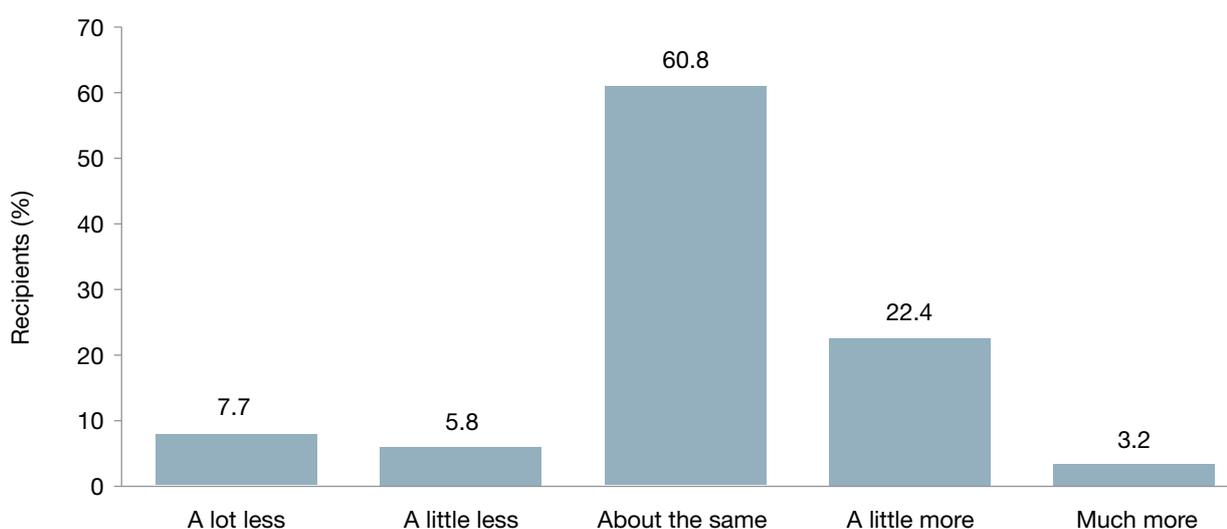
### 5.4.1 Alcohol consumption and use of prescription medication

The DCSI Recipient Survey asked 'Since you have been affected by the drought, do you think your drinking patterns have changed?' While 60.8% said that their alcohol consumption was about the same since they had been affected by the drought, more people said that their alcohol consumption had increased than said it had decreased (Figure 8). Over a fifth (22.4%) said that they were drinking a little more, 3.2% said that they were drinking much more, 5.8% said they were drinking a little less and 7.7% said that they were drinking a lot less.

In some towns, other drugs are a problem:

*Yeah, look, people get depressed, but unfortunately, this town is an ice addict town as well, so trying to – if people get depressed up here, they seem to go onto the ice or the alcohol. Probably not so much the alcohol*

**Figure 8** Change in amount of alcohol drunk since affected by the drought



Source: DCSI Recipient Survey, 2020

*here, which is strange, but because it's an ice town, they go onto that. And, with the COVID lockdown and everything like that, it just exacerbated everything that was going on. (Respondent W2.8 2020)*

*so, that's just incalculable. (Respondent Vin 4 2020)*

Respondents to the survey were also asked 'In the last 12 months, have you been prescribed new or extra drugs by a doctor, such as antidepressants or anti-anxiety medication, to help you cope?' While a substantial majority (87.4%) said they had not been prescribed new or extra drugs to help them cope, 11.3% said that they had been and 1.3% were unsure. This finding is supported by the qualitative data on the extra stress within families caused by the ongoing drought.

#### **5.4.2 General wellbeing and relationships**

These impacts are not only psychological but physical. With no feed in paddocks, feed has to be distributed to animals regularly. This is an additional, constant and physically demanding task that has to be undertaken in addition to other farming work. A New South Wales woman farmer said 'I think especially the fellows, they've been really affected by it because they haven't been able to – they've all been working hard and feeding stock, and not being able to get off-farm, and no holidays' (Respondent W1.12 2020).

In addition to the impact on the farmers themselves, other family members are affected. When asked how families and children are affected, a farm manager gave this example:

*Dad come[s] home cranky every night ... he has the barney with his wife, and yells at his kids, and then the kids go to school and they're bullying other kids, 'cause dad's at home bullying them. And, I've seen that personally with a guy a couple of farms up, and his wife ended up leaving him. (Respondent W1.2 2020)*

*But the effect within families on mum and dad, if dad is working the place on his own, or whether there's employed staff, the schooling that children have, the school children have either missed or avoided or not engaged in because there wasn't enough money to do*

## 6 Impact of the DCSI grant on recipients and local communities

### 6.1 Alleviation of hardship

This section reports on the extent to which the DCSI grant alleviated financial hardship. As outlined above, this assessment is based on self-report of recipients through the survey and the qualitative interviews with recipients and, to some extent, from the qualitative interviews with the Society's staff, members and volunteers.

The section also reports on how respondents reported spending the DCSI grant and what proportion of the money was spent within the local community.

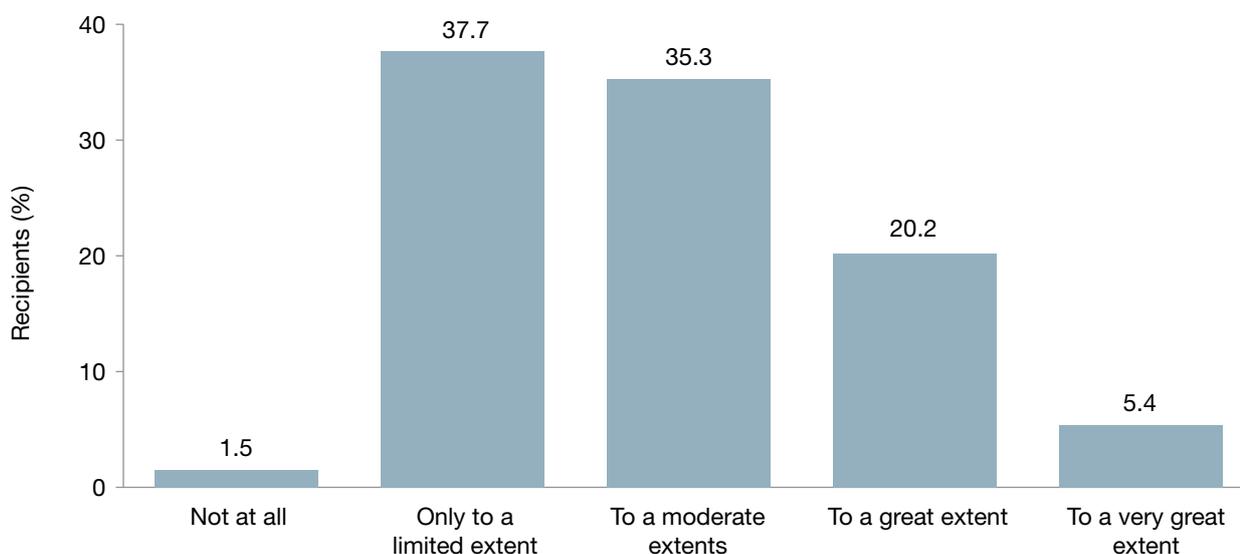
Figure 9 shows respondents' reports of the extent to which the DCSI grant alleviated their financial hardship. Although the vast majority of people said that the assistance did alleviate financial hardship to at least some degree, for 37.7% it did so to only a limited extent. About 35.3% said it did so to a moderate extent. For about a

fifth (20.2%), the grant alleviated their financial hardship to a great extent and for 5.4% it did so to a very great extent.

The extent to which the DCSI grant 'alleviated financial hardship' reflects the different economic circumstances of recipients. For some people it made a big difference. For others, although gratefully received, it was very small compared with their expenses and debts. Several of the Society's drought coordinators commented on this:

*We had another bloke here a couple of days ago who's got like a \$39 000 rates bill on his property that's been hung over their head for the last 2 years. So, they're running up some huge bills and that was the smallest bill that they had. The others are much higher. So, these people are in really dire straits and I think the ones that we saw in here the other day, the younger bloke was mentally getting pretty stressed. (Respondent Vin 1 2020)*

**Figure 9** Extent to which the DCSI assistance alleviated financial hardship



Source: DCSI Recipient Survey, 2020

*So those people, they're well and truly fed up. And \$3000 can be enough to help some people out immensely, and pretty much every person I spoke to was really grateful, but \$3000 for some farming families who ... [owe] really large numbers, it was still helpful, they were still thankful, but it was just the tip of the iceberg for them. (Respondent Vin 4 2020)*

To understand better the factors associated with the degree to which the DCSI grant alleviated financial hardship, the associations between a variety of characteristics and the extent of alleviation of hardship were examined.

In general, differences in the extent to which hardship was alleviated are small. While there is some relationship between income and alleviation of hardship, it is not as strong as perhaps expected, with similar rates for income quintiles 1, 2 and 3 and a slightly lower proportion of those in income quintiles 4 and 5 saying that the DCSI grant alleviated financial hardship to a great or very great extent. There are small differences between states except for Western Australia, where a lower proportion of recipients reported that the DCSI assistance alleviated financial hardship to a great or a very great extent (Table 8).

**Table 8** Extent to which the DCSI assistance alleviated financial hardship, by various characteristics

Characteristic	Percentage who gave this answer					
	Not at all	Only to a limited extent	To a moderate extent	To a great extent	To a very great extent	To a great or very great extent
<b>Occupation</b>						
Farm contractor/supplier	0.0	31.8	38.4	22.3	7.6	29.9
Farm worker	3.1	27.3	38.6	24.8	6.3	31.0
Farmer	1.4	40.2	34.3	19.1	5.0	24.1
<b>Income quintile</b>						
Quintile 1	2.5	38.0	32.8	19.5	7.3	26.8
Quintile 2	1.1	32.7	36.4	24.4	5.5	29.9
Quintile 3	1.3	31.4	38.0	23.0	6.3	29.3
Quintile 4	2.0	34.7	37.5	21.6	4.2	25.8
Quintile 5	1.3	39.3	36.7	19.3	3.4	22.7
<b>State</b>						
New South Wales	1.7	37.3	34.1	21.3	5.6	26.9
Queensland	2.0	39.0	33.9	19.5	5.7	25.2
South Australia	0.7	39.2	35.6	19.9	4.7	24.6
Victoria	2.3	33.6	35.9	23.4	4.7	28.1
Western Australia	0.9	38.1	41.3	15.3	4.5	19.7

Source: DCSI Recipient Survey, 2020

Although the \$3000 grant was small compared with the debt levels of many recipients, it was gratefully received and seemed to bring psychological as well as financial benefits. For example:

*... well, everyone I've spoken to, one of the first things they say when you ask them how the grant was received, and what it addressed, they said it just came at the right time. I think they're just exhausted. (Respondent Vin 6 2020)*

Receiving a cash payment that could be used for anything provided people with flexible and valuable assistance where it was needed most:

*[It] is just the sense of, the satisfaction and wellbeing and, I guess, control when we've been able to have \$3000 put into our account and then choose how it's applied. That just has, I don't know how to describe the psychological benefits, but they're significant. ... Yeah, you've just nailed it on the head, it's a choice. It's the fact that the money comes in, you actually have a choice to determine what you're going to do with it and it gives you that sense of control to some extent because I think one of the biggest issues at the moment that it has been is a sense of a lack of control. Which might often lead to depression if you feel like if everything's running out of control and there's nothing you can do about it. (Respondent W1.3 2020)*

*Yeah, it just made – it just took the pressure off. You know, you knew that you weren't using the farm money for groceries, and all that sort of stuff, so yeah, no, it's honestly – yeah, it was a huge, huge help to us, and we absolutely really appreciated it. ... So, yeah, the flexibility of being able to use it for what you needed to use it for, was fantastic, yeah. (Respondent W1.11 2020)*

*It's just that sort of easing of the stress. And in the family that stress level for mum and dad would feed down through their children. In turn it would be interactions at classes at the school that would benefit. And so, money is the real deal. It's just, and then the availability of stock to replace whatever animal we're farming. (Respondent Vin 4 2020)*

*Oh, absolutely because when you're struggling and you're not in a very good place emotionally and I've been here, done this before, it doesn't seem like there's any way out and just to have someone bounce a small amount of the money off the table .when you're struggling, well, that makes a difference because you realise that someone cares. (Respondent W2.4 2020).*

## 6.2 How and where the DCSI grant was used

Survey respondents were asked how they used the DCSI grant, with multiple responses allowed. By far the most common use of the money was general household expenses (61.1%) (Table 9). The next most common were buying feed or water for livestock (28.6%), and buying or repairing farming equipment (14.9%).

