

## OVERVIEW AND HISTORY OF INCOME SUPPLEMENTATION SERVICES IN THE BROTHERHOOD OF ST LAURENCE (1972-1996)

### 1. Background

BROTHERHOOD OF ST LAURENCE  
67 BRUNSWICK ST. FITZROY, 3065  
ARCHIVES (LIBRARY)

#### The Income Support Project

In early 1995 the Directors of the Brotherhood of St Laurence (BSL) requested that the Social Action and Research Unit (SAR) undertake work to generate information which could assist the BSL to consider future service development needs or options for Material Aid, Emergency Financial Relief and No Interest Loans programs. (The Income Support Project)

The request was driven by the following considerations:

- Directors were concerned that the nature of the BSL's activity in income supplementation services as a whole had not been given formal attention for some time. During this time (mid 1980s - mid 1990s) a range of additional services had been developed. As such Directors felt it was important that they gain an overview of the BSL's service activity in the area and adopt a coordinated approach to future service development. Within this, Directors wanted to re-examine the role of the BSL in this area of service activity.
- There was a perception that there was a need to re-examine the social action capacities of the income supplementation services and to strengthen these.
- Directors wanted to put in place a process which would develop information and insights which could assist services to both examine their current activity and consider future service development issues in the context of Directions 2000<sup>1</sup>.

At their meeting in July 1995 Directors agreed that the Income Support Project should develop information to address the following questions -

*What has been the nature and purpose of BSL service activity in this area from an historical perspective?*

*What are we currently doing in the area?*

*Who are we helping and how are we helping them?*

*What information are we collecting from our services and how is it being used?*

---

<sup>1</sup> Directions 2000 was a major organisational review which was carried out in the latter months of 1994. The review developed a set of frameworks and criteria to guide service development, involvement and practice.

*How does our current activity "fit" with Directions 2000?*

*How is the world changing?*

*What are other agencies doing with respect to service provision in this area?*

*What could/should the BSL be doing, what are the implications and what changes would be necessary?*

### **Purpose of the paper**

The purpose of this paper is to outline the history of the BSL's involvement in Material Aid, Emergency Financial Relief and No Interest Loans schemes, up to the present time(1996). In particular the paper is concerned with service development since the 1970s because the services as they are characterised today have their origins in this period.

The paper is intended as an internal paper. It represents one part of the broader information generated by the Income Support Project. Other aspects of the project have included:

- a "review" of data collection in the income supplementation services;
- consultations with BSL service delivery staff concerning the current nature of service activity and emerging issues for service development;
- consultation with some users of the services regarding their views on the value of the services and areas of unmet need;
- consultations with some external agencies involved in services of a similar type and agencies concerned with income support policy regarding their views on the emerging external environment and the role of the BSL;
- a review of the broader income support policy environment;
- some initial reflections on the implications of Directions 2000 for this area of service activity; and
- an internal working paper which summarises this information, raises issues and indicates areas for future attention or development. (Elkington, D: forthcoming).

## Contextual issues

At the time of the development of the Income Support Project the BSL had a range of income supplementation services spread across the four BSL regions ( Metropolitan, Peninsula, Barwon and Central Highlands). The history of the development of each of the services is included in this paper. The BSL later devolved its service activity in two of the regions ( Barwon and Central Highlands) partly in line with Directions 2000's focus on the BSL as a Melbourne based organisation.

In considering the development of the services, it is important to acknowledge that the development of individual services has been influenced by several factors. These include:

- the BSL's broad goals and the major ways in which the BSL is organised to meet those goals;
- perceptions of the needs of low-income people;
- the organisation's philosophical or political base;
- specific practice developments or advocacy concerns;
- local service environments; and
- by the availability of financial and human resources.

The relative priority given to any one of these factors has varied considerably.

While these issues are not dealt with in depth, the paper adopts an approach which is mindful of these factors. As such the paper attempts to locate the development of income supplementation services in the BSL within some of this broader contextual information. The paper identifies the broad organisational, philosophical, or political underpinning's of the BSL's service involvement in the income supplementation services area as a whole; the broad practice models, advocacy or policy considerations underpinning service development in each of the service *types* (ie: Material Aid services, Emergency Financial Relief, and No Interest Loans Schemes) in addition to describing the specific nature and circumstances of individual service developments in the different locations. The paper provides some limited staffing and budget information in order to give the reader a sense of the current scale of the services.

## Structure of the paper

The paper is structured to focus first on the broad context which underpins the BSL's service involvement. This includes an identification of the broad goals of the BSL and the organisation's philosophical underpinnings: a definition of income support services as the group of services under study; and the identification of the key factors which have influenced the development of the BSL's income support services as a whole since the 1970s.

The paper next groups services by service type (ie: Material Aid, Emergency Financial Relief and No Interest Loans Schemes) identifying any common circumstances or concerns which have led to the development of each type of service.

The paper then describes individual services within this.

In this way the paper attempts to identify the overarching factors which have underpinned service involvement, while acknowledging the importance and specificity of local contexts.

A table documenting the development of income support services in the BSL is also provided.

## Method of data collection

The history paper is mostly based on the information drawn from a number of previous BSL reports, including Annual Reports and specific studies undertaken for the purposes of service evaluation or service development in the income support area. Service managers currently involved in the delivery of the BSL's income supplementation services also provided information on individual services and their local contexts, including service budgets and staffing.

## Limitations of the paper

The paper represents the first attempt to assemble information relating to the development of income support services in the BSL.

- The amount of information varies for each service. For example, where service development has been guided by formal planning processes or driven by demonstration objectives, there was more documentation than where services have been developed as an adjunct to, or component of, other services developed to meet needs at the local level, or where existing or original service models have simply been "replicated" elsewhere.
- The paper is limited to providing a *descriptive* overview of the nature of BSL services in the income supplementation area, the rationale for their development and the local service contexts. This is because Directors were mostly concerned to gain a broad overview of the nature of BSL service activity.

- *The paper does not represent a detailed analysis of the programs.* For example, the paper does not include an analysis of the degree to which the programs met or are meeting their intended goals or analyse how the programs operated or are operating in practice. Nor does it analyse what has been gained from the BSL's involvement in income support services over time.

To some extent, the nature of current service activity in the Material Aid and Emergency Financial Relief areas relative to the original philosophies and aims of services is touched on in the final report.

The primary intention of the income support project is to identify issues for attention or to consider future service development needs based on current service user and provider perceptions of emerging issues for service delivery, Directions 2000, and perceptions of the 1990's external environment.

A thorough evaluation of the impact of and lessons from the BSL's work in the income supplementation area would need to be the subject of a different and much more substantial project brief than given for this project.

