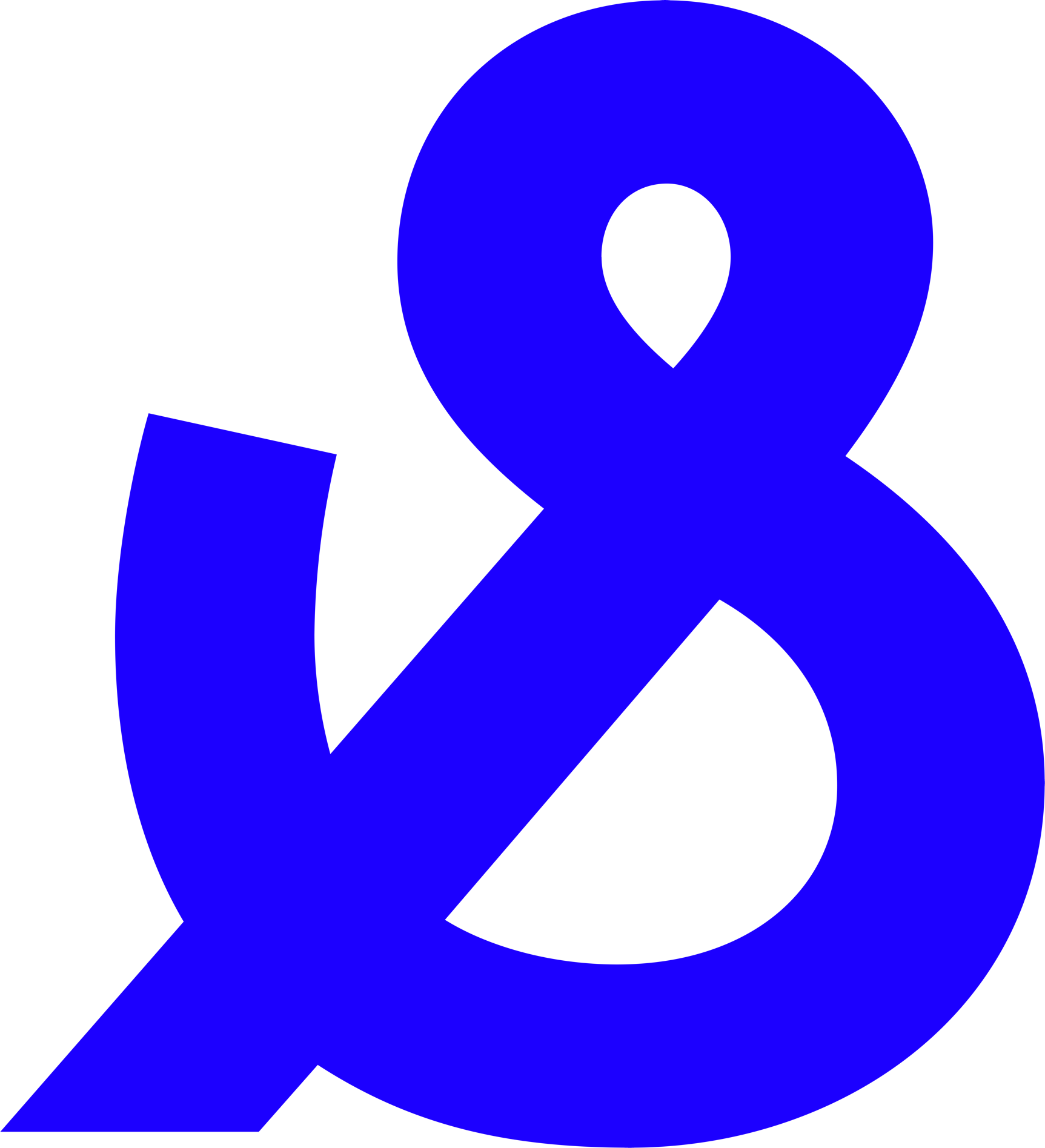
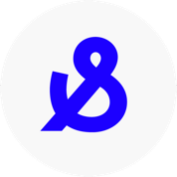
Apartment building with different coloured windows


****

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

# Emergency Relief in Australia: A review of the Commonwealth Funded Emergency Relief program

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

## Disclaimer

The author of this report is Hall & Partners Australia.