Smaller, but still substantial numbers of respondents used the grant to reduce debt. Just under one-tenth (4.0%) reduced their mortgage, 12.5% reduced credit card debt, 6.6% reduced debt related to children's education and 14.6% reduced other forms of debt. In total, almost one-third (31.3%) reduced at least one form of debt.

These responses mirrored qualitative interview data. The DCSI grants of \$3000 through the Society were used in many ways, such as paying bills, buying a washing machine and getting a car serviced. Some noted that they deliberately spent the money in their local community. Most interviewees reported that the timing was just right and gave them some much-needed relief:

*You know, I bought myself a new piece of furniture ... what I needed at the time was a new fridge and a new washing machine. (Respondent W1.18 2020)*

*... just for feeding stock, and helping buy the kids new school bags, so they didn't look ratty when they went to school. And, to try and keep some kind of normality within your life. So, I could take three or four days off the farm, so you could actually get away for 5 minutes. I think that was the biggest thing for me with the money from Vinnies is that I could use it to help myself just to take a break for 5 minutes*

**Table 9 How the DCSI grant was used, by occupation**

How grant was used	Percentage who used grant for given purpose			
	Farm contractor/ supplier	Farm worker	Farmer	All occupations
Reduced your mortgage	7.6	5.3	3.4	4.0
Reduced your credit card debt	13.8	18.7	11.2	12.5
Reduced debt related to children's education	7.1	11.2	5.8	6.6
Reduced other debt	27.6	32.7	9.9	14.6
General household expenses	63.8	68.8	59.4	61.1
Medical expenses	11.0	11.5	9.2	9.7
Bought furniture	1.0	1.2	0.2	0.4
Bought other household items	3.8	11.2	4.0	5.0
Bought clothing for yourself or others	3.8	10.6	4.8	5.5
Bought feed or water for livestock	17.6	18.4	31.7	28.6
Bought or repaired farming equipment	11.9	6.5	16.7	14.9
Bought a car or farm vehicle	0.0	1.9	0.5	0.6
Other	14.3	11.2	7.9	8.9

Note: Multiple responses allowed.

Source: DCSI Recipient Survey, 2020

*and get off the farm with my partner and kids, and just take five and just stop. ... three days doesn't sound like much, but three days when you haven't left the farm for six and a half months is a long time. (Respondent W1.2 2020)*

*It was very timely. It was [right] at that Christmas period where you had farmers, they knew they had a crop harvest or whatever, and would have allowed a certain relief just to have Christmas, that sort of thing. (Respondent W1.6 2020)*

*But we used it to put food on the table, to buy clothes, it's things that we really needed. So, when the wife's been struggling for a few months and you haven't been able to do anything about it, well, that little bit of money you can bounce that onto a table and say, 'You go and buy what you want. Buy a dress, or whatever it may be and just go get your hair done ...'. (Respondent W2.4 2020)*

*No, look, I really appreciate – at that time, that funding couldn't have come any better, because we've got a bore that'd just broken down, and our stock water relies on that, so –*

*and as I say, we paid the power bill and rates with it. But, it was nearly the exact amount we needed to get our bore going again. (Respondent W2.6 2020)*

*And just for them to know, to get that to them, that we really appreciate it, you know? It's nowhere near enough, but it's something, and as I said, it takes that pressure off for a couple of months' worth of groceries, or to pay a phone bill or whatever it might be – it just makes that mental health all that better. (Respondent W1.11 2020)*

Table 9 also shows how the DCSI grant was used by the three occupation groups.

There are some differences by level of gross household income in how the recipients spent the grant (Table 10). However, there is no clear pattern. Those in the lowest income quintile were less likely to report using the grant to reduce debt than those in the highest. However, there are no differences in the extent to which those in quintiles 2 to 5 reported using the grant to reduce debt.

**Table 10 How the DCSI grant was used, by income quintile**

How grant was used	Income quintile				
	1	2	3	4	5
Reduced your mortgage	2.5	5.2	4.7	2.7	6.3
Reduced your credit card debt	12.3	15.1	11.0	14.9	14.4
Reduced debt related to children's education	3.5	7.8	7.3	10.0	6.0
Reduced other debt	12.8	14.6	17.5	17.7	14.1
General household expenses	65.5	60.1	58.6	62.4	59.4
Medical expenses	11.0	9.7	9.7	10.7	7.6
Bought furniture	0.5	0.0	1.0	0.5	0.5
Bought other household items	5.3	5.2	5.5	5.5	4.7
Bought clothing for yourself or others	7.0	5.5	6.0	5.7	3.7
Bought feed or water for livestock	33.0	25.6	26.2	27.4	25.1
Bought or repaired farming equipment	16.8	15.9	13.9	12.9	15.2
Bought a car or farm vehicle	0.5	0.3	0.8	0.7	1.0
Other	9.8	10.2	11.8	8.0	7.6
Reduce debt (in any way)	26.5	34.7	34.0	35.8	33.0

Note: Table gives the percentages of people from each quintile who used the grant for the given purpose.

Source: DCSI Recipient Survey, 2020

### 6.3 Why communities need support

Many interviewees commented on the 'flow-on effect' drought has on the local community and businesses. 'It starts obviously with the landowners, and then it filters through to businesses in town and then to the schools' (Respondent W1.21 2020). And again:

*But yeah, look, our whole community, I think, all of the small businesses rely on the farming, and drought certainly doesn't help them either, because either, eh, the farmers are buying stuff and not paying their bills on time, or they're just not buying anything at all because, you know, the income just isn't there. So, it certainly has affected the whole community. (Respondent W1.11 2020)*

However, it became apparent that the extent to which communities were financially affected by the recent drought was quite varied. Communities with other industries such as gas and solar that were injecting funds into the local economy

were less financially affected by the drought. This has been happening in Queensland, 'where [businesses] used to rely on farmers, they're changing the way they do things, so now they're relying on industry as well, so they're ... getting the money from the gas industry as well' (Respondent W1.11 2020). However, industries other than agriculture have also suffered from the drought. One interviewee described how the only other industry contributing to the town was 'tourism because of the national park and the observatory but, of course ... no one wanted to go to the national park with dying kangaroos and everything everywhere' (Respondent W1.16 2020).

Even where businesses were dependent on agriculture, some interviewees said rural local businesses were managing. For example, valuation firms and large agricultural companies like Elders and Landmark were receiving business from farmers whether they were in drought or not (Respondent W1.14 2020). In contrast, some interviewees told stories about farms being sold and small business subsequently struggling. 'Some of the town businesses struggled because

of the departure of the farmers' said a farm worker in New South Wales (Respondent W1.20 2020). Another New South Wales resident said that 'there were some businesses shutting down and there were definitely businesses in trouble, and a lot of them had ... customers not paying'. (Respondent W1.16 2020).

In addition, the COVID-19 pandemic has hurt businesses in regional and rural areas just as it has in major cities, although some communities have been affected more than others:

*... but then COVID has come along and our shops – the kids tell me the shops in town, they're closing. Every week another one's closed, another one's closed. So yeah, all different things have affected everyone. Basically, we're just waiting for now, them to shut us down again. (Respondent W1.11 2020)*

One respondent said they had not been affected, 'not in our district, I don't think. No. A few of the cafes did, initially, but that would be about it' (Respondent W1.1 2020). Towns on major highways that still have freight and other traffic coming through have also been less badly affected.

Communities were not only financially affected. Many interviewees discussed how community gatherings, charities, events and sports were disrupted. A farmer in Queensland explained that in her community:

*Most people are rural based, all the businesses are rural based, so, yes, it saw a very big downturn in events. And obviously because a lot of our sports out here need cattle, so of course there is, you know, few cattle around. So camp drafting and rodeos and, you know, things like that. And then also you see a loss of jobs, you see people just not socialising. (Respondent W1.18 2020)*

This lack of events and funds circulating in the community increased the isolation faced by locals, as a farmer in New South Wales described, 'we had stopped socialising, no one wanted to go to each other's places and see just how horrendous it was' (Respondent W1.16 2020). This also decreased people's mental health, as previously discussed.

The broader impact of communities shrinking was evident. Farm workers were losing their jobs, and as a result 'there's been a few people leave town and not come back' (Respondent W1.12 2020). Locals described battling to maintain their communities:

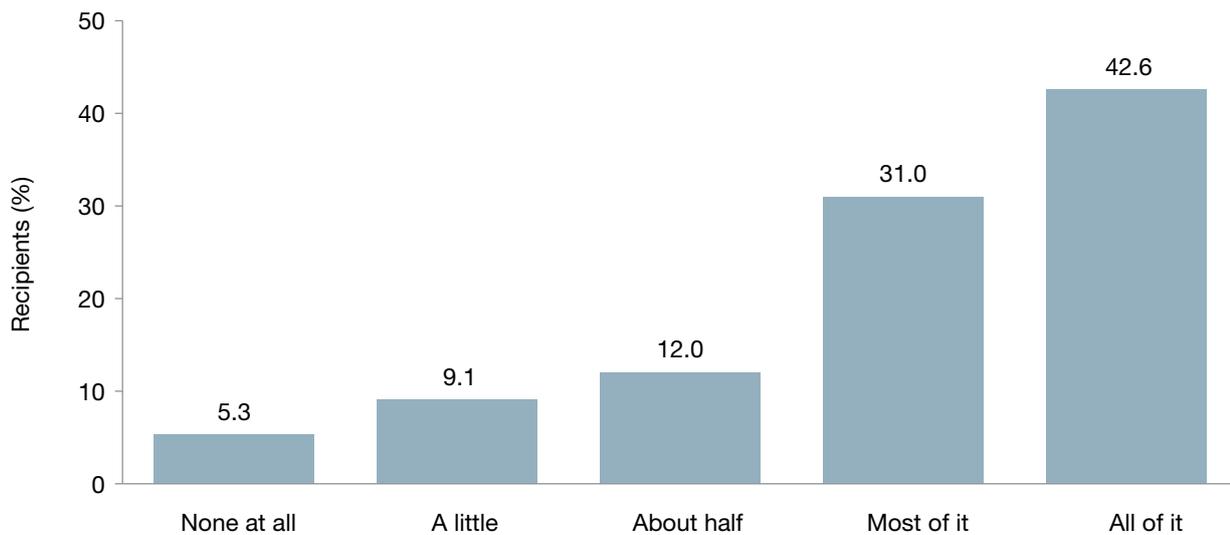
*... trying to hang on and keep things here for our youth to return to and our young people to come back to. I just don't, I think we're all slowly ground down in the bush, ... the next big drought, we'll probably lose, like now we're probably losing a lot of people who ... don't want to go through it again so they're selling up and leaving. (Respondent W1.18 2020)*