With respect to this, the existing evaluative information available for the different programs is variable. While there have been various pieces of evaluative work undertaken over time in the Material Aid area in both Fitzroy and Frankston, there are also some significant areas of service activity and experimentation where there is no written evaluation or documentation. For example, there is no written documentation or evaluation of the experiences of the Sharing Centre project<sup>2</sup>. At the time of writing this paper there have been no formal BSL evaluations undertaken of the newer No Interest Loans schemes (NILS); or of the BSL's Emergency Relief programs in Whittlesea and Craigieburn<sup>3</sup>.

### **Areas for further work**

If further work were to be undertaken to identify what has been gained or learnt overtime from the BSL's involvement in income supplementation services processes need to be put in place which would enable current and past staff and other key individuals who have had an involvement in the development, delivery or evaluation of the BSL's income supplementation

---

<sup>2</sup> The Sharing Centre Project was developed in response to a formal evaluation of Fitzroy Material Aid in 1980 (Montague, M; 1980). The Centre emphasised the principles of reciprocity, self help and community development and provided opportunities for low-income people to contribute their skills to a range of self help programs. The Centre housed a range of activities including, a low cost new clothing shop, food Co-ops, credit Co-op, material aid and community lunches.

<sup>3</sup> While there hasn't been a formal BSL evaluation of the BSL's NILS, the Good Shepherd is currently conducting an initial state wide evaluation of NILS programs. The preliminary evaluation material is largely descriptive, the report indicating areas for future service attention rather than identifying broader policy issues at this stage.

services and/or in the development of income support policy and advocacy, to share their individual and collective wisdom in relation to the outcomes of the BSL's work, and any policy and practice insights which can be identified from service delivery experience.

If the findings of these processes were documented they would contribute to a fuller written history of the BSL's involvement in income supplementation services and the outcomes of that involvement.

## 2. The service involvement and the BSL

### The BSL's 'goals'

Historically, the BSL has based its work on its commitment to people on low-incomes. The organisation has been concerned to improve the situation of people on low-incomes and to prevent poverty and its entrenchment.

The BSL has attempted to address these concerns in four ways, namely through:

- practical support to people on low-incomes through the provision of goods and services;
- research and policy work designed to contribute to the prevention and entrenchment of poverty or to contribute to the alleviation of the effects of poverty, through developing an understanding of the causes of poverty, its effects and proposing change;
- advocacy and community education to develop broad based community support for the policy changes and program responses necessary to improve the lives of people on low-incomes or to prevent poverty and its entrenchment; and
- developing partnerships with low-income people and others concerned with their welfare.

The broad political position which underpins the BSL's approach to poverty is the view that poverty is not the fault of the individual, but rather is the result of structural factors, such as unemployment.

### The BSL's involvement in income supplementation services

Consistent with the emphasis given to providing practical support to people on low-incomes, the BSL has been involved in providing emergency relief in some form since the agency's inception.

Emergency relief usually takes the form of financial and/or material aid to meet an immediate need. Over time, emergency relief as provided by the BSL and other agencies has included the provision of cash, food, food vouchers, clothing, furniture, assistance with transport or with accommodation or accommodation related expenses. (McClelland and Gow, 1982; p4).

The term emergency relief implies one-off assistance in a crisis situation. However, the experience of the BSL and other emergency relief providers has shown that relief is also required as an ongoing supplement to inadequate incomes. In 1982, emergency relief as provided by the BSL and other Victorian agencies, was more realistically defined by McClelland and Gow as 'the provision of once off assistance *and with increasing frequency, an ongoing assistance to people experiencing continual and recurring crises*' (McClelland and Gow, 1982, p4).

The BSL has most recently adopted the term income supplementation services or income support services to describe this area of service activity within the organisation. Currently in the BSL, the term income support services is understood as '*an umbrella term*' used to describe various forms of assistance to support people on low-incomes to meet their basic needs, specifically through the provision of:

- *Material Aid ( clothing, household items, furniture, food /food vouchers);*
- *Emergency Financial Relief (cash, bills payment);*
- *No Interest Loans Schemes (no cost credit).*

(See: Income Support Services Practice Principles, BSL, 1994 )

### **Service development since the 1970s**

The origins for the development of these services as they are characterised today was in the 1970s and 1980s.

Service development and delivery in the income support services areas has been influenced by an interplay of factors over this time, including:

- *The Family Centre Project (in 1972)*

When the project commenced in 1972 most of the welfare sector's work with families on low-incomes (including the work of the BSL) consisted of providing professional case work services.

For the most part social work practice was predicated on a view that people who were poor manifested individual inadequacies or cultural patterns and behaviours that kept them entrenched in poverty. The Family Centre project challenged this view of people who were poor, suggesting that providing people with adequate financial resources and information, and giving them decision making power over resources and relationships was a precondition to low-income families being able to gain control of their lives and to change their societal relationships.

Overall, the Family Centre approach to working with families on low-incomes emphasised a combination of the following elements for service practice and involvement:

- that it be directed towards change in society's institutions, rather than change in individuals;
- that it be resource-oriented and not problem-oriented;
- that it lead to self-actualisation, and not stigmatisation of the individual;
- that it was a means of social change not social control;

- that life choices were made freely by participation, and not imposed by professionals;
- that professionals were a resource for people on low-incomes and services were accountable to them;
- that decisions were made by service users; and
- that service users should determine their own lifestyles, rather than having their lifestyles determined by discriminatory and discretionary provisions. (Adapted from Benn in Elkington; Innovation in Services - A Case Study of the Brotherhood of St Laurence, Conf. Paper 1993)

These elements most directly helped to shape subsequent BSL services development in material aid services. However the elements also represent the key philosophical and political starting points which have been taken into consideration in the development and delivery of the broader range of the BSL's income support services.

- *The External socio-economic environment*

The 1970s and 1980s saw continuing high levels of unemployment persistent poverty among people on social security pensions. Research and practical experience illustrated that relief was required as a form of both once off assistance and ongoing assistance to people experiencing continual and ongoing crises due to inadequate incomes.

- *The BSL's internal environment*

The BSL was concerned to meet the needs of people on low-incomes in newly emerging geographical areas of socio-economic disadvantage particularly in those areas where there was a high need and little service infrastructure. This resulted in the expansion of the BSL's service base. New income support services were established in these areas. Some areas replicated original BSL types and models of service, with adaptations to meet local needs and conditions. Some areas developed new service types based on local circumstances.

Community development and advocacy considerations were also taken into account in the expansion of the BSL's service base in the income support area. There was a view held by some staff in the BSL that a broader involvement of the BSL in service provision could help to inform the BSL's advocacy work, a larger and more varied service base in the income support area providing a better data base for advocacy purposes and giving greater credibility.