The research was commissioned by the Department of Social Services and was conducted between September 2021 and March 2022.

The analysis presented in this report reflects data from a multi-staged program of work across the country, with a range of audiences conducted as in-depth discussions, on-site visits and an online survey. Hundreds of unique inputs and comments were made during the course of the consultations and survey, and these are collected, de-identified and maintained as a rich data source for understanding the current experience of the emergency relief program in Australia – both from a stakeholder and provider perspective as well as those who are clients of the program.

The Commonwealth of Australia accepts no responsibility for the accuracy or completeness of any material contained in this report. Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information contained in this report.

Any views and recommendations of third parties contained in this report do not necessarily reflect the views of the Commonwealth or indicate a commitment to a particular course of action.

All direct quotes in this report are excerpts from the survey and what people said during the consultation process. This report should not be read as being representative of all stakeholders and providers within the emergency relief sector. Nor should it be read as being reflective of the experiences of all clients of the emergency relief program. Within this report all stakeholders and providers are associated with Commonwealth-funded emergency relief programs.

For matters relating to this report contact:

|  |  |  |
| --- | --- | --- |
| **Kathryn Priestly**  Partner +61 424 164 537 [kathryn@hallandpartners.net.au](mailto:kathryn@hallandpartners.net.au) | **Frances Chapman**  Partner +61 415 682 726 [frances@hallandpartners.net.au](mailto:frances@hallandpartners.net.au) | **Margaux Gin** Senior Research Director +61 404 556 795 margaux@hallandpartners.net.au |

## Table of contents

[Background **4**](#_Toc99025666)

[A guide to this report **6**](#_Toc99025667)

[Executive summary **8**](#_Toc99025668)

[CHAPTER 1: Context and Environment **12**](#_Toc99025669)

[CHAPTER 2: Providers **21**](#_Toc99025670)

[CHAPTER 3: Food Relief **30**](#_Toc99025671)

[CHAPTER 4: Clients **39**](#_Toc99025672)

[Appendix **58**](#_Toc99025674)

## Background

Emergency and food relief comprises one part of a broad safety net in Australia, offering support services such as financial and material aid, food parcels and referrals for people who find themselves in a crisis.

The Department of Social Services (DSS) identified the need for a comprehensive review of the interactions of emergency and food relief providers, the on-the-ground delivery of these services, and the way in which referral pathways could be improved to ensure that providers play a “triage” role in referring users to longer-term support. In addition, there was a need to understand how effectively the current system of funding and services addresses the needs of clients, and where gaps might exist in the allocation and distribution of funding and services.

This was particularly pertinent in light of the recent influence of the COVID-19 pandemic, 2019-2020 bushfires, and the economic impacts of these events, which led to an increase in Commonwealth funding to meet the need for emergency and food relief services, at times among people who had not previously accessed such services.

**DSS commissioned Hall & Partners, an independent market research agency, to conduct this review. The program of work comprised of three stages and was conducted between September 2021 and March 2022.**

### Stage 1 – Analysing business as usual (BAU) funding

In Stage 1, nineteen (19) stakeholders were consulted in one-on-one interviews. Stakeholders consisted of members of the National Coordination Group[[1]](#footnote-2) and other key decision-makers who understood the current funding landscape, grants process, and potential existing gaps in the delivery of emergency relief services. In addition, a knowledge review was conducted incorporating academic and government sources identified through stakeholder consultations. Insights from this phase were delivered to DSS in October 2021 and helped to inform the content for discussions in Stage 2 of the program.

### Stage 2 – Qualitative and quantitative research to understand clients and on-the-ground providers

Stage 2 consisted of qualitative and quantitative consultation with clients, qualitative consultation with on-the-ground providers, and qualitative consultation with referral agencies who are part of the wider emergency relief system.

Sixty (60) in-depth interviews with clients of emergency and food relief services were conducted. These included a range of metropolitan and regional locations across all states, types of service used, participants with dependants and those without, participants living with economic uncertainty and some with steady income or assets, as well as Aboriginal and Torres Strait Islander (First Nation; n=6 in-depth interviews) and Culturally and Linguistically Diverse (CALD; n=9 in-depth interviews) representation. An online survey with n=1,455 clients (across all states and territories) was also conducted.