Despite these negative impacts on communities, the strength and value of community in areas affected by adversity was clear. A farmer described her community by saying 'we all help each other out and ... if we'd run out of hay when we're waiting for the next load to arrive we'd borrow from the neighbour and vice versa' (Respondent W1.19 2020). People were proud of their communities' resilience and work ethic to withstand drought. As a farmer from Victoria said:

*... people out there in these isolated areas ... they're truly resilient, commendable people ... they just deal with their lot and bloody well get on with it, because that's what they've got to do. There's no, 'I've got a sore thumb today, I can't go out and feed the sheep'. There's none of that, they just get up and get on with it. That's your lot, that's what you do, and you just get on with it. (Respondent W1.15 2020)*

As outlined above, one of the objectives of the DCSI grant was to contribute to supporting the local economy. Respondents to the DCSI survey were asked to indicate what proportion of the grant was spent in the local community, with the response categories 'all of it', 'most of it', 'about half', 'a little' and 'none at all'. Very few (5.3%) spent none of the grant in the local economy and 9.1% spent only a little in the local economy. The majority (85.6%) spent about half or more in the local economy, with 31.0% spending most of it locally and 42.6% reporting that they spent all the grant locally (Figure 10). As expected, those who used the grant to reduce debt (57.6%) reported spending less of the grant in the local community than those who did not use it to reduce debt (80.9%).

**Figure 10 Proportion of DCSI grant spent in local community**



Source: DCSI Recipient Survey, 2020

Some people who participated in the qualitative interviews made a deliberate effort to spend the money in their local community, whereas others needed to spend it elsewhere. The positive response to funds being spent locally was highlighted by respondents. One said:

*We got a vehicle serviced and we got a new windscreen in one, and she just cried, thank you so much for supporting our business ... it just helped us do just a few things like that in our local area that I probably wouldn't have done. (Respondent W1.16 2020)*

## 6.4 Long-term impacts

While the DCSI grant was reported as reducing financial hardship, at the time of completing the DCSI Recipient Survey many of the respondents continued to be experiencing significant levels of financial hardship. The survey asked respondents how likely it was that they would need further financial assistance and what they would need assistance for. Farmers were asked about their views about the viability of their farm if current climatic conditions continued.

Only 9.5% of respondents reported it not at all likely or very unlikely that they would need further financial assistance (Figure 11). This underlies the long-term financial impact of the drought and

has implications for further drought assistance funding. Some of the qualitative respondents noted that it could take 10 or more years to recover financially from the ongoing drought:

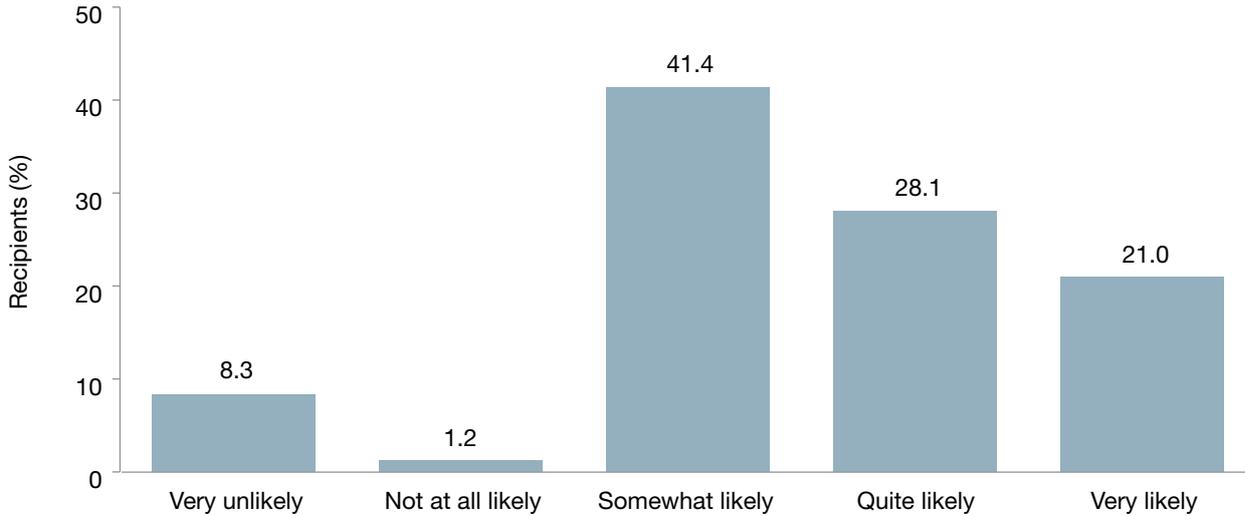
*[When] you have a fire, the fences are burnt out, there's millions of dollars available to replace your fences, but you have a drought, your fences have drifted, they're gone, they're covered over with dirt, there's not a cent available to help you recover your fence line. (Respondent W1.15 2020)*

When asked what they would be most likely to need financial assistance for, the most common response was general household expenses (Figure 12).

There were mixed views and significant uncertainty among farmers as to whether their property would be economically viable in the short-term (next 12 months) if the drought conditions of the last 3 years were to continue. Almost 40% said that they did not know if the property would be viable over the next 12 months if drought continued, 38.2% said that their property would be and 22.7% said that it would not be economically viable.

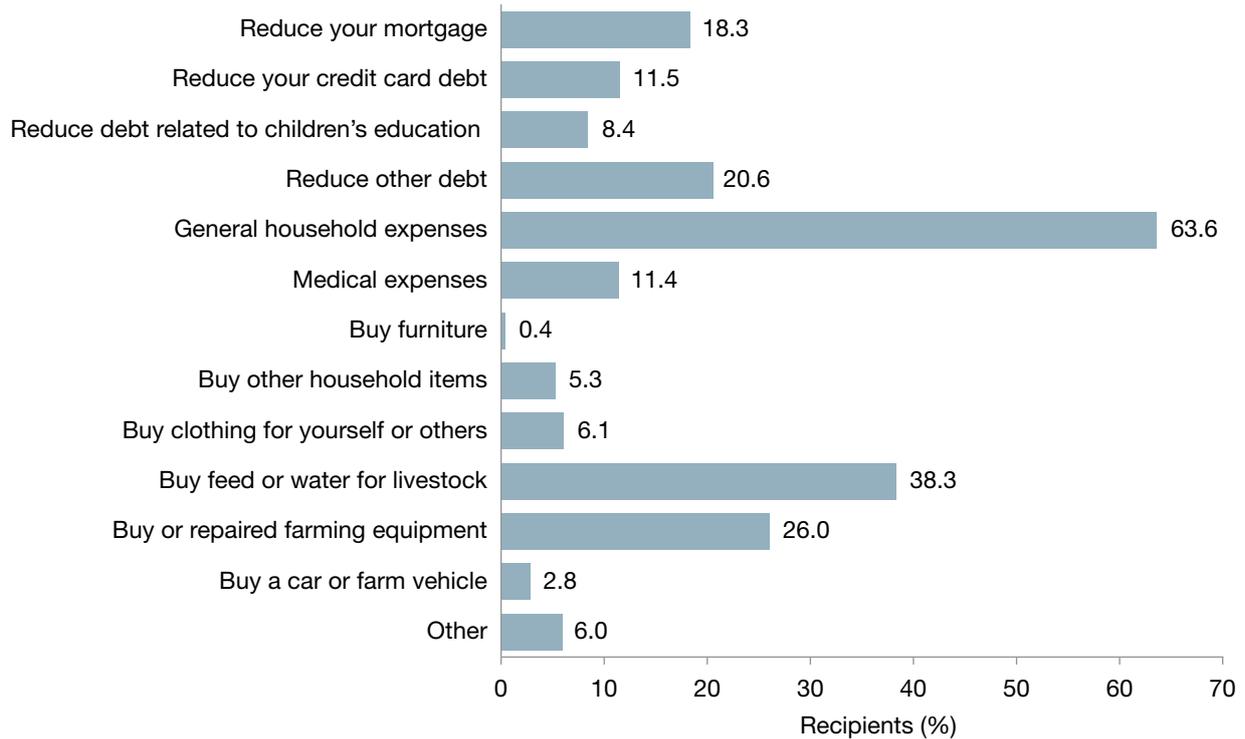
The survey included the question, 'How long do you think you will stay if conditions don't change?' Across all respondents, almost half (46.3%) said that they did not know, reflecting farmers' uncertainty about the future economic viability of their farms (Table 11).

**Figure 11** If the drought continues, how likely are you to need further financial assistance?



Source: DCSI Recipient Survey, 2020

**Figure 12** What are you most likely to need financial assistance for?



Source: DCSI Recipient Survey, 2020

**Table 11** How long will stay in current area if climatic conditions don't change, by occupation

Time	Percentage who will stay this long			
	Farm contractor/ supplier	Farm worker	Farmer	All occupations
1 year	17.0	12.8	8.2	9.7
2–3 years	11.0	9.5	16.3	14.9
3–5 years	2.3	1.8	7.4	6.1
Indefinitely	14.2	17.4	25.1	23.0
Don't know	55.5	58.4	43.0	46.3

Source: DCSI Recipient Survey, 2020

## 6.5 Recovery

Virtually all those interviewed wanted to emphasise that even if they got rain in the near future, it would not mean the end of the drought and they would need at least 2 good years just to keep their farm going, depending on the type of farming:

*I spoke to our friends out of [town], which is where we've come from, and their son's gone back, and they're saying everybody out there needs two crops. They need two really, really good years to even get back to where – to be able to keep everything. (Respondent W1.22 2020)*

*Well, it depends on what business you're in. We finally had really good rain in late January and February, and then the tap turned off. For cattle stock producers, like cattle that simply use – there's plenty feed so that's OK. But for people cropping, for the farming people, it's not OK because crops need rain. So some people are coping OK, and then some people that are farming and not coping at all because it's gone back into drought. (Respondent W1.9 2020)*

While even a small improvement would benefit some farm workers and farm contractors/suppliers, farmers spoke of needing more than 10 years to get back to where they were financially before the drought, especially with the added impact of COVID-19. As discussed earlier in this report, this is largely due to enormous

debts many carry, which have continued to grow larger as the drought has continued.