### 3. Material Aid Services

The origins of the BSL's Material Aid services as they exist today are most directly tied to the Family Centre Project (Montague 1980) although the BSL's Salvage Division, which later became the Donated Goods Division was established in 1957. Prior to the development of the Family Centre Project in 1972, services to low-income families were delivered through the BSL's Social Work Service, Aged Welfare Services and the Youth and Children's Centre. Financial and material aid were also provided through the social workers. A family's needs were assessed and goods were ordered from the salvage division with no opportunity for choice by the client (Benn, 1993).

#### The Family Centre Project

The Family Centre Project was a three year project which was set up to demonstrate that people on low-incomes had the capacity to control their own lives, given adequate resources and the right kind of service environment. The project was based on the concept that poverty was a structural problem rather than a problem of individual pathology and that changing the social and economic conditions of low-income families was a pre-condition to changes in their family and societal relationships. In this way, social work practice should be directed at changing the structure of society.

The Family Centre Project was established in Fitzroy in 1972. The project provided 60 families with the provision of resources and opportunities of various kinds, including the provision of a *regular income supplement* which guaranteed each family a regular and stable income. Assistance was also provided for housing. Assistance was provided to enable families to develop and participate in recreational and social opportunities.

Within the project a new *developmental approach* to social work practice was formed (the developmental model). This approach was based on the notion that to gain power over their lives low-income people needed access to four types of power: power over resources, relationships, information and decision-making. Those involved in the Family Centre Project were given control over expenditure of resources, including the weekly income supplement. The operation of the Centre itself affirmed members' rights to have power over information, relationships and decision-making in the Centre (Gilley, 1990). Techniques to increase the personal and collective power of members of the Centre included participation strategies, self-help mechanisms and de-professionalisation. Skills transference was also added as the Family Centre Project progressed<sup>4</sup>.

---

#### <sup>4</sup> Action Resource Centre

After its initial three years the Family Centre Project became the Action Resource Centre (ARC). The ARC moved to Clifton Hill in the early 1980s and the Brotherhood continued to provide financial support. It has continued to operate as a co-operative run by and for low-income people. A savings and loan scheme, providing no interest loans to low-income people, established by the ARC in 1976, later became the Fitzroy and ARC Credit Union and then the Fitzroy and Carlton Community Co-operative. The Brotherhood continues to provide financial support to both the credit union and the Action Resource Centre.

## Material Aid - Fitzroy

1970s

With the development of the Family Centre Project, the provision of emergency relief by the social work department ceased and a new material aid service, providing clothing and furniture to low-income people in the inner urban area, was opened in Fitzroy in 1972. Based broadly on the "principles" of the Family Centre Project (see page 8) the service was innovative in comparison to other material aid services provided at the time, in that *the main service aim was to provide 'material aid to vulnerable families on the basis of the social determinants of their need and not on their economic value.'* (Benn & Alderson 1972, p.2). That is, there were no strict guidelines drawn up to define 'low-income' or 'financial difficulties' (Montague, 1980).

The practice principles on which the new material aid service were based were *client choice of the goods or articles they required, high quality goods; enhancement of client dignity and a right to active participation.* A further objective was for the service to demonstrate that material aid could fulfil real needs in a way that did not demean users. (see Appendix 2: Material Aid Service Objectives, 1973). The service provided material aid to people from all over Melbourne and country Victoria until 1980 when it was regionalised and eligibility was restricted to people who lived in Collingwood, Fitzroy, Richmond and Carlton.

1980s

A 1980 review of the material aid service in Fitzroy however concluded that despite its original aims, the service *'had become residual, in that it was not developing its users or their means of coping'* (Montague 1980, p46). It had moved away from its original goals, and as demand had increased the quality of service had declined. There was evidence of *'...a cyclical pattern of innovation, routine, rigidification and deterioration, evaluation and then innovation again'* (Montague 1980, p.88).

Montague noted that there was also some confusion of aims in trying, through one service, to meet the two distinct but related *demands of provision of assistance in one-off or occasional crisis situations and the on-going supplementation of inadequate incomes.* This had resulted in restrictions being introduced and judgments being made about the deserving nature of clients.

The Montague report recommended that people with on-going need would ideally run a service for themselves as a resource exchange based on principles of reciprocity, self-help and community development while a small separate residual material aid service would continue to operate to meet the needs of clients in one-off crisis situations. It was proposed that close links be established between the services and with other sections of the BSL to ensure on-going development and innovation (Montague, 1980)

### *The Sharing Centre - Fitzroy 1980s*

In line with these recommendations, the Sharing Centre for low-income people opened in 1981. The centre provided opportunities for low-income people to contribute their time and skills in shared activities and to participate in the provision of services such as cooking community lunches, packaging, pricing and ordering in the shop. The Sharing Centre also provided material aid (BSL Annual Report 1981/82) rather than having a material aid service housed separately as had been proposed in the review. The Fitzroy and ARC Credit Union, whilst run by an independent board of directors, operated out of the Sharing Centre with the BSL providing 90% of its funding. Sharing Centre staff worked with a number of other groups to develop small food co-operatives for low-income people and the development of a consumer buying service was one of the outcomes of this work (BSL Annual Report 1982/83).

By the end of 1982 the Sharing Centre was experiencing the effects of the recession and over 300 people were visiting each week. A review was undertaken and it was decided it was no longer possible for the centre to meet its objectives under such high demand. The centre was not successfully functioning as a developmental project while also providing residual support services (D'Aprano, M 1995, pers. comm., 26 April). The service was split in two with an upgraded material aid service operating with less discriminatory eligibility criteria, less rationing of goods and more choice for service users. The food shops that had been part of the centre became the Under Current Co-operative supported by the BSL and run by a community management committee. (BSL Annual Report 1982/83). The co-operative experienced some problems associated with its historical connection with providing residual support to families in the area and it closed within the next two years (Green, D 1995, pers. comm., 28 April).

The material aid service moved to Brunswick Street, the location it still has today. In 1991 sales of low-cost new goods ceased and the funds were allocated to the new Emergency Relief Service in Whittlesea.

### *1990s*

Eligibility criteria for service users have remained basically unchanged since the early 1980s (D'Aprano, unpub.). Users must have a health care card and be a resident of an inner urban region currently defined as the area bounded by the Cities of Prahran, Fitzroy, Collingwood, Richmond, St Kilda, Melbourne and Port Melbourne.

The service has continued to operate in a way that maximises users' ability to choose from the goods available. The service currently provides material aid in the form of clothing, furniture, household items, linen and blankets and Christmas toys. However, limits are placed on the number of items any single family can obtain with a once-only provision of furniture. A limited range of white goods, baby furniture and mattresses are sold at factory prices through a lay-by system.

Currently 70% of the people using the service are from non-English speaking backgrounds (Rijneveld, December 1994, BSL Melb. Page 4). Many of these are recent migrants or refugees (MacDonald page 7).