From the emergency and food relief provider perspective, thirty-seven (37) holistic provider case studies were conducted, incorporating up to three interviews with staff at different levels within a single provider organisation (for example, an administrator, on-the-ground employee, and volunteer) to gain an understanding of best practice examples in delivering emergency relief services.

Fourteen (14) in-depth interviews with referral providers such as mental health services, employment services, domestic violence support, financial counselling or housing assistance were conducted to gain an understanding of the broader crisis support system in Australia, and the role of emergency and food relief in assisting clients to gain financial stability.

### Stage 3 – Re-engagement with stakeholders

In the final stage of the program of work, a total of 13 stakeholders were re-engaged from Stage 1 to gauge responses to the key research findings and bring to light any points which may require specific consideration.

**The current report details the key insights from the complete program of work.**

The objectives, the target audiences, sample structure and the methodological approach for each target audience can found in the Appendix to this report.

## A guide to this report

The main body of this report is structured in chapters to allow for clarity between each audience type.

Where verbatim quotations from participants are used, they are referenced by frequency of emergency relief use, audience segment (e.g. gender, cultural identification), and location. Quotations from providers are labelled as their provider segment type and location. Verbatim quotations are intended to give the reader an insight into the tone and dialogue heard from participants and providers during qualitative discussions and provide examples of the sentiment heard across sessions.

Participants in the qualitative research are referred to as ‘participants,’ while respondents to the quantitative survey are referred to as ‘respondents.’ There is a delineation throughout the report between providers of emergency relief and food relief. Where this is not delineated, providers relate to emergency relief providers. For purposes of brevity, some acronyms are used throughout the report.

The basis of all information contained within this report is from the perspective of Commonwealth-funded emergency relief providers, food relief providers and their clients. As a result, this report does not reflect the feedback and experiences of all emergency relief and food relief providers across Australia.

Table 1.Acronyms

|  |  |
| --- | --- |
| Acronym | Definition |
| CALD | Culturally and Linguistically Diverse |
| DEX | Data Exchange |
| DSS | Department of Social Services |
| ER | Emergency relief |
| FR | Food relief |
| GAC | Government Area Coordinator |

Throughout the report, certain audience names, program names and terminology will be used. Below outlines the terms that will be used and their definitions or parameters.

Table 2: Terminology

|  |  |
| --- | --- |
| Term | Definition |
| ***Emergency relief*** | A program to assist eligible people in financial crisis |
| ***Food relief*** | A function of emergency relief centred on providing food for those in financial crisis |
| ***Referral partner*** | A community organisation that works alongside emergency relief, offering additional services to those in need |
| ***Provider*** | A community organisation funded by DSS to deliver an emergency relief service |
| ***Client*** | An individual who has sought and received emergency relief from an emergency relief provider |
| ***Wraparound support*** | A client-centred approach including several interrelated support services |

## Executive summary

Emergency and food relief services support people experiencing financial distress or hardship who, at that time, have limited resources to alleviate their financial crisis.[[2]](#footnote-3) Emergency and food relief comprises one part of a broad safety net in Australia, offering support services such as financial and material aid, food parcels and referrals for people who find themselves in financial crises.

The Commonwealth-funded Emergency Relief Program provides funding to community organisations across the nation to support them in addressing the immediate and basic needs of people in challenging circumstances through the provision of financial and material aid.

### Overview of research findings

Overall, the emergency and food relief sector in Australia is effective in meeting clients’ needs, even when faced with the unprecedented challenges presented by the COVID-19 pandemic and bushfires in 2019/2020. During this time, emergency and food relief providers reported an increase in demand for relief from clients. This increase in demand was met with additional Commonwealth funding which enabled some emergency and food relief providers to increase their capacity to meet client needs. However, this experience was not uniform across providers, as others experienced substantial logistical, administrative and personnel pressures.

### Financial crisis can take many forms

It was found that many circumstances can lead an individual to seek emergency and food relief. Primarily:

* Financial hardship in the form of an unexpected, one-off hurdle where a client’s immediate and basic needs can be resolved over a short and concentrated period.
* Financial hardship which recurs on an infrequent basis. Clients in this situation may be repeat clients of emergency relief services, but do not classify as ongoing.
* Financial hardship that occurs frequently and that is ongoing.