Others talked about the broader economic context, including ongoing low prices and the instability of markets compared to the continually growing costs of running their farms, as well as the high prices for stock, all in the context of a national economic downturn:

*The money that the country has lost and how our economy has gone down, because of the downturn, because of the drought, and we can't do anything about that, but we need to be able to support the country, the economy and the farmers all at once in that downturn. (Respondent W1.2 2020)*

*The biggest problem that we can't get through to people is that we're still getting the same money we were getting 36 years ago when we came. We're still getting the same money for our grain after 34 years. A tonne of grain is still exactly the same money that it was 36 years ago, but I can tell you tractors and fuel and everything else – has tripled, quadrupled, 10 times what it was. I can remember the first tractor we ever got that my dad bought – because I was in a family business then – 36 years ago, he paid \$34 000 for this whizz-bang new Buick tractor. And we thought, God that was fantastic. I bought the same thing 2 years ago with a seeder and a bar behind it so I can plant my crop at the optimum time, and I spent \$27 000 short of a million dollars. (Respondent W1.10 2020)*

*And I also want to see where the market's going to go because you get the Chinese blocking beef imports and the wool market's crashed to half of what it was two and a half years ago, sort of thing. So, you've got to take all this into consideration and just see which way the wind's blowing before you keep charging into it. (Respondent W1.4 2020)*

*But the biggest thing, I think, for a lot of our community here is cattle prices have been, you know, the dearest on record and people just can't afford to restock. So I think ... another long process from the drought last year was that, you know, people just weren't able to go back and restock and get their income flowing. (Respondent W1.18 2020)*

COVID-19, as discussed previously, has also had a massive impact on almost all aspects of life, including – for those involved in agriculture and rural communities – through its effects on international trade:

*That's a lot of debt. It's a lot of debt. But, it's interesting, with COVID, which is another whole ball game added to it, we were thinking 10 to 15 years for recovery, but now with COVID it's going to be longer than that because it's changed the – we can't sell our meat. We can't get rid of our lambs because we can't sell the meat. So, we've got that recovery as well. (Respondent W1.22 2020)*

*Yeah, they're not – I've been saying to people now that ... You know, because we had drought, flood, drought, now this. This is no buffer. None of these farmers, none of these businesses have got that little buffer they used to have to – it's been used up, all these one after another things. (Respondent W2.4 2020)*

*Like the moment, I've got this bloody disease that's killing us a little bit too because the pubs aren't open. Well, the club is open. Pubs are open, but you can't go to them all the time. They're limiting people going into the shop. It's put a devil on things too a little bit. That's bugged me up as well, because I've got 500 little lambs out there I want to sell, but I can't sell them because the lamb market's gone in. Because I can't get rid of the meat. They can't export it. (Respondent W1.5 2020)*

The costs of restocking were also raised by many respondents:

*So, I guess the ongoing – going forward recovery, I suppose, is difficult, because how are you going to restock? I know a lot of people who have spent the \$3000 on just a water pump, right? So, that kind of spend tells me that it's just a lack of cash to get themselves to do any kind of water management, other than hope for rain. (Respondent Vin 6 2020)*

*But yeah, anything that will help farmers to prepare because it's, obviously, it will happen again for the future. But that's when they just, all they're focusing on now is how to recover from the last one. There's a, it's hard to find energy and finances to think about the future and what you can do to prepare for it at this stage. I think it's still a bit early for people to start doing that. Maybe early next year probably ready to start putting thought to that when they've got some money in the bank for those again who are fortunate enough to get a crop. (Respondent Vin 8 2020)*

In terms of recovering from drought and preparing for the next one, there were several key themes. The first is the need for improved infrastructure to support a more sustainable water supply. Respondents in communities that had been trucking in water for some time, or were close to running out of water, generally supported more water pipelines and other government-sponsored water assistance schemes:

*A pipeline from the coast to get water out there somehow. (Respondent Vin 2 2020)*

*There's already a railway line and a gas pipeline and a highway that run down, so that reaching them is not going to be difficult. Someone's just got to stand up and say, 'We are just going to do this. We're going to run a, whatever it is, a six-inch pipe down to [small community] and that's going to be a four-inch pipe to [other location], or whatever.' It's probably easier to come down from [regional centre] because it is in essence downhill. I think [regional centre's] elevation is around 700 metres, 600 metres. ... They can't make it rain, but just a permanent water supply that*

*the guys who have got livestock, I think, they're entitled to free water when we're declared water deficient. (Respondent W2.1 2020)*

*I know that the government has given a lot of money towards cluster fencing. I know it doesn't help in a drought, but beyond the drought it does. Yeah, and water infrastructure; the big thing isn't water. We've got all this water that runs out into the ocean, and our government's going to exceed that. They should be redirecting it down to where it's needed. (Respondent W1.8 2020)*

*We need a rural water assistance scheme that's nice and steady so that in the 3 years ago, I did have the money then. But as an example, 3 years ago, when we had a heap of sheep to sell and we had a heap of wool and we had a bit of spare money, that's when we needed the scheme. (Respondent W2.6 2020)*

Other infrastructure that would help farmers prepare for the next drought included things like silos and bores:

*There were people that were pulling out, what do you call, silage, and the pits had been down for 10 years, and they knew they were there and they opened them up and were feeding that, and had just about finished that, too. And, I think, if there's some way of putting silage down, it's probably the best long-term feed there is, because you can bury it for years and then dig it up again. (Respondent W1.14 2020)*

*Well, you know, for us being in stock, that means more silos, containment yards, you know, a good water scheme. Either grain in silos or money in the bank. ... Just, pay for feed, all those sorts of things. Just and, you know, have the right equipment, the right, you know, feeders, the right feeding carts, whatever you need to keep your operation running in a drought. (Respondent W1.16 2020)*

*Yeah, so increased funding, now what goes with increased funding is the ability for and of the replenishment of farm stock in whatever category, if it's pigs, or if it's sheep, or if it's cattle, a source outside of Australia that could produce things that we could import and we in turn can help our industries to grow because*

*once we have the breeding stock and once we have the water, that's the second capacity. Once we have the breeding stock and once we have the water and we can get the fodder – the second class fodder would be the hay and the substitute fodders – but we need the rain for the grass and for the pasture. (Respondent Vin 4 2020)*

There was also a lot of discussion about what we farm in Australia and whether certain crops are appropriate, given our climate. Crops such as rice and cotton were identified as huge users of water. The notion of encouraging sustainable farming was part of these discussions:

*And I came home appalled, absolutely appalled because we're growing, not only are we growing things that are huge consumers of water, we're actually allowing the areas to increase to grow this material. And if you're not somebody, if you're not some authority who can say to the proposal, 'Excuse me this is not really in the national interest. This is really consuming something, or going to consume something that we all need a lot more of. Can we do something else? Can we help you to make money out of something else?' (Respondent Vin 4 2020)*

*Moving forward Australia has to put a plan in to ... I'm not going to say drought proof their farmers, because we can't drought proof land. We just need to put a plan in to sustainable farming, and the businesses and the farms, that people have to make them over a 10-year period. Three of them being in drought, two of them being wet and five of them being average, to make that sustainable. (Respondent W1.2 2020)*

*I'm a [role] on the [regional] Catchment Management Authority [CMA] and that's one of the things I've been putting front and centre, in front of the CEO and that. That there are a lot of opportunities on farms for other things, like they did vegetation management, those things. I mean, the role of the CMA is to enhance the social and economic welfare of the catchment. (Respondent W1.6 2020)*

In addition, there was some resentment of the water that irrigators take out of the system:

*But whilst the guys who are spraying, they have to pay for it. But if they could just go to the standpipe and pay whatever it is for the water and just get it. That would be a great thing. That would be the one thing, I think, that would lift everyone's head up. (Respondent W2.1 2020)*

*Well, they've got to allow more access to water. They've got to stop these big farms like [commercial station] that grow cotton, they hold something like the whole of the Murray Darling system in dams up there, and that doesn't flow through anywhere, so everybody below them doesn't get any water. (Respondent W2.8 2020)*

In terms of helping communities recover and prepare for future droughts or other disasters, there were two groups of responses. The first was about what might help communities in the long term. It emphasised the importance of supporting a range of services and sectors, and supporting communities to be more resilient:

*I think just keeping people in the communities, and even like the butcher shops and the mechanics, and the people who aren't farm related, even, keeping them around, is probably a big factor. (Respondent Vin 5 2020)*

*But I think that's the message that sort of needs to come through is that how you make these communities more resilient. Or what needs to happen to be able to enable services to sort of be just for the people who need to remain to support the people who are trying to battle through. And that's not only drought. You'll see that with fire. (Respondent Vin 9 2020)*

Some members and staff of the Society took a broader view of how they could be better prepared for supporting their communities through natural disasters, including being able to work with key community organisations and learning to recognise the signs of distress in people:

*I think what helps the community recover is to be very consistent with what we've done, to keep it at a grassroots level, to work with the*

*community group that's the strong community group, that ... across the board, and they're in every community somewhere, you've just got to find them. Because, that builds that camaraderie, that builds that united front, that builds all of those things when the chips are down and you start working with those processes. (Respondent W1.15 2020)*

*Yeah, I think it, so I'm actually thinking more like about bushfires and that is more like centralised databases. Technology, I think technology is really important. Yeah, having plans in place and processes and how to, I think, you need to respond efficiently. (Respondent Vin 10 2020)*

*Yeah, yeah, and look just to take that thing a little bit further, a Queensland government grant came up and I know in the [Society's] state office they've pitched, they're pitching for it. And what they're pitching for is sort of like an online resilience and almost preparedness manual. So, the idea is really for our conference people, but it's how you support your community and recognising the signs of also psychological distress. But it goes even further, how do you connect people with services? How do you fill out the forms officially and effectively so that we can get that money out to them, etc. etc. So, it's really, it's targeted at our own people, but it has that effect on what can you do to support your community. (Respondent Vin 9 2020)*

## 7 The Society's administration of DCSI

### 7.1 Access to DCSI grant

DCSI recipients interviewed became aware of the grant through multiple channels. Word of mouth through neighbours, relatives and friends was a prominent avenue. Service providers, including community liaison officers and Society representatives, also informed interviewees about the grant. Other groups, such as the NSW Farmers Association and local parliamentary members, mentioned it in broadcast emails.

In many cases, Society staff and members, and other community organisations helped people apply for the grant, as did rural financial counsellors (see Section 7.3 for discussion of how the Society's delivery of DCSI varied across Australia).

More extensive advertising, with the aim of increasing awareness of the grant, was a possible improvement suggested during wave 1 interviews. Many respondents appeared to 'stumble' across information about the grant. As one interviewee said, 'it wasn't one that I knew about until my sister-in-law [told me] and I don't know where she found out about it from' (Respondent W1.11 2020), and another stated 'it was only by chance that I found out about the money from St Vincent's' (Respondent W1.14 2020). However, since then, the Society has done a lot of advertising, including a road trip, to encourage people to apply for the grant.

Lack of access to the internet was also a problem for some people. As one of the Society's drought coordinators commented:

*Communication too. It's hard to get word to them. You know, they're not on the internet and Facebook and all these things all the time, they're ... They're out on the farm, like I said, from dawn till dusk, and then they're sleeping and eating, and that's all they do. (Respondent Vin 4 2020)*

However, the accessibility of DCSI through the online process was praised by many respondents. The form was described as not having as much red tape as other application processes, which had cost people heartache and time. Comments such as 'the process was easy' (Respondent W1.10 2020) and 'it was just that quick, easy, online, answer a few questions, was just so good' (Respondent W1.11 2020) were made repeatedly. For example:

*Oh, very easy, actually. It was really good. Just actually, I did it there and then on my phone. They just said, 'If you don't know whether you're eligible or not, answer these questions.' I think it was about 18 or 15 questions we had to answer and plus a few other bits and pieces that we had to rely on which is basically just taking a photo of shire rates and a few other bits of pieces, and then that was that, really. (Respondent W2.2 2020)*

However, some respondents found the online application process a problem:

*I don't have a laptop. I don't have an iPad or anything like that. So I have to get my son or – even this morning I had to get some hospital admission forms sent off, and it didn't work from my phone, and my boss had to send it for me off of her computer. So, yeah, it is a big thing around here. We don't all have internet access, and – yeah. (Respondent W2.5 2020)*

Consistent with this, researchers encountered numerous facilitators that had assisted people with their application forms. These people worked for various service providers, including the Society and Landcare, and provided assistance to people who did not have access to a computer or an email address, or were not computer-literate. One respondent also described directly accessing the grant application process through a phone call with the Society's call centre.