Agencies providing emergency relief services in Fitzroy have also reported a marked increase in the number of people with psychiatric, alcohol and drug-related problems and associated behaviours approaching all services in Fitzroy for support. However it is difficult to tell whether this perception is actually due to an increase in the numbers of people with these problems or whether it is because these people often have a high profile in services and the community and therefore appear in greater numbers than they actually are (Rijneveld, 1994, page 5).

Overall figures on service usage have remained relatively consistent during the 1990s (Macdonald 1995 p). However, it is not possible from the data available on service use to ascertain whether the same people are using the service on a regular basis or whether different people are using the service irregularly (Macdonald, 1995, p3). According to staff perceptions, a number of people who live in the high-rise flats opposite the service use the service on a regular basis, some daily.

In recent years the service has experienced difficulties arising from the demands on the service along with a decline in both the quality and quantity of donated goods. Tensions exist in the service with respect to the provision of clothing. In particular, staff are concerned that with people using the service on a frequent and regular basis as a contact point as well as to obtain aid, the stock is depleted quickly and not available for less frequent service users. The development of an information and resource file, and strengthening links with other services over the last four years has enabled the service to provide users with further options through information and referrals to other agencies and resources.

Most recently (1996) the service has increased its information and referral capacity through expanding and developing a computer-based information service as part of the material aid service. The service is designed to provide information on a range of areas of relevance to people on low-incomes such as dental services, clothing, pharmacy assistance, rental assistance etc.

The development of the information service has been based on staff reports of the increasing numbers of requests from the general public concerning services for people on low-incomes and from low-income people themselves. The service reports receiving between 100 and 200 <sup>per</sup> telephone enquiries from people seeking information on services not provided by material aid and which relate to broader issues for low-income people and their service / support needs. It is also intended that the system can be accessed by service users as a means of self-referral and in order to encourage users to seek out other resources in the community.

The material aid service employed two full-time staff, one part-time and two casual staff in 1995/96. The annual budget was \$278,669. Of this, the aid budget was \$166,396. In 1995/96 approximately 10,905 people used the service.

## Peninsula - Material Aid

*1980s*

In the early 1980s the BSL, through its donated goods depot, was providing a material aid service on a small scale to welfare agencies and individuals in the Western Port area. In 1986 a review of the BSL service role in the Western Port region was undertaken in response to a perceived growing demand for material aid (Souter, 1986).

Some of the findings of the review were:

- service providers in the area had experienced a dramatic increase in requests for emergency relief reflecting the high levels of economic need in the area, with users requesting emergency relief as an ongoing supplement to pensions and benefits;
- participants in the review indicated a need to develop a regional support and information exchange network of providers which could address broader issues of poverty through activities such as involvement in state co-ordinating bodies and it was felt that the operation of the existing material aid "service" in conjunction with the donated goods division was inadequate and presented unacceptable difficulties for staff.

The report recommended the BSL provide a new material aid service in Frankston which would operate in a similar way to the Fitzroy service, and that the BSL support the establishment of a network of emergency relief providers in the Western Port region through funding a project worker for the network (Souter 1986).

In 1986 the new Western Port Aid Service opened in Frankston. The service was to provide material aid across thirteen municipalities and shires in the larger Western Port region. The objectives of the service were to:

- (i) provide a demonstration model on the way a material aid service can fulfill a real need in assisting vulnerable low-income people, and at the same time deliver the service in such a way that the humiliation of requesting material aid is minimised.
- (ii) provide material aid in the form of furniture, clothing, household goods and linen to any person residing in the Western Port region who:
  - (a) receives a pension or benefit entitlement card from social security;
  - (b) is on a low-income; or

- (c) is in financial crisis due to situations such as excessive private rental costs or sickness.
- (iii) provide material aid based on a physical environment which is compatible with promoting ease of access and the maintenance of dignity of service users;
- (iv) provide a range of good quality articles from which people may choose what they require by identifying their own needs, and not be subjected to humiliating or intrusive procedures;
- (v) provide information and access to those organisations that will assist in the resolution of personal issues and problems if requested by service users, but not as a precondition to service use;
- (vi) use the infrastructure of the BSL to recycle goods donated from people who do not need them or have finished with them to those who do need them as a part of the work undertaken by the Peninsula Division of the Brotherhood of St Laurence.

This service operated in very much the same way as the Fitzroy Material Aid Service, with eligibility of users determined by possession of a Health Care Card, and goods displayed to allow choice. In addition to used clothing and furniture the service managed a small shop that sold some essential new goods at wholesale prices.

#### *1990s*

Between 1989 and 1992 the numbers of people seeking assistance from the Material Aid Service more than doubled.

The Material Aid Service was increasingly playing a role as a referral and social support program and, in response to this, the Sharehouse project was set up in 1992.

The Material Aid Service was relocated to a larger building as part of a broader Sharehouse project which aimed to provide users of the material aid service and other low-income people in the region with social support that met their needs.

The Sharehouse project sought to work with low-income people in a way that was empowering through creating a range of pathways through which people who had become isolated or lacked social support and / or participation could become re-involved in the community.

In particular, the broader Sharehouse project attempted to involve people in:

- gaining direct material support and information;

- self help, educational and other programs which promoted social support and skill development;
- communicating their experiences and undertaking advocacy on issues which affected them; and
- gaining greater access to resources in the community and to government and non-government services, while influencing those services to be more responsive to their needs (Forster, budget submission BSL 1993).

Between 1992 and 1994 the Sharehouse project predominantly provided a base for the development of recreational and self-help activities for low-income people and acted as a point for information about resources and services in the region.

In 1994 a consultation with the staff, volunteers and participants of the Sharehouse was conducted with the results contributing to substantial re-design to the initial project. In early 1995 after consultation between BSL staff and the participants, the BSL closed the original project. The participants of the Sharehouse program established a new external group, retaining the name "Sharehouse".

In 1996 this group still meets regularly, runs a number of recreational and social activities and has become incorporated. A BSL staff member is an ex-officio member of the Management Committee and activities are still carried out as joint Sharehouse Community Group and BSL activities until such time as the group can access alternative funding.

During 1994 the Material Aid Service also conducted consultations with the people using the service and undertook reviews on specific components of the service. A review of the Material Aid New Goods Shop was conducted and as a result of the review the new goods shop was closed (see Material Aid Shop Review, Co-ordinator's Report May 1994).

The Material Aid Service was moved in early 1995 and is now in a central location in Frankston. Location, accessibility and service environment were key factors in the decision to relocate the service to a more central location. The No Interest Loans Program co-locates with Material Aid and is partially resourced by Material Aid staff.