The nature of a client’s financial crisis was found to influence their engagement with emergency and food relief services.

**Five client types were identified, with emergency relief playing a different role for each**

The five client types differ in their interactions with emergency relief, their connection to other forms of support, and their likelihood of recurrent need:

* *Resilient clients* require one-off support but have the support networks and resilience to function without it afterwards.
* *Unsupported clients* receive what they initially hope will be one-off support but become recurrent clients.
* *Recurrent clients* live close to the poverty line but are mostly self-reliant. They use emergency and food relief recurrently in times of financial stress.
* *Consistent clients* are reliant on emergency and food relief on a regular basis.
* *Connectors* first encountered emergency or food relief in a time of genuine need and are now infrequent clients for reasons unrelated to financial hardship.

Emergency relief providers play a crucial role in the assessment and triage of clients, referring them onto other support services, as emergency relief is often an entry point for clients to receive other assistance.

### Clients’ emergency and food relief needs are largely being met, but demand remains high

Overall, clients reported positive experiences with emergency relief, with 96% of clients saying that emergency relief services met or exceeded their expectations. The majority of clients reported that they were promptly assessed by an emergency relief provider and received some support. However, due to logistical and administrative challenges, and for smaller providers, limited funding and resources, there were times when this support stopped short of alleviating the client’s immediate emergency relief needs.

Providers reported that they had observed an increase in the numbers of clients during COVID-19, with the cost per person of administering relief also rising. Of note, is that this same shift in client numbers was not mirrored in the data reporting to DSS’s DEX[[3]](#footnote-4) (DEX only captures clients serviced using Commonwealth funding). This differential may be accounted for by providers servicing these increased numbers in clients with other and multiple non-Commonwealth funding streams. The observed increase in client numbers by providers was said to be due to the systemic pressures of the COVID-19 pandemic which led to a reduction in household savings – the buffer which would usually mean a portion of the client base could continue to afford their living expenses in times of financial hardship. Whilst there were anecdotal comments from providers that some cohorts within the community were able to increase their savings or stabilise themselves financially during COVID-19, at a broad level, this was not the circumstance of the clients who providers supported during this time.

### The provider model works best when it offers a gateway to targeted, wraparound support

There is no one provider type which guarantees a smooth client experience. However, examples of best practice tend to be “one-stop” models whereby a client presents for emergency relief, receives assessment for referrals and then is referred to targeted support (either within the same organisation or in close proximity) without needing to explain their circumstances more than once. Because of this, it is often large multi-service providers and single-service network providers which are best meeting clients’ needs, as these are most likely to provide wraparound services, either within the same organisation or with strong relationships within their networks. A model of wraparound support, where emergency relief is often the entry point to seeking assistance during a financial crisis, aligns to the experiences where clients felt they were most supported towards a path of financial stability. Greater detail about the types of emergency relief providers identified are available in *Chapter 2: Providers*.

### Food assistance is often the entry point for emergency relief

Food was identified as the most common type of support sought. Clients commonly sought food relief after they had attempted to meet other financial commitments such as utility bills or housing expenses instead of purchasing food. Clients’ need for food acts as an initial touchpoint for engagement with relief. It was from here that providers were able to assess the client for other kinds of support, and where necessary, to refer them to other specialist support service providers, thus initiating wraparound support for clients.

**Food relief providers can relieve pressure on the emergency relief sector, and the entire sector benefits from strong relationships**

The emergency relief sector benefits when some of the logistical and administrative burden of providing food assistance can be taken on by food relief providers. The benefit of this is twofold: it reduces strain on emergency relief providers, freeing them up to spend more time and resources on other emergency relief activities, and it allows clients to reallocate their money to other areas of need during their time of crisis.

### COVID-19 prompted increased collaboration within the sector, and providers advocate for this to continue

One of the unexpected benefits to emerge from the COVID-19 pandemic is a heightened level of collaboration over the past two years between emergency relief providers, emergency relief providers and referral partners, and emergency and food relief providers and DSS. This has resulted in the building of networks and partnerships, and a collegial atmosphere. Providers reported increased knowledge of community sector trends, greater awareness of the capability and capacity of other providers, the sharing of key challenges and tensions regarding clients and delivery, and the strengthening of trust among providers to support warm client referrals as leading benefits of this collaboration.