In addition to lack of online access, one Society member noted the high rates of illiteracy in some areas:

*Yeah, and look, literacy and numeracy are big issues if you're a roof sheeter, fencer those guys are off the – they're not on the system, right? So, a lot of times they're getting paid cash. They've never been into Centrelink in their life. They probably don't pay tax, and I've come across heaps of those sort of people. There's a fair portion in far west and the sort of the fringes. So, if you go four, 500 kilometres west of [capital city] you just start to come into a whole [lot] of people who are not recorded on the system. (Respondent Vin 9 2020)*

This means that many people in these circumstances are hard to contact, but also that they will not have most of the paperwork required to establish eligibility for all kinds of assistance. It also means they are harder to support in general, although they and their families can be very disadvantaged:

*I think it was called the cash economy and of course, you're trying to target some of those sort of people, because a lot of time they do have kids and they're trying to support families but they're itinerant workers effectively. ... that's right they just sort of, they turn up at conferences. They turn up at Vinnies shops and there is some word of mouth but yeah, usually we see this occasionally. (Respondent Vin 9 2020)*

Respondents in some areas received both emails and phone calls from the Society about the processing of their grants and other available support. The level of support offered varied across respondents. Many said they were told about additional supports, whereas others said they were not and only received information about processing of DCSI. For example, one respondent said 'I got a followup email ... I think it might've been more of an information [email] about ... those phone numbers and places you can go to for support' (Respondent W1.18 2020). One respondent described how the local Society representative used his local knowledge and worked hard to assist those who could apply for the grant: 'I just remember thinking I felt really confident that Vinnies would spend the money

appropriately, and that they really knew the community' (Respondent W1.21 2020).

## 7.2 Reluctance to ask for assistance

Many respondents commented on the culture of not accepting 'handouts' and the stigma around asking for help in farming communities (Respondent W1.11 2020). Because of this culture, one respondent said she did not know if anyone else in her community had received the grant and another said, 'I was extremely grateful but I didn't feel 110% comfortable doing it' (Respondent W1.8 2020). Others felt that now it had rained they wouldn't apply for the grant again, 'you'd rather keep it for someone who's still desperately in drought, like out at [more remote town] or somewhere like that' (Respondent W1.11 2020).

*But a lot of people I spoke to sounded like their mental health was really poor, and that they maybe are a bit isolated or finding it hard. And they don't know how to ask for help, or accept help, for some people. (Respondent Vin 5 2020)*

Some Society interviewees noted that pride, and the feeling that there is always someone worse off than them, were the biggest barriers to people seeking assistance:

*Some of the stories are actually terrible. They are actually terrible and yet so many people, husbands and wives, have said, 'Oh across the road', or 'Go and see these people' or that, 'We'll get by, we've always got by, we'll always be OK, doesn't matter how things go but go and see so and so.' (Respondent Vin 4 2020)*

*But, I've spoken, I've had conversations with people who refer mostly to the impacts on – you know, they often say to you that, 'There's people worse off than us,' but when you dig into what that means – and there's one lass that said that to me, but her husband's currently in hospital with a broken back from a tractor accident,' then it's like, how much worse off do you think it gets? (Respondent Vin 6 2020)*

*And then to hear that they are good business people. They had planned for the first couple of years. They know that those sorts of things happen. But it's the third one where the banks are saying, you've used up all of your credit, and they then come to St Vincent de Paul really looking for any sort of support you know things are really grim. ... Well, it tears people's lives apart, you know. And when you come to St Vincent de Paul you're really on your last legs, aren't you? ... And for very strong-minded and independent people, which farmers are, you don't go to charities. You find a way yourself. So that's, it's really heart breaking. (Respondent Vin 11 2020)*

Many respondents reported that it was often the women who were more prepared to ask for help, either financial or otherwise:

*And, I guess the other thing is, it's probably, the men folk are the ones who sort of don't say anything and don't want to ask for help, and so on. It's usually the ladies we see, the one who does the books [laughter], and who tries to keep the family together, is usually the one we see first. Sometimes they'll manage to bring the other half with them, or we might go out to see them, and we have a bit of a chat. But, I'd say a lot of the men folk are not in a good way, so yeah. But, one thing I have noticed is, they all appreciate a visit from someone, and the fact that somebody cares enough to put aside some time to go and talk to them, and just sit down and have a chat and listen to the woes. (Respondent Vin 7 2020)*

It was also noted that some people were reluctant to take money from a charity, but when it was explained that it was 'government money' and they could spend it in the local community, they were much happier to apply:

*I inject that into my spiel anyway, so you often speak to someone who says, 'Oh, I feel a bit guilty getting this.' 'No, spend it locally. If 10 of you spend your three grand in your local community, that's 30 grand straight up.' And they say, 'Oh, that's awesome!' (Respondent Vin 6 2020)*

*Actually the first round of DCSI helped us to get in touch with people and then provide*

*further assistance. Because when we could say, look, this is government money, you're not, by you, by us assisting, giving you this money, it's not taking away from someone else. There's enough there for everyone to access this, and that helped. So, they knew it was government money not coming from a charity. And so then once we had them, we had their details then we could [support them]. (Respondent Vin 8 2020)*

*And they said, uh, we've never accepted charity, that is it. So, I think quite often there's that charity, like we shouldn't be accepting it. Because some of the conversations I [said] ... 'you may not be experiencing huge hardship, you're struggling a bit. But when you actually apply for this then it can help you because you can pay your ag supplier. You can pay those bills that you've had outstanding, so it actually helps the community.' (Respondent Vin 10 2020)*

Privacy was also seen as a concern in small communities:

*And sometimes I think too in small communities, and look, to me I've got a list of people and I know most phoned farmers are just around my area and some had asked for extra assistance and it's really quite difficult. I've utilised a couple of, a member, some St Vincent de Paul member who was new to the area so then they didn't feel uncomfortable about him ringing them. And I think that's like that privacy thing might be, I don't know, I think maybe sometimes that's a concern. (Respondent Vin 10 2020)*

### **7.3 Administration of DCSI and provision of support**

As noted above, the DCSI funding grant was made to the Society's National Council and the application, assessment and payment processes were managed centrally, including through the operation of a call centre. In addition, drought coordinators were appointed in each state (with two in Queensland, one each for the southern and northern regions).

However, it soon became apparent that, once referrals were made from the call centre to the state-based drought coordinators, the states then operated quite differently. This was particularly the case when providing further assistance to recipients who had requested further support in their grant applications. These differences are explored below.

Across Australia, 55% of DCSI 2 grant recipients received additional followup from the Society. Figure 13 shows how helpful recipients found that support.

In **Queensland**, the referrals of those who had requested further assistance went out to the drought coordinators, who tried to contact them by telephone or email. The drought coordinators noted that most of the people they contacted said they did not need anything else, often saying they were doing better because they had had

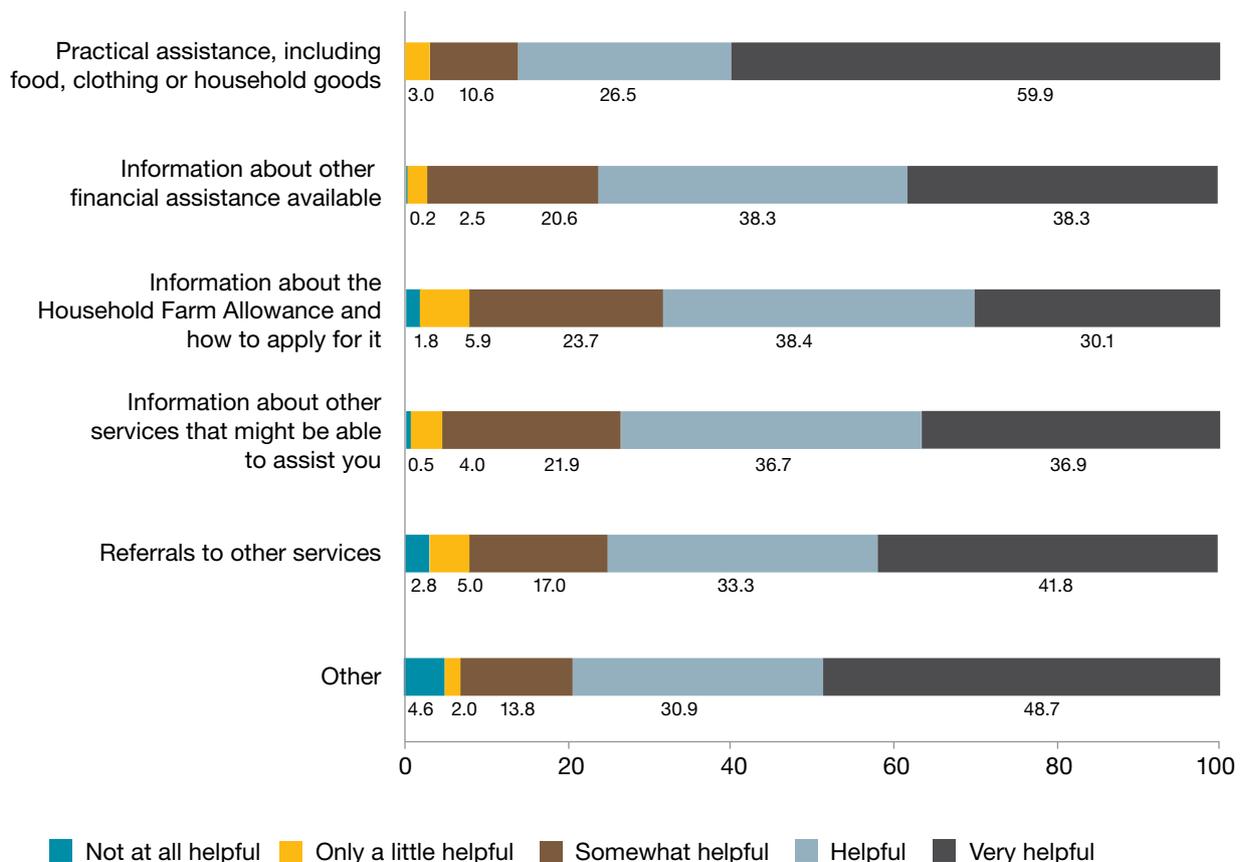
some rain, but those who did want or need further assistance were referred to conferences:

*Yes, so we'll get the – or we've got requests from people who have basically already received the \$3000 ... if they check the tick box for followup. ... So I'll call them and see if they – how they're going and if they needed any further assistance. And if they indicate that they're still struggling, then I'll send it out to whichever conference is in that LGA. (Respondent Vin 5 2020)*

The drought coordinators, for the most part, were just the 'in between' people who passed names and details to conferences, although they sometimes had longer conversations with people:

*It's difficult because I'm not in that direct contact for except those few that come through on the phone, but basically, all*