Following its split from the community programs which operated out of the Sharehouse, a proposal for the development of an information / access program to be co-located with the Material Aid service is being considered. This proposal has drawn on a User Needs project undertaken in 1994 which identified a need to assist material aid service users with information and access to other resources in the community. The information / access component of the service is currently being developed. This is being done on a small scale, with the focus on how information can be made more accessible without necessarily relying on the collection and distribution of large amounts of printed information.

In 1995 and 1996 key components to the services Annual Plan were service user consultation and advocacy on issues affecting the people using the service. In January 1996 a survey on education costs was conducted and the results of this survey attracted media and community interest when published in *Brotherhood Comment*. At the same time as conducting the survey, basic information regarding Education Maintenance Allowance, Austudy and Voluntary School fees was distributed to all who took part. A second survey regarding energy costs is currently underway. A third regarding general cost of living is planned for October and it is anticipated that a revised Education cost survey distributing to a much larger group of families will be conducted in December.

Staff report that people who use the service most frequently are long term unemployed on a disability or sole parent pension, are Australian born and have children at school. New migrants also use the service. However, this group tends to use the service frequently while they are getting established and then use the service infrequently.

The aid budget for the Material Aid Service for 1995/96 was \$131,033. The staffing budget was \$67,804 representing one full-time co-ordinator and three part-time staff (equivalent to 1.5 FTE). In 1995/96 11,195 people used the service. 1,215 of those were first time users.

#### **Material Aid - Whittlesea**

*1990s*

The BSL's service involvement in the City of Whittlesea commenced in 1991 with the funding of a pilot Youth Counselling Project at Whittlesea Family Services.

At the time the unemployment rate in Lalor was one of the highest in the state. In addition to its involvement with the Youth Counselling Service, the BSL was approached to fund an Emergency Relief Service by other agencies in the community. The request came as a result of the withdrawal of another agency in the area from the Commonwealth Government's Emergency Relief Funding Program.

The BSL agreed to develop the Emergency Relief Service. Its aims included the provision of *'immediate financial and material assistance to those who are in financial crisis'* (Mounsey S: personal comm. 1996). The Material Aid Shop opened in 1993 as a component of a broader Emergency Relief Service, the other major component of the service being financial assistance. The functions of the Emergency Relief Service were geographically split, with the Material Aid Shop located in a shopfront two doors away from the Emergency Financial Relief component of the service.

The Material Aid Service operates on a similar basis to the Fitzroy service, providing clothing, linen and blankets, quilts, household goods to people in a way that allows the greatest possible

choice. The service also provides food as a major form of aid. All goods are displayed on shelves in the shop and people using the service are free to choose their goods. The majority of the clothing and household goods are donated by members of the local community and there is a high degree of recycling of these goods by users of the service. However it is still necessary to put limits on the amount of aid (food or clothing) available to each family or individual. Initially the service provided furniture but it was often of very poor quality and there was little available storage space so this service was discontinued.

Most people who visit the service do so to collect food. Eligibility for the service is a Health Care Card, however many service users have also made use of the Emergency Financial Relief Service and are referred to Material Aid from this point of contact.

People in receipt of Sole Parent Pensions, Unemployed people and those on Disability Support Pensions are the major users of the service. Within this the majority are single parents or couples from Anglo-Australian backgrounds who live in private rental accommodation. People from non-English speaking backgrounds are not represented relative to their size in the community. Service workers believe there could be a number of reasons for this under-representation including the existence of strong family and community support networks, English language difficulties and cultural difficulties (e.g. food preferences that the service does not cater for).

Discussion with service staff suggest the service is used less frequently by regular users than the Frankston and Fitzroy services.

The Material Aid Service was wholly staffed by volunteers from the local community until 1995 when a co-ordinator was employed for 9 hours per week. There are 8 volunteers who work between 6-9 hours per week.

The Co-ordinator of the Fitzroy Material Aid Service also provided assistance during the establishment phases of the program.

The 1995/96 budget for Whittlesea Material Aid (clothing, blankets, toys and food) was \$20,000. In 1995/96 the service assisted 5,255 people directly.

## **Material Aid - Barwon**

*1990s*

In 1991 the BSL undertook a community needs study in the Geelong region, where the combined impact of the onset of the recession, industry re-structuring and the collapse of the Farrow group of companies were understood to have had a significant impact on levels of poverty and unemployment in the region. One of the goals of this research was *to identify existing community supports in the region, and the weaknesses of the current network of services, thus*

*providing an information base for future planning and activities by local agencies, including the Brotherhood of St Laurence* (Blaskett 1991, p.2).

Part of this community needs study was an investigation of the income supplementation services in the Geelong area (MacDonald 1992). This study involved interviews and consultation with income support agencies, BSL staff and users of the services in the region. Increased demand for these services, particularly by families and individuals who had become unemployed, was straining agency resources and staff, and gaps in service provision were apparent. An outcome of this study was the recommendation that the BSL enhance its income support service provision in the Geelong region. One of the options proposed was to establish an expanded material aid service along similar lines as the Fitzroy and Frankston models, replacing the limited service which was operated by the Donated Goods Division. Other proposals were that the BSL support and fund a community credit co-operative to provide low-cost loans and financial advice to low-income people; investigate the possibility for reduced cost purchasing of white goods and furniture from industry, include the Geelong region in the Food For All Appeal and monitor the development of the Victorian Foodbank with the view to its application to Geelong.

In line with the options presented the Geelong Big Bin Material Aid Store opened in 1992 and assisted 2,773 families with clothing, furniture and household goods in its first five months of operation. The Big Bin Material Aid Service relies solely on donations of clothing and furniture from the Barwon community and is able to keep its service well stocked with good quality used goods.

The BSL divested from a service involvement in the Barwon region in 1995. The Material Aid Service is still operating in 1996.

## **Material Aid - Central Highlands**

*1990s*

BSL income support services in the Central Highlands region began in 1991 with the provision of material aid through the BSL's Big Bin opportunity shop. In 1992, to accommodate the requests for material aid received through the Employment Action Centre (EAC) in Ballarat, a separate material aid centre was set up. Prior to this the EAC had handled approximately 15 requests for assistance each day. The Material Aid Service provided clothing and gift vouchers for the BSL shop, referrals to other agencies for food, and financial assistance and advice to low-income people in the region.

A small loans and emergency financial relief program was established as part of the Material Aid Service as a large number of people using the service were seeking assistance with energy bills. Under this program emergency financial relief of up to \$50 and no-interest loans of up to \$200 were provided to users of the Material Aid Service. This financial assistance was most commonly provided to assist in paying bills where advocacy with creditors had been

unsuccessful, although some loans were also provided for household goods. In 1994 the program had a budget of \$15,000 but this was discontinued in 1995 because of lack of funds and a high rate of loan defaults.