### COVID-19 has disrupted the previous Business as Usual (BAU) model and we are in a time of transition

The ‘Business as Usual’ which existed prior to COVID-19 has been disrupted and providers feel they are still in a stage of transition: a new ‘Business as Usual’ is yet to emerge.

While some of the shorter-term impacts of the pandemic (such as the effect of lockdown restrictions on emergency relief delivery and volunteer staffing) have dissipated with rising vaccination rates, others are still emerging. For example, the pandemic has led to a shift in the profiles of clients who were seeking emergency relief: some who had previously been financially self-reliant are now less resilient when faced with financial vulnerability. Many of the supports which had previously helped these kinds of clients – family support, community networks, etc – were less available during the pandemic, and COVID-19 has further highlighted existing systemic pressures.

Leveraging these understandings gathered from the last 24 months within the emergency relief sector (from both providers and clients), there is an opportunity for DSS and the sector to engage in continued discussions. There is key potential to bring these understandings to the fore in a ‘test and learn’ environment to collaboratively determine changes to how emergency relief is delivered.

# People walking through a crowded streetIcon Description automatically generatedHall & Partners logo watermark

## CHAPTER 1: Context and Environment

|  |
| --- |
| Key findings in this chapter  * Emergency relief is one part of a broader system of social securities and welfare that supports those who experience a financial crisis. * Emergency relief is a multi-layered model that relies on financial funding and tangible goods, assistance, and services. * There is great variance in the formats financial crises can take, resulting in varied client behaviours and needs. * The past 24 months saw clients’ informal support networks put under pressure. As these begin to stabilise, emergency relief services will play a continued role to support these individuals. |

### What is emergency relief?

Emergency relief services support people experiencing financial distress or hardship who, at that time, have limited resources to alleviate their financial crisis.[[4]](#footnote-5) The Commonwealth-funded Emergency Relief Program provides funding to community organisations across the nation. The funding supports community organisations to address the immediate and basic needs of people in these circumstances through the provision of financial and material aid.

### Emergency relief is one part of a broader system

The Emergency Relief Program operates within a broader system of social securities and is but one aspect of supporting those experiencing financial hardship. It is evident from extensive consultation with individuals who have accessed emergency relief services (‘clients’) – both in this program of work and separately – that the factors that contribute to an individual experiencing a financial crisis are typically multi-layered and often systemic.

Providers, clients, and DSS recognise that emergency relief services will not singularly solve a client’s financial crisis. Instead, emergency relief services play a critical role as the first response or point of triage, often acting as a gateway to other wraparound support services that work together with an individual on their path to financial stability. As the name suggests, emergency relief services therefore are intended to provide temporary support that addresses the immediate and ‘surface’ need of clients when they present, combined with the longer-term goal of providing financial stability and other support (legal, mental health, domestic violence support, etc.) delivered by other providers.

Despite the intended role of emergency relief as providing acute support during a client’s financial crisis, clients average two to three sessions in a year.[[5]](#footnote-6) Clients and providers report that these sessions typically relate to the same financial distress incident that triggered the initial contact with the Emergency Relief Program rather than singular sessions across multiple incidents (exceptions are outlined in *Chapter 4: Clients*).

*“It is something that can get you over a hurdle, a bump you hit…you might need some help a few times for a few months but then you can right yourself again and get back on track,”* ***Male, Client, Victoria.***

Reframing emergency relief services as temporary or interim and avoiding language such as “one off” (as currently stated on DSS website) would acknowledge the time and steps it can take for a client to realistically reach or return to a period of financial stability.

The integrated role of emergency relief is reflected in the ways in which providers structure their organisation and networks. For providers delivering emergency relief services, this is typically only one part of their organisational activity in a suite of community support services. It is often seen as a complement (albeit an important one) to other services they provide. Providers for whom emergency relief is their core service commonly report collaborating with other community support service providers and forming service networks to facilitate a wraparound model for clients (discussed further in *Chapter 2: Providers*).