**Figure 13 Helpfulness of followup support**



*I'm doing is taking their particulars. And sometimes you just have to stop and let them talk and that's when you start to hear things and you think, 'Oh wow. This fellow's not travelling too well,' or, 'He's got a lot on his plate.' But I then channel out that to our conference members. (Respondent Vin 1 2020)*

*I mostly will just – if there is a bit of a story or any details, I will send it to the conference member, but usually it's a bit of a spreadsheet with a notes section, and they get whoever's in their area off that spreadsheet sent directly to them for them to then follow up. (Respondent Vin 5 2020)*

Several people commented on the outstanding work of the state-based drought coordinators. For example, some of the very small conferences were overwhelmed by the numbers of people they needed to contact:

*When people ticked that box that they'd wanted extra assistance, some of our conferences were just overwhelmed with the number of people who'd ticked boxes, and I know one conference ended up with about a list of 60 people to ring, which they couldn't do, they just didn't have the people able to do it. But luckily we've got a really good coordinator here in the southern part of the state and she managed to round up some people to help. (Respondent Vin 7 2020)*

In **New South Wales**, there was a small drought team that looked after different regions, covering most, but not all, of the eligible LGAs for which the Society was responsible:

*I look after one region and there's three other people in my position [who] look after different regions. So we'd send them and the people that were in their areas to look after, get in contact with, but so here in that first group there was something, uh, what was it? It was about 600 people on the list that we had to send emails out to and I think we had maybe four, four or five that came back linked to the assistance so it really was a small number. (Respondent Vin 8 2020)*

While the New South Wales drought team contacted almost all those who had asked for

further assistance, it was acknowledged that there was quite a time gap between people applying for the DCSI grant and the Society following up with those who had ticked the relevant box on the form:

*Yeah, that's right, yeah, there was a delay at the start of this year. There was a delay before that email went out and that was due to the system, just problems with the system in extracting those reports. But once we did do it, and I guess in that time a lot of areas had received rain, not everywhere but a lot. But that said, it still didn't put money in their bank accounts. So, I still don't know why more didn't follow up for further assistance. (Respondent Vin 8 2020)*

It became apparent across jurisdictions that the further assistance people requested was mostly more monetary assistance. Although this was approached differently in different states, often further financial assistance, including paying bills and food vouchers, was provided from the Society's own reserves. Interviewees were also asked what other support people are offered and if they are referred to other services if they need other support, such as counselling, or financial or legal advice:

*Yes, that's right, they would refer them on. So, they do like more of a social visit, if they felt that someone was really down, they would ... give contact details for professional counsellors. But we had one member in particular who was very active, and he would just go and do more of a social visit to check that they were OK and do it a few times. We had one farmer whose son was killed in an [accident] and so he went to visit a couple of times. He went to the funeral just to show that he was there to support. (Respondent Vin 8 2020)*

In **Victoria**, there was a single drought coordinator who passed requests for help through diocesan presidents to local conferences, although the coordinator noted that not many of those who had initially asked for assistance actually took it up when it was offered:

*So, then we provide more assistance. So, say, but it's not many people who have, even*

*though they've requested more assistance a couple of people I've rung, usually I get the conference presidents to ring. But a couple of people I rang, and they said, uh, our accountant just ticked that box, now we don't need any more assistance. But then so, [national drought coordinator] sent me through a list of 180 people that had requested more assistance and what I did went, uh, this is a big list. So, I send out a generic email to all of them and I think I got probably 12 back who, out of that 180 people, who said, we need more assistance. (Respondent Vin 10 2020)*

*So, the normal process is in these situations is 'please come into the centre and we'll assist you', because most of the interviews were done in the centre itself. ... Occasionally, there are some bills, but the bulk of it is food assistance which really is you've got absolutely nothing left so you need food, don't you? (Respondent Vin 11 2020)*

While members would normally go out to see people who request assistance, that practice was affected by restrictions due to COVID-19:

*Over the phone. A little bit different, in [that] all the interviews are conducted over the phone. They arrange to have drop-off points of the assistance maybe a voucher or food so that people can come and pick it up. So really essential that every single Vincentian understands that until restrictions are closed basically. (Respondent Vin 11 2020)*

When the DCSI funding was announced, some comments were made in the media about whether or not all the eligible LGAs in Victoria were actually drought affected, and this was reflected in the qualitative interviews:

*But I was actually having a chat with [...] who has a farm and he's in his 80s and he said, we're not in drought. And then one day I was talking again to him and he said, look, I need to probably think about that. He said I'm well set up so the drought over the years hasn't affected me, but there's other people it probably has affected like previously. He said, I can sustain a few years, but some people can't. One year can break them. (Respondent Vin 10 2020)*

Some people did not realise how bad the drought was in other areas, because the drought was quite localised across Victoria:

*And we saw when you got out of the vehicle basically into the desert and your feet were immediately covered with dirt just how desperate things were. And so just that until you actually experience something you can talk, and you can see it on telly, you can watch it on Landline. But until you actually experience it firsthand you really don't know the struggle that people go through. (Respondent Vin 11 2020)*

In addition to the DCSI grants, the Society also provided other help to affected communities:

*So St Vincent de Paul provided quite a substantial amount of money towards freight over a period of about 2 months, 2 to 3 months I think it was, and I can't give you the exact figure but it was in excess of \$25 000. ... We did buy some oat and hay and things like that too. (Respondent Vin 11 2020)*

In **South Australia** and **Western Australia**, the Society's drought coordinators administered followup assistance in much the same way:

*People applied for the grant online or on the telephone to Canberra, or wherever the call centre is, that's right. But, we follow up locally with those who want extra – want to know about other supports. (Respondent Vin 6 2020)*

Both states are large, and many of the LGAs for which the Society was responsible do not have local conferences, so coordinators' knowledge about other assistance available is key. In both states, a key feature of the support provided was giving people information about where else they could go for help:

*Well, we get back to them, but really and truly, there's only a couple of locations in the LGAs that we've got that have Vinnies' conferences in them. So, [town] and [regional centre] are the two main ones. So, we do, when it's emergency relief they're looking for, we definitely direct them to the Vinnie's conference, but there's other things that we can also do – we've made up a list of other drought assistance, and it's the rural financial*

counsellors, so they've – and also the National Water Mitigation grants, also the Community Resource Centres. In WA, that's funded by Royalties for Regions program. ... Yes. And so, they often have some emergency relief, so again, that's emergency relief – it's not really drought relief, but it can help. And then of course, there's – we haven't really directed them there, because it's not something that we're able to do, but the CWA have a \$5000 package, but I think that's national. (Respondent Vin 6 2020)

So I have done the same thing. I have touched base with government here ... any councils, people that were drought coordinators, Red Cross, local businesses, we've used the media, we've used letter drops for the first time round. And then we've just recently done it again. So, you know, it's been a kind of a one-person marketing. (Respondent Vin 3 2020)

And they've got this absolutely amazing brochure, South Australian Guide to Drought Assistance, and on the back it's got all the different places to ring about health and wellbeing, and all the help you can get for finance, farm or livestock. So I've sent that out to a lot of people as well. (Respondent Vin 3 2020)

As with other parts of Australia, people contacted about further assistance were very unlikely to want anything else if they had received some rain:

You know, got a list of the followups, and I've sent out 200-odd emails, and I probably got 20 back. And all of them have said, you know, yeah, we initially said that we did want it – and this is in the last 3 months that these people have been funded. But we've had good rains, and everything's green, and mentally we're feeling better. We've turned the corner, we're happy. So ... And we have had really good spring rains. (Respondent Vin 3 2020)

Most of the Society's staff, members or volunteers who were interviewed were very appreciative of the support from the drought coordination team within the National Council. The state-based drought coordinators were also

connected to the national team and each other through fortnightly video conferencing:

*I've felt that the support was there if we need it. I'm pretty self-sufficient, and if I needed something I'd go there. (Respondent Vin 3 2020)*

They also commented on how responsive the central team was, and were especially pleased with the central team's willingness to be flexible:

*And I'll give you an example. After the [offshore island] bushfire, [offshore island] was not interested in drought. Not interested. So they had about eight applications. So we went to [National Council] and said can they do them manually, can we have somebody over in [offshore island], because they don't have conferences over there, they don't – very small parish. Can we have somebody over there to give us some support? And as at the end of September over there that turned around to 259 applications. (Respondent Vin 3 2020)*

One of the Society's drought coordinators commented on how recipients had found the national call centre team really helpful:

*He said, this woman, [name], rang me like at 8.30 at night to go through it with me and he said, I've never found anything so easy and so helpful. ... So, it was like, he said, it was a really great experience. ... So that was [name] who did that. And yeah, they've been fabulous. Like someone had put their wrong bank details. They followed it up straightaway. Yeah, they've been great. (Respondent Vin 10 2020)*

Consistent with the fact that some people had trouble with the online application process, one staff member suggested making alternatives available:

*The difficulty, I think, and where I believe we've missed out on a little bit this time – and I'd suggest that that would be nationally, ... I think we needed to take manual applications and maybe place ourselves in a position where we could take those manual applications, in a library or somewhere, one day a week. ... I think we probably could've got more if we'd have allowed designated people to take manual applications. And I reckon the*

*Salvation Army did that too. I wouldn't be surprised if that's what they did, because they've got their captains walking around and their people ... turn up with manual applications. (Respondent Vin 3 2020)*

Some of the Society's drought coordinators were concerned about the centralisation of the application process because they felt they were less connected with recipients and other organisations in their communities:

*As DCSI 1 was done, was run, first of all, we built lots and lots of relationships with councils and different stakeholders, extended stakeholders, because we didn't use conference members. ... So I had to work out pretty much how I would build relationships, get the word out, get out brochures, flyers, all that kind of information. So then when DCSI 2 was done, and it was centralised, I then had to work those relationships again, but on a different level, because initially to start with they were quite resistant. (Respondent Vin 3 2020)*

*Probably, I was a bit disappointed that our National Council decided to do things online from one central point with the second round of assistance, because to me that takes away that personal connection to people. (Respondent Vin 7 2020)*

Another Society member noted the personal toll on some staff and members providing followup and support to grant recipients, and agreed that there should be some kind of support, not unlike supervision in social work, for the people out 'on the coal face' actually making the calls:

*But the call-back system that we got so involved in, a few of the staff members, our staff members, would have become emotionally involved with that just because the drought has been going on so long, the amount of, so many people are affected. (Respondent Vin 4 2020)*

Given the Society's federated structure, such support would be the responsibility of the state councils, although the national drought team advised the state drought coordinators that they would cover provision of that support. Fortnightly video conferences between state drought

coordinators and the national drought team took place throughout the project to share information and identify and respond to any emerging operational issues.

An important theme emerging from all the interviews with the Society's staff, members and volunteers was that they should not duplicate the work being done or the assistance being provided by other organisations, but should work with them to provide better support for local communities:

*I guess through working with council in those early days, a lot of them had drought support officers who we kind of linked up because they are usually excellent. And once you went through where it was, the website, the phone calls, where the application forms were, all of those things in the early days, I think they were – they actually were able to provide support. And I would stand by the fact that where councils had those people in place, those positions in place, or somebody designated to run with that, then it was a lot easier. (Respondent Vin 3 2020)*

*I think that this is an area that maybe Vinnies needs to look at next time round, and that's ... to work in partnership with people like Red Cross. (Respondent Vin 3 2020)*

Related to this is being flexible with the kind of activities the Society can provide, including in response to other agencies and groups:

*I have had somebody today [say] that they were getting a bit tough, so another person rang me to see if Vinnies could sponsor a suicide prevention network awareness, and [spoke] for quite a while around what they do and all the rest of it. So for me sometimes it's hearing about different small splinter groups around the place that are doing things for their local communities too, and that's really helpful to know. (Respondent Vin 3 2020)*

For many of those interviewed, this use of local knowledge to support communities was a major strength that the Society brings to assisting people experiencing natural disasters.