The nature of the Material Aid Service in the Central Highlands represented a departure from the Fitzroy, Peninsula and Barwon models both in the nature of programs and assistance offered by the service and with respect to the way in which assistance was offered. In particular, the process of gaining assistance involved appointments with the BSL Material Aid co-ordinator to discuss circumstances and options.

In order to provide opportunities for the development of its users, in late 1993, the Material Aid Service developed Creative Community Enterprises as an offshoot of Material Aid. The program was established as a self-help skills exchange program which also produced goods and services for income generation. The program involved unemployed people in producing these goods and services.

In mid 1995, following the departure of the Material Aid co-ordinator consideration was being given to changing the focus of the service from a material aid service, to an aid service with a primary emphasis on the development of projects which support and empower service users (Murnane, A 1995, pers comm, 9 June).

### **Stable Aid**

In late 1992, in response to an increasing demand for material aid, the BSL distributed food and food vouchers to the value of \$2000 in the Maryborough district. A locally-based BSL project officer, in conjunction with other local community groups, identified a need for a relief service in the area. As a result of their work the Central Victorian Community Health Committee set up a permanent service 'Stable Aid' to provide food to low-income families and to sell cheap, good quality clothing, linen and other household items. The service was supported by the BSL through the provision of clothing and participation on the Management Committee.

### **Mobile Youth Support Service**

In 1992 the St John of God Hospital in Ballarat provided the BSL with funds to pilot a Mobile Youth Support Services project. Following this pilot, an ongoing service was established from a bus equipped with a kitchenette, a material aid and support service, operating four nights a week, provides food (meals and food parcels), vouchers for clothing, blankets, support and referral services to young homeless people and other low-income people. The objectives of the service were to make contact with homeless and 'at risk' young people and to provide them with material aid, a contact point for support and referral to appropriate agencies. The service was supported by a local business who provide the majority of food (in 1994 to a value of \$1500 per

week) which is distributed from the bus. In 1995 the majority of people using the service were families requesting food.

The BSL divested its service involvement in the Central Highlands region in 1995.

#### 4. Emergency Financial Relief Services

1990s

The BSL moved into the area of the provision of emergency financial relief (with funding provided in part by the Commonwealth Emergency Relief Grants Program) in 1992.

The origins of the BSL's involvement in emergency financial relief, first in the City of Whittlesea and then in Craigieburn are found mostly in the work of the BSL's Family Services Development Task Group which operated over 1989 and 1990.

In 1990 the Task Group which had been established to consider issues and directions for the BSL in family services, identified the need to address the changing demographic distribution of the BSL's traditional target group. In particular, the work of the group had identified the growth areas of Laverton, Cranbourne, Craigieburn and Whittlesea as areas of high need with little services infrastructure or resources.

##### Whittlesea Emergency Relief Service

The BSL's service involvement in the City of Whittlesea commenced in 1991 with the funding of a pilot youth counselling project at Whittlesea Family Services. The BSL was later approached to establish an Emergency Relief Service, as a result of another agency, from this area of service provision.

At the time the unemployment rate in Lalor (a suburb of Whittlesea) was one of the highest in the state. A report (Ward 1991) was commissioned by the BSL in order to investigate the establishment of a relief service. Ward proposed a service *'with a primary focus on the provision of financial assistance and a secondary focus on advocacy and social action on issues that arose from the provision of emergency relief. The third and ancillary function of the service was to be the provision of material aid'*.

Program considerations identified some difficulties. These included a perceived tension between the BSL's developmental approach to service provision which emphasised rights, dignity, choice and empowering processes, and the nature of Commonwealth emergency relief provision which was seen by some as degrading, stigmatising and inequitable. Some agencies perceived the Commonwealth's Emergency Relief Grants Program as a form of 'institutionalised begging' which propped up an inadequate income security system (see: Ward: 1991, p18 and Goulay, p11).

Ward suggested that the Brotherhood's direct involvement in the provision of Emergency Financial Relief also *'had the potential to strengthen Brotherhood advocacy on income security issues and to consolidate links between the work of services and the work of the Social Policy and Research Unit for that purpose'* (Ward 1991; p?). In particular, the analysis of data

collected from emergency financial relief services was regarded as having '*greater potential to uncover gaps in the social security system than possible through analysis of material aid service data*'.

The report suggested further that an emergency relief service in the City of Whittlesea was potentially consistent with the '*Brotherhood of St Laurence philosophy of responding to need where there is a significant gap in provision of service for people on low-incomes*'. (Ward 1991 p?).

The BSL agreed to establish the service. The Whittlesea Emergency Relief Service opened in Lalor in May 1992, providing emergency financial relief, advice and advocacy for individual service users, and advocacy on a broader basis through representation on the Victorian Emergency Relief Committee and the Whittlesea Emergency Relief Committee. The service distributes Commonwealth emergency relief funds in the form of cash payments or cheques. Individual financial assistance is provided via an interview process and appointment system. The emergency relief worker has six appointments per week and reserves another two for people who call through the week and require assistance immediately.

The specific aims of the service are:

- to provide immediate financial and material assistance to those in our community who are in a financial crisis;
- to monitor the needs of the community in order to develop appropriate services; and
- to be involved in the wider identification of issues and development of strategies for dealing with such issues.

A practice objective of the service is that relief is provided in a way that is consistent with the philosophy of the Brotherhood of St Laurence allowing choice, dignity, privacy. This includes an information and education role to encourage people to be able to take control of their lives and, with assistance where necessary, to advocate on their own behalf. A further objective of the service is to work with low-income people and others to educate the wider community as a whole, on issues affecting the disadvantaged in the community (developed from Mounsey; Personal comm: 1996).

People in receipt of Sole Parent Pensions, Job Search and Newstart Allowances and Disability Support Pensions are the main users of the service. The majority of people are single parents or couples from Anglo-Australian backgrounds living in private rental accommodation. A small number of users do not have any income at all and in the main these people are migrants who are seeking asylum but are not eligible for financial assistance from social security. An average of 200 people a month approach the service, but are not provided with assistance. Some are referred to Material Aid if that is appropriate (Macdonald 1995, page 10).

Demand for assistance in the 1994/95 financial year was double that of the previous year, although assistance provided has remained at the same level as the service has had the same amount of financial relief to distribute in both years.

The main reason for people approaching the service is that their income is inadequate. For example, people have had all their bills arriving at the same time or have a single large payment to make.

The large increase in demands for the service is attributed by service staff to be due to increased awareness of the service, and to greater financial pressures being experienced by people on low-incomes as a result of changes in State Government policies. These include changes resulting in higher schooling costs, new charges such as water costs for tenants (Macdonald 1995 page 11). There are costing requests for assistance with utilities bills, medical expenses (including dental costs) and there is a high demand for car registration fees as the area is car dependent (Mounsey; person. Comm. 1995).