*“Emergency relief is the entry point for most people. They come here for food, or some support, and what happens then is you have a conversation with them…you learn about them…and then that opens up the door to other services that can make a real difference,”* ***Single-Service Network Provider.***

### Financial crisis can take many forms

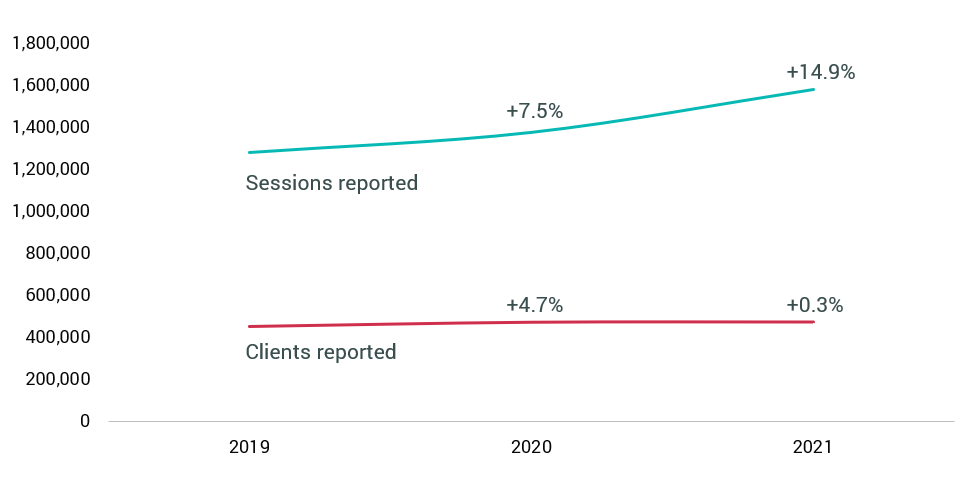
There are many circumstances that can lead an individual to experience acute financial distress or hardship. Financial crisis can take the form of an unexpected, one-off hurdle where a client’s immediate and basic needs can be resolved over a short and concentrated period: for example, a person who has lost their job and requires emergency relief services as a stop gap to regaining employment, or a person leaving a domestic violence situation. In other instances, a financial crisis may recur on an infrequent basis: for example, someone who can meet their regular living expenses but cannot afford to pay their car registration on top of these. Clients in this situation may be repeat clients of emergency relief services, but do not classify as ongoing. More rarely, some people experience financial crisis regularly, and even routinely: for example, a person unable to meet their grocery bill, and for whom food relief is part of their weekly planning. Emergency relief services play an ongoing role in supporting these clients.

Clients spoke of a wide range of different forms of financial crisis, as well as a range of attitudes towards emergency relief, metrics for determining a successful client outcome and the factors that contribute to these outcomes. This is discussed in *Chapter 4: Clients*.

### Cost of emergency relief per person is under pressure while support networks re-establish

Providers saw an increase in the number of times individuals presented for emergency relief over the last 24 months and observed a reduction in the usual familial or community connections that would play a role in supporting these individuals. Data supports this reported increase in emergency relief sessions while client numbers remain stable, and it is inferred that the cost of emergency relief per person has likely increased.

Chart 1. Emergency relief clients and sessions 2019 – 2021



*Source: DSS Data Exchange (DEX) Reporting, calendar years*

The broader societal impacts of natural disasters and COVID-19 resulted in an increased reliance on and need for emergency relief services, as clients reported that their communities and families were often also under financial stress. With friends and family unable to provide ad-hoc support due to their own financial hardship, additional pressure was placed on charities and community organisations who administer emergency relief to fill the gap.

“Normally, I can get some help and support from my mum, or a few friends. But at the moment it seems like everyone is struggling and no one is able to help each other like they used to,” **Female, Client, New South Wales.**

Statistics on the financial vulnerability of Australians raises the possibility that some clients have a latent need for emergency relief, and we have therefore not yet seen the full extent of need. Within the broader public, trends of tapping into savings, early withdrawal of superannuation, deferral of payments, and leaning on friends, family and community organisations[[6]](#footnote-7) point to a de-stabilising of financial resilience among some groups of Australians, which could lead to an increased need for emergency relief in the future.

Despite employment figures now on the rise, it is anticipated by providers that those who have reduced their savings or financial safety net during this period are at risk of becoming emergency relief clients in the near future, should they encounter a financial issue.