## 8 Other forms of assistance

There are various other forms of assistance that farmers, farm workers and farm contractors/suppliers who are being affected by drought can access. The DCSI Recipient Survey asked about a range of forms of assistance other than the DCSI grant.

### 8.1 Government assistance

This evaluation provided an opportunity to identify the level of awareness of what financial assistance is available to people and to understand the apparently low take-up rates of some kinds of government assistance, such as the Farm Household Allowance. This was done through both the quantitative and qualitative components of the project.

The Farm Household Allowance is a social security payment for farming families in financial hardship. To be eligible for the Farm Household Allowance, a person must either be a farmer or partner of a farmer, meet income and asset test limits, and meet mutual obligation requirements. The maximum amount of Farm Household Allowance that can be received is the same as the maximum rate of JobSeeker payment or Youth Allowance. It is paid fortnightly for up to 4 years in each specific 10-year period. An activity supplement (up to a lifetime limit of \$10 000) is available to pay for activities to help improve recipients' financial position.

The survey data showed that, overall, three-quarters of farmers were aware of the Farm Household Allowance (75.5%). Of those who were aware of the allowance, 41.2% had applied for it and, of those who applied, 62.4% were successful and received it. Of all farmers, one-fifth (19.4%) had received the supplement.

One of the problems with the allowance identified in the qualitative interviews was the assets test,

which fails to recognise that many farmers are asset-rich, but cash-poor:

*A lot of people I've spoken to whose situation has changed have got too many assets to qualify. ... And that strikes me as a problem because farms are notoriously asset-heavy. (Respondent Vin 6 2020)*

Many of those interviewed described how onerous both the application itself and the mutual obligation requirements are, with some not bothering to apply or reapply for it for that reason:

*I think that the Farm Household Allowance needs to be less bullshit paperwork. (Respondent W1.11 2020)*

*You need to meet with an accountant and a rural financial counsellor and meet with five different people and it's a lot of work. So, lots of people just weren't [applying] because they just heard that it was too much work. So, changes were made, and the government said, uh, it's so much easier now, but it's still wasn't. And even now it's still a very rigorous process to apply for. (Respondent Vin 8 2020)*

*I was on the Farm Household Allowance for a while. I'm not now. As soon as it rained, I canned it because my caseworker was just so hard to deal with, I just was out of there as soon as I could. (Respondent W1.22 2020)*

*I think a lot of farmers get frustrated with applying for different funding. Government funding where they have to prove that they're undertaking financial courses or doing extra things to their farms where really everything's in order. It's just because it didn't rain for 3 or 4 years. (Respondent Vin 8 2020)*

In terms of other forms of drought assistance from the government, some of those interviewed

reflected that was now much better than it had been in the past:

*They've probably done a better job this time than previously with those rate reliefs and transport subsidies. They definitely did the transport subsidy better to the effect where the prices were capped per kilometre, rather than years ago it got rorted. (Respondent W1.1 2020)*

*We've got a bit more recovery than we normally do. The Rural Assistance Authority are doing travel grants for feed and fertiliser at the moment, and they've never done that before ... and we got a, I think, a \$15 000 grant from the government to help us with our fencing. (Respondent W1.16 2020)*

A number also noted the extent to which the new instant tax write-off had enabled them to upgrade infrastructure or equipment to prepare them better for getting through droughts and other disasters:

*One thing I've noticed has been the instant tax write-off, like the last 4 years, each year we've bought a silo because you can get it off your tax, basically. Rather than taking 20 or 30 years, which is like in 2016, which allowed us to store more grain and be more prepared. It's been one of the best things. (Respondent W1.1 2020)*

However, other forms of government assistance were seen as out of reach for many. The most common example was the increased availability of low interest loans, or loans with an interest-free period. Because of the length and severity of the drought, many people, especially farmers, were already carrying significant debt. For some, this meant they did not qualify to borrow more, for others, the debt was already crippling:

*No, we can't get money for nothing because you've got to have money to actually apply for those loans. I can't get those loans because my equity, because I'm in such a bad spot because we've had three bad years, I can't qualify for that. (Respondent W1.10 2020)*

*I just feel like the government hasn't really helped us at all because they've got the bar set too high, because everyone's got these*

*assets, and they go, 'Ah, no, you've got too high assets, so we can't give you anything.' And then they're saying, 'Ah, yeah, well, you can do an interest, a low interest loan to do something,' but most of us don't want to go into more debt to be able to try and do anything. Like, we actually had to borrow, we borrowed \$130 000 ... after the fire, to help us just re-fence our boundary. ... We weren't eligible to get any Centrelink or anything like that, so yeah, we just found that any reserves of money we had has just all gone into keeping us going, and now basically the drought's finished, but we can't – we now need to borrow money to put the oats in, all that sort of stuff. (Respondent W1.12 2020)*

*And they had been trying to say – I mean, people weren't asking for cash handouts as such, but they really didn't want to take on more debt with all those loans. And that was a lot of what was on offer through the RAA. Rural Assistance Authority, I mean, people went, 'No, we don't want more debt. That's what we're trying to get out of'. (Respondent W1.21 2020)*

As with the Farm Household Allowance, applying for other government assistance was seen as too onerous:

*We had a little bit of drought assistance from the government, as in freight rebates and stuff like that, which to get through the paperwork to get the rebates was harder than actually doing your job. That was the unfortunate part. Look, the support was there, yes, on paper, but you really needed nearly to employ somebody else just to do paperwork to try and get the grants from the government. (Respondent W1.2 2020)*

An associated issue was the time it takes to have applications for assistance assessed:

*I was the first one to put an application in, in November 2019, starting the process, and I got a help along because I made my application very public so people could benchmark where they were at with their applications. It's a very difficult thing to do, to personally put your own business out there, faults, warts and all, but I did it. I have received a final approval,*

*and it's just been processed 3 weeks ago.  
(Respondent W1.15 2020)*

Such delays also have an impact on whether or not banks will feel the pressure to foreclose on their mortgage or other loans, which adds to the uncertainty and stress:

*And we've got our next review coming up in February, so how's that going to work? The banks aren't going to know whether the government's going to carry some of the debt for us or what. So, it's going to make it fairly hard from their point of view to make a decision as to whether they're going to let us keep going, but that's the trouble with the system. There's just so much demand. Like I put my application into them at the end of September and they said there's 3800 other people in front of you just for this month alone.  
(Respondent W 2.4 2020)*

There was a general feeling across most of the interviews that the governments should take on more responsibility for supporting the agriculture sector as a whole, including through the provision of different kinds of assistance:

*So, anything governments can do to say, 'We want you, but we don't want you to go away. Well, then if you need to go, well, then that's fine. We'll help you go, but if you're good farmers and you're prepared to stick with it. Well, we want you to stay and we want you to clean up, but we can't throw money at you willy-nilly, but we've got these options here and we think we can help.' That would make a huge difference to the rural economies, if they've got some strategies to help farmers spread their risk or diversifying their geographic locations across different areas from low, medium, high rainfall. That's probably going to really make quite a ... difference if they can work something out there. (Respondent W2.4 2020)*

Just as the COVID-19 pandemic affected many aspects of people's lives, the government's response was also discussed at some length in interviews. While there was recognition that a massive injection of funding was needed to support the economy and individuals and families affected by job losses, there was also some

resentment of such a quick response compared with the years many people had been in drought and struggling without assistance:

*I think, I actually think there's probably a lot of people who, like myself at the moment, who are questioning how much money's being thrown out with COVID. I believe that, no, I think the government at times probably could just be a little bit more supportive of holding the fabric of the community together a bit, too.  
(Respondent W1.18 2020)*

*I think they felt oh my God, COVID – within 6 weeks [government money] was flying out, you know, like anything. And if people had had that opportunity, they probably wouldn't be in such financial strife right now. (Respondent W1.21 2020)*

At the same time, many benefited from the new JobKeeper payment and increased rates of other payments such as JobSeeker:

*Thank God we got JobKeeper, which I don't know how we winged it, but we did. So [my sons are] actually working, but they're also working off-farm as well, just to keep going.  
(Respondent W1.10 2020)*

Many of the Society's people noted that the regular demand for their emergency relief had decreased during COVID-19, mostly due to the new and increased payments:

*It's a bit hard to say yes or no. We have been quieter since COVID, definitely in terms of our emergency relief downstairs; the number of people asking for assistance. (Respondent Vin 3 2020)*

*You see in the media lots of people needing more assistance because of COVID because they've lost jobs that type of thing, we haven't seen that out here in the country. If anything, our calls for assistance ... have declined with COVID with JobKeeper. ... We had conferences that might have seen 30 people a week drop to one person a week for some months and it's still, it's starting to pick up now but still, yeah, much less calls for assistance.  
(Respondent Vin 8 2020)*

By the same token, since payments have started returning to their previous levels, demand has started to increase again, indicating that the existing rates are too low to support individuals and families.

### 8.2 Other services

The high levels of financial hardship and mental health and other health issues being experienced by those who received assistance under the DCSI mean that they are likely to require a variety of services. There is also evidence that farmers tend to be unwilling to seek help (e.g. Thomas et al. 2003, Judd et al. 2006). There can also be a lack of services available in regional and remote areas.

The DCSI Recipient Survey asked whether the respondent had used any of a variety of services in the last 12 months. About one-third said they had not used any services in the last 12 months, and about two-thirds reported having used one or more types of services. The most commonly used services in the last 12 months were health services (47.4%) (Figure 14). Almost one-third (32.9%) reported having used financial counselling, advice or assistance, and just over a tenth (11.8%) had used counselling or other support. The relatively high percentage of respondents reporting that they had used

financial counselling, advice or assistance reflects how important those services are in rural communities. The services were rated highly in qualitative responses. They were described as helpful and relevant, with a good understanding of issues facing rural families.