Consistent with the advocacy objectives of the Whittlesea service, the emergency relief coordinator is heavily involved in the local Whittlesea Emergency Relief Network and the State wide Victorian Emergency Relief Network and has been involved in a number of specific initiatives and campaigns concerning utilities costs and changing policies.

The Service is currently co-located with Kildonan Family Services (previously Whittlesea Family Services) and eligibility is a current Commonwealth Health Care Card and people must live in the City of Whittlesea.

The Service distributed \$60,000 in 1995/96. Approximately \$23,000 from the Commonwealth Emergency Relief Program. In 1995/96 1,388 people were assisted financially.

### **Craigieburn Emergency Financial Relief Service**

The Northern Suburbs Family Service in Craigieburn was established in 1990. The Service was set up in what was an isolated area lacking community resources particularly social support services. The area is rapidly expanding. In 1990 Craigieburn's population was 9,000 and by 1994 it was 13,000.

In 1994 approximately 11.7% of Craigieburn's population had a Department of Social Security Health Care Card. Of those residents who are employed there is an over-representation in low paid jobs. The area is a high mortgage belt area. Many families have little disposable income and there is a preponderance of young families with dependants (source: application for NILS funding, Craigieburn Family Services, 1994).

The broad aim of the Northern Suburbs Family Service was to provide community development support to local residents. The service also provides a family counselling service.

The Craigieburn Emergency Financial Relief Service is a small program which is run by and out of Craigieburn Family Services, in a roster system with the Craigieburn Community Health Centre and represents an attempt to combine limited resources to meet an identified community need.

There are no specific workers at either agency employed to administer the funds provided, rather counsellors at both agencies have the added task of offering financial assistance to people who present to the agency on the relevant rostered day. Assistance is provided via an interview process.

The program provides financial assistance and undertakes advocacy on behalf of individuals using the service. In 1995/96 the program had \$6,600 for distribution. From January 1996 - June 1996, 97 people were assisted.

## 5. No Interest Loans Schemes

The BSL's involvement in No Interest Loans Schemes (NILS) have their origins in the work of the Family Centre Project and the subsequent establishment of the Action Resource Centre in 1976; in the work of the Good Shepherd in the 1980s; in research that was undertaken by the BSL in 1990 that emphasised the value of low-cost lending services to people who were on low incomes; and initiatives at the local level.

### *1970s*

In 1976 the Action and Resource Centre (ARC) for low-income families was opened. The ARC followed the closure of the Family Centre Project and aimed to continue the philosophy that "low-income people need a voice and an organisation where they can help other low-income people". In 1977 the ARC established a savings and loans scheme providing loans at no interest for up to \$150 (The Fitzroy and Carlton Credit Co-operative).

### *1980s*

In 1981 the Good Shepherd Foundation established a No Interest Loan Scheme which provided loans at no interest to low-income people in order to assist them to purchase good quality essential household items (whitegoods) in doing so assisting them to avoid high interest credit traps.

### *1990s*

BSL research in 1990 found that low cost lending services were able to assist low-income people to:

- upgrade inefficient and costly appliances, such as refrigerators and washing machines;
- even out peaks of expenditure, such as at Christmas time or at the beginning of the school year;
- become less reliant on the charity of welfare organisations for material aid and emergency relief: and
- develop skills in money management on tight budgets and confidence in using those skills through budgeting advice and information about the credit system. (Chalmers and Prosser 1990)

Between 1992 and 1995<sup>5</sup> the BSL developed NILS programs in Barwon (Corio), Whittlesea, Frankston and Craigieburn.

### **NILS program characteristics**

While there is flexibility in how NILS schemes operate, a recent report of the evaluation of No Interest Loans Schemes which has been undertaken by Good Shepherd, found that several common characteristics of NILS programs which are also shared by the BSL's programmes. Specifically:

- NILS are an *alternative form of credit provision*. They should not be confused with Emergency Relief.
- People on a low-income, pensions or benefits are eligible for the scheme. However, those eligible must have *the capacity to repay the loan* and this distinguishes NILS programs from emergency financial relief in material aid provision.
- Eligibility for the NILS program is usually determined initially by the NILS worker (through an interview process).
- Loan applications are usually submitted to a committee for approval.
- Loans are usually for amounts up to \$800 and the repayments are usually negotiated between the NILS worker and service user.
- The NILS scheme is mostly concerned with the value of no cost credit for people on low-incomes who wish to purchase white goods, which in turn can often help save on energy or other bills, and loans are mostly given for white goods or other essential household items.
- There is some flexibility depending on the stipulations of the funding source, individual circumstances and the flexibility of the committee (drawn from: Farrow, Good Shepherd, Melb, 1996).

The interim report found, for example, that:

*"Generally groups did not loan money for utilities such as gas, electricity and telephone accounts or for rental arrears, nor for food or items for which other forms of assistance may be available (eg bond money).*

---

<sup>5</sup> The Central Highlands also developed a NILS program. However, since the nature and operation of the program was substantially different to the other NILS programs it is not included here, but included under the Central Highlands version of Material Aid (discussed earlier in the paper).

*However some instances were cited of particular circumstances, such as where a loan was used to pay the outstanding balance to a rental company in order for a person to fully purchase the refrigerator they had been renting for some time.*

*Another example was the case of an aged pensioner whose gas hot water service broke down. Previously the gas company would effect repairs and people could pay this off as part of their bill. Now they have to have the money at the time of the repair before it will be fixed by contract plumbers. The woman had been boiling kettles of hot water for all her needs for some time. NILS loaned money for the plumber's fee and the woman paid the loan back at an agreed rate each fortnight."*

(Farrow, 1996; p 11).

### **Whittlesea NILS Program**

The Whittlesea program commenced in June 1993. The program is co-located with Whittlesea Emergency Relief Services in Kildonan Family Services.

The service was established in response to initiatives by the BSL's Community development worker in the region (Sandra Mounsey, co-ordinator of the Emergency Relief Service) and other local community workers, to assist low-income earners in the City of Whittlesea to *'purchase whitegoods and other essential household items as well as more discretionary items without the prohibitive burden of extraordinary interest rates normally charged by commercial lenders to this group of so-called 'high risk borrowers'* (Mounsey, personal comm, 1996). The establishment of the service can also be considered as part of the broader brief of the Emergency Relief Service, ie. "to monitor the needs of the community to develop appropriate services".

The service is staffed by one part-time worker (.4).

Local residents are represented on the Steering Committee and the Loans Approval Committee.

The Whittlesea NILS started with a capital base of \$30,000 for loans to local residents on low-incomes for the purpose of buying white goods and other household items. In the first three months of operation the scheme had loaned approximately \$29,000 to 56 clients. 71 people used the service in 1994/95 financial year.