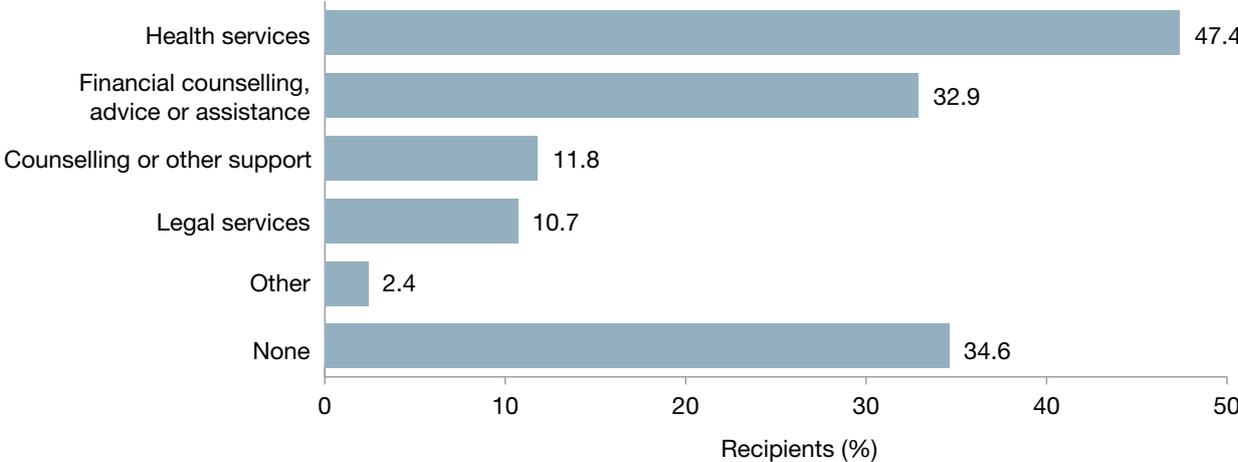
There was general agreement among those who participated in the in-depth interviews that health services were reasonably good, even in small communities. For example:

*So in our local little town we've got two doctors' surgeries side by side and both of them have four doctors in it, so we're great for doctors. And, look, not that we've seen our local doctor for anxiety issues, but I gather a lot of people have, and I think they're very good to talk to. (Respondent W1.16 2020)*

*And the other thing I think we're pretty lucky about is we have very good emergency services, so we have a very good ... at the hospital and support staff. We have very good doctors and ambulance officers and police officers, and they're quite visible in the community. (Respondent W1.18 2020)*

It was also accepted that travel to larger towns or regional centres for specialist health services was

**Figure 14 Services used in the past 12 months**



Notes: Multiple responses allowed.  
Source: DCSI Recipient Survey, 2020

to be expected, as people from small towns travel for many other services:

*[Medium sized town], you know, they have specialists and they fly in for a couple of days and then fly out again, you know? So most of the people from here travel down to [regional centre] anyway. To go to a doctor you go to [regional centre]. (Respondent W1.17 2020)*

*Ah, that's hard to say, too, because you know, we travel a lot for things anyway. Like, we've always had to travel for specialists, or we've always had to travel for the dentist. (Respondent W1.11 2020)*

Views on the adequacy of mental health and more general counselling and support services were more mixed:

*But there's a significant amount of funding that's supposedly been set aside to come into the district from a number of different sources and I'm in a few different meetings with our state agricultural group as well as local council. And I keep asking the question about the funding to mental health because we're not seeing it hit the ground. (Respondent W1.3 2020)*

*Yeah, there's plenty of places that provide other normal counselling services, namely [organisation] and that sort of place. ... So, there's no shortage of help. It's all getting pretty stretched now with COVID and everything, but it's definitely there. (Respondent W1.6 2020)*

*[Small town] is fairly well serviced for what it is. There's usually a number or something you can ring. We do have a men's shed, which I believe is quite a good support for the men around the place. There's quite a bit of disability support and aged care. When I say quite a bit, for an area this size. (Respondent W2.6 2020)*

A number of interviewees noted that people, especially men, were more likely to go to counselling now than they were in the past:

*I think farmers are more likely to go and talk to counsellors, but that's probably been from the millennium drought. ... I think people*

*are more likely to go and ... there's the Rural Counselling Network's been around so long. So, there's been more support there and the stigma of talking to a counsellor is not there now. (Respondent W1.6)*

But there are still some barriers to people using counselling and other support services:

*I think the problem with counselling is the turnover. You know, we're constantly – you just get a rapport with someone and people are liking that particular person, and accessing that service, and then all of a sudden there's a change, and then they won't go back again, you know. (Respondent W1.21 2020)*

Over recent years, there has also been an increase in the availability of allied health services:

*There's an organisation that they're a bit everywhere in the rural area. It's owned by a rural person [and it's] called Vital Health. And they have occupational therapists, including mental health. And then they have physios and exercises, and all that sort of thing. They come to [town] once a fortnight, and they go into all the small towns [in western Queensland]. (Respondent W1.9 2020)*

Importantly, most of the Society staff, members and volunteers said that they routinely refer people needing more than social support to relevant, often specialist, services:

*Well, if they're indicating that they want other support, we do what we've always done in West Australia if there's not a conference nearby, and that is, we direct them to other kinds of supports that are sometimes local, depending on their situation. So, if it's someone who's saying that their family's in strife, they've had family come to them through domestic violence, and this, that and the other, then I'll tailor my response to them to their situation, and look for the right services. (Respondent Vin 6 2020)*

As shown in Figure 14, the second-most used service in the last 12 months was financial counselling, advice or assistance. In the qualitative part of the project, many respondents identified rural financial counsellors as the most

important and helpful in providing support and advice. Many identified that this was because they had the technical knowledge, but were also approachable and usually have a good understanding of the issues facing country people, especially farmers:

*But if you get the right people talking to them that can speak to them – as well as understanding finances and being a people person, they also need to be familiar with the land so that they can talk the talk of the producer. So that when he says something that is particularly land orientated that person will understand. So if you can combine somebody with all those attributes, people will talk. (Respondent W1.9 2020)*

*So, if a rural counsellor was assigned to each farming family, or every primary producer had one, that would be your first point of call to say, 'What's that?' Or even on an email list as well, so that would avoid the problem [of people not accessing available grants and other assistance], too. (Respondent W1.22 2020)*

*I know there's a really, really good financial counsellor that's – I think he's based in [regional centre], and he goes as far as [small town] or [other small town] and all that. He's a bit of a living legend in this area. And, I don't know his name, but I know he exists, so if I wanted financial counselling, I would know that he exists, so I'd only have to make a couple of phone calls to get the ball rolling. (Respondent W2.6 2020)*

As well as financial advice, the financial counsellors were seen as having a key role in having hard conversations with people and helping them make decisions:

*And [husband's] uncle, that's now selling with that rural counsellor's advice – well, not advice, suggestions, and him sowing the seeds – he didn't decide for them but he encouraged them to make a decision, or reach a decision in whatever form that they decided – that's what needs to happen more. They wouldn't have done it without that process, and the drought, because it's an emotion. It's their home, it's what they've worked at for 20*

*or 50 or 100 years, or whatever. (Respondent W1.22 2020)*

The Society working hand-in-hand with rural financial counsellors as well as other services in communities was also seen as important:

*[Some] other people are doing things much better than we can, and the rural financial counsellors really have been a big support to everybody, and a very much-needed little group there. (Respondent Vin 7 2020)*

*They relate to farmers and they're just on the ball with all of the benefits that are able to be received from government. And we've sort of worked part and parcel so sometimes those guys referred to Vinnies and particularly we're referring to them. So that coordinated approach to those rural financial counsellors that's the service that people need. (Respondent Vin 10 2020)*



## 9 Conclusion

This evaluation of the St Vincent de Paul Society's rollout of the Australian Government's DCSI Round 2 has shown overall that the grant was administered effectively and was well-targeted, being received by people who really needed it. Recipients found the application process quick and simple compared with many other government payments, although there was evidence that the online application was a barrier to some people. This could be avoided by having other options available, such as paper forms or using Society members to help people apply.

The standardised measures of hardship used in both the application and the survey indicate that there were very high levels of financial hardship and stress among recipients. Qualitative data reflected the hardship being experienced by individuals, families and communities due to the length and severity of the drought in many parts of Australia. The ongoing drought has also had a detrimental effect on people's health, with very high rates of significant mental health problems and fair or poor self-assessed overall health status reported.

The effects of the drought have been exacerbated by the economic and social damage caused by the COVID-19 pandemic. There was strong evidence that farmers, in particular, will take many years to recover financially from the drought, especially with added external pressures such as falling prices for commodities, increasing stock prices and closing or changing export markets. Barriers to recovery included high levels of debt and the high costs of restocking, as well as an urgent need for improved infrastructure to support a more sustainable water supply, such as water pipelines and bores.

While the DCSI grant was modest compared with the levels of debt in the agricultural sector and farming communities, it was seen as flexible and valuable assistance. The grant was mostly spent in local communities, which is consistent with one

of the intended outcomes of DCSI, to boost local economies.

The new and increased payments provided by the government in response to the COVID-19 pandemic also assisted many recipients of the DCSI grant, although that highlighted for some the promptness of that assistance compared with the length of time they had been in drought. Demand for the Society's emergency relief decreased during COVID-19, but has started to increase again since income support payments have started returning to their previous levels.

One of the aims of the funding model was to help people know what other financial support and other services were available to them, as well as to provide financial and practical assistance and refer people to specialist services as required. The DCSI grant application, assessment and payment processes were managed centrally by the Society, including through the operation of a call centre. People requesting further assistance were then referred by the national drought team to state-based drought coordinators, who either provided assistance themselves or referred their details on, sometimes through diocesan presidents, to local conferences. While most of the additional assistance requested was financial in nature, more than half of DCSI 2 grant recipients received additional followup from the Society, with most reporting the assistance as being somewhat helpful to very helpful.

The funding model used by the government to roll out DCSI 2, using major charities with a local footprint in many areas across Australia, appears to have been very effective. This suggests that it is a sound model for getting assistance to individuals and communities affected by both ongoing and sudden-onset natural disasters.



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## Notes

- 1 [www.bom.gov.au/climate/drought/](http://www.bom.gov.au/climate/drought/)
  - 2 Details of the DCSI are available at <https://business.gov.au/grants-and-programs/drought-communities-programme-drought-community-support-initiative>.
  - 3 The Society is an international not-for-profit organisation focused on assisting ‘people in need and combatting social injustice across Australia’ ([www.vinnies.org.au/page/About/](http://www.vinnies.org.au/page/About/)). It is a Catholic faith-based organisation comprising paid staff, members and volunteers, of which there are more than 60 000 in Australia. The Society advocates for and assists ‘those in need’ in areas such as homelessness, disaster recovery, emergency relief and seeking asylum.
  - 4 The DCP provides support to communities in the most drought-affected regions of Australia. In August 2018, the Australian Government extended the DCP to run from 2018–19 to 2021–22, with funding of \$301 million. The funding is to provide short-term support for local economies, including increasing local employment and addressing social and community needs ([www.regional.gov.au/regional/programs/drought-communities.aspx](http://www.regional.gov.au/regional/programs/drought-communities.aspx)).
  - 5 To be eligible, the person had to be living and/or working in an LGA that has been specified by the responsible minister as being drought affected.
  - 6 This means Respondent 11 in wave 1 of the survey. Similarly, respondents in wave 2 are denoted as Respondent W2.x 2020, and Society staff, members and volunteers interviewed are denoted as Respondent Vin x 2020.
  - 7 After excluding respondents who withdrew from the survey after answering only a small number questions, the proportions in each occupation remain very similar (77.5% farmers, 13.6% farm workers and 8.9% farm contractor/farm supplier). This suggests that there is no systematic bias with respect to occupation among those who started but withdrew from the survey very early.
  - 8 The SF-36 module is: These questions are about how you feel and how things have been with you during the past 4 weeks. For each question please give the one answer that comes closest to the way you have been feeling.
- How much of the time during the past 4 weeks:
- have you been a very nervous person?
  - have you felt so down in the dumps that nothing could cheer you up?
  - have you felt calm and peaceful?
  - have you felt down
  - have you been a happy person?
  - The response options are: all of the time; most of the time; a good bit; some of the time; a little; and none of the time.
- 9 The question is: In general, would you say your health is: excellent; very good; good; fair; or poor.

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## CENTRE FOR SOCIAL RESEARCH & METHODS

+61 2 6125 1279

[csrm.comms@anu.edu.au](mailto:csrm.comms@anu.edu.au)

The Australian National University  
Canberra ACT 2601 Australia

[www.anu.edu.au](http://www.anu.edu.au)

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