The capital base for the scheme in 1995/96 was \$51,040. To the end of June 1996 there were 57 borrowers. 45 people were new to the scheme and the remaining 12 former borrowers. The reduced numbers in this period did not reflect demand, but rather a lack of loans money from the capital base (Mounsey, personal comm, 1996).

## **Peninsula No Interest Loan Program**

A low-cost program for low-income residents of the City of Frankston was established as a joint project by the Brotherhood of St Laurence and the City of Frankston in 1994. A large number of families had approached the Material Aid Service seeking basic household items such as refrigerators and washing machines. The City of Frankston Financial Counsellor had also noted a significant increase in the number of people who were financially unable to purchase or repair such items. In addition, the counsellor had become aware of people who had been forced into voluntary bankruptcies, a situation which the counsellor felt could have been avoided had they had access to no-interest loans (Brotherhood of St Laurence, unpub).

The program was established for the purpose of providing interest-free credit, consumer advice and negotiation in purchasing white goods at the lowest prices. At the discretion of the Loans Committee, loans could also be approved for the purchase of other essential items or health related expenses.

The NILS worker was employed by the Council and the Program Management Committee was made up of representatives from the BSL and the City of Frankston.

The initial capital base for the project was \$40,000 provided by the BSL. In its first year of operation 51 loans (with a maximum loan of \$1,000) were approved.

The Frankston Loans Program now co-locates with the Material Aid Service, and staff of this service are involved in the day-to-day management of the program. By July 1996 the Frankston Loans Program had provided just over 100 loans.

Following changes in local government and city council amalgamations, the operation of the NILS is to be subject to re-negotiation of the agreement between the BSL and the new council.

## **No Interest Loans Scheme - Craigieburn**

Craigieburn NILS commenced in 1995 as an initiative of the community development worker operating out of the Northern Suburbs Family Services. The ultimate goal of the program is to pass on established NILS onto a commonly based committee of management, that would eventually become independent of the BSL (developed from: draft submission for Craigieburn NILS, 1994, page 5). In this respect the program is concerned with both a broader community development strategy as well as with the provision of loans to people on low-incomes.

The NILS program commenced with a grant from the William Angliss Trust of \$30,000 and the BSL funds an administrator who works one day per week.

The Craigieburn program adopts a flexible approach to NILS and while credit is obtained mostly for the purchase of new white goods, the scheme provides loans for other items such as general

household items, medical equipment, child car seats, car repairs and registrations, furniture or other items that may be deemed "essential" by the loan applicant e.g. plumbing (developed from draft submission, p3, person. Comm. Sept 1996).

The Craigieburn scheme approves loans via a committee structure (which includes members of the local community) and has strong links with the local co-op.

By the end of the scheme's first year of operation, 14 loans were granted, over half being to women who were sole parents (Morano, pers. Comm. 1996).

A total of \$8,623 was lent.

Of those borrowers using the scheme to date, the majority of borrowers speak English at home. The primary source of income for borrowers was a combination of payments from the Department of Social Security including Sole Parents Pensions, Family Payments, Additional Family Payments, Jobsearch Allowance, Rent Assistance, Disability Support Pension, Age Pension. Two borrowers had full-time employment (Morano; pers. Comm. September 1996).

#### **No Interest Loans Scheme - Barwon**

A NILS was established in Corio, Geelong in August 1992. The BSL was one of eight community agencies which jointly applied for funding for the NILS project and one of a number of community bodies represented on the committee set up to manage the project.

While the scheme had an advisory committee made up of representatives of a number of community-based organisations and service users, almost full ownership of the scheme fell to the BSL. due in some ways to the NILS worker being a BSL employee. The scheme provided loans mostly for white goods. In the first six months of operation, the scheme had approved 44 loans. Just under half were made to female sole parents (Newton, BSL, 1993). The BSL divested from Barwon in 1995.

The Corio Local Employment Trading Scheme (LETS) was an associated project that developed and was supported by the BSL and the Rosewall Community Centre. This project, for which the BSL provides physical resources. was initiated by the local community members and the NILS worker who had identified a need for a skills exchange program among people using the NILS service.

## 6. Other BSL initiatives relating to income support

### Food For All Appeal

The Food For All Appeal was launched by the Brotherhood of St Laurence and six other Anglican welfare agencies in 1991 as part of the Support the Jobless Campaign. This campaign was the first major joint initiative of the agencies and aimed to raise awareness in the community of unemployment and its consequences. The campaign included the development of a program of political advocacy and community education on issues of unemployment and a pilot demonstration project to place disadvantaged people in work as well as the provision of practical assistance and relief to people through the Food for All Appeal. During 1991 volunteers collected, sorted, packed and distributed food to 45 agencies for distribution to 17,500 people. In 1993 the Food For All campaign was discontinued and replaced by foodbanks which were run co-operatively by local agencies.

### Western Port Emergency Relief Network - Community Action and Resource Network

The Western Port Emergency Relief Network was established by the BSL in 1987. The Network was established as a result of the Souter review of emergency relief provision on the Peninsula, the same review which had also recommended the establishment of the Peninsula Material Aid Service.

The Western Port Region combined 13 local government areas which included Melbourne's eastern suburbs of Chelsea, Dandenong, Springvale and Frankston; the tourist and recreation areas of Mornington, Flinders and Phillip Island; the semi-rural and rapidly growing areas of Berwick and Cranbourne; and the rural shires of Pakenham, Hastings, Bass and Wonthaggi (Souter, 1986; p5).

The Network aimed to bring emergency relief providers together at the regional level to:

- enable workers, agencies and individuals to share information, skills and resources;
- raise community awareness about poverty issues specific to an outer urban / rural area; undertake advocacy work on issues unique to the region;
- develop links with relevant co-ordinating policy bodies such as the Victorian Council of Social Services;
- stimulate interest in issues relating to poverty, encouraging public participation in the development of income security policy; and

- assist in the development of consumer based organisations (for full objectives see: Shifting Sands, Holman, 1992; p9).

Lack of co-ordination and resources at the regional level; lack of understanding of the nature of poverty in the region; and lack of funding for advocacy had been highlighted as key issues in the Souter Report, with the day-to-day needs of people taking precedence over advocacy on broader issues underpinning poverty and the circumstances of people on low-incomes. Accordingly the BSL agreed to fund the Network and its employment of a co-ordinator, with a view to the Network securing an independent funding base within two years.

In 1991, the network name was changed to Community Action and Resource Network for Western Port to signal that the project's concerns were broader than emergency relief. This change also reflected a desire to attempt to broaden the network's appeal to funding bodies. However, apart from some funding from Community Services Victoria in the project's second year, the project failed to develop a funding base.

In June 1992, after funding the project for five and a half years, the BSL Peninsula *determined that it needed to re-assess its priorities in social action*. Funding to the network was discontinued (Holman, 1992; p4).