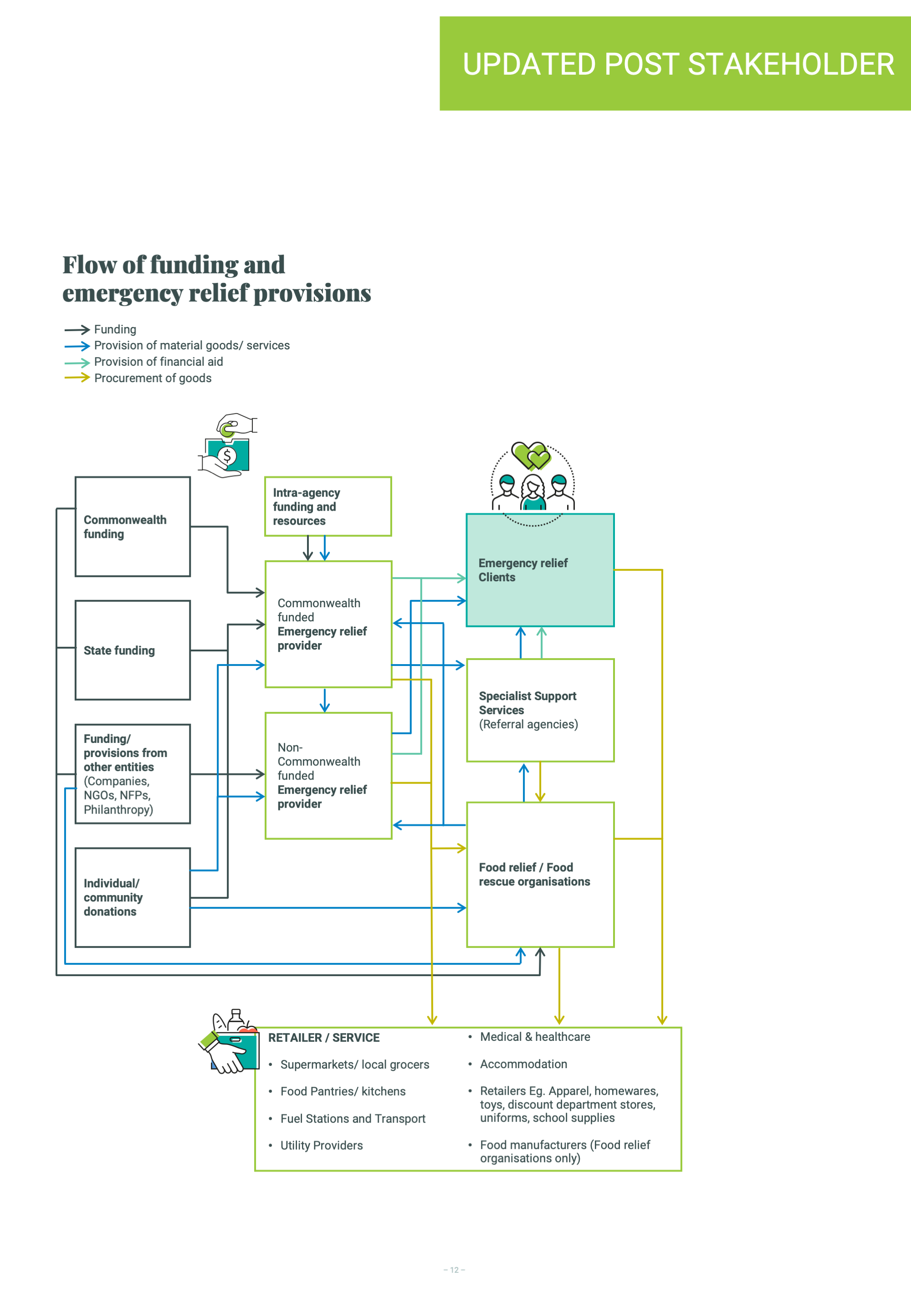
“We are seeing more people present who tell us about the extent to which they have drawn on all their reserves to try and get through job losses or a reduction of income as a result of COVID-19. Horrifying stories about having to use their entire savings for a deposit to secure a rental. We can only imagine how much that sets people back. It’s likely we’re going to see more of these people who are on the downward slide,” **Single-service network provider.**

Until personal support networks are re-established and stabilised in the community, it is likely that emergency relief services will experience continued pressure as individuals turn to more formal networks of support.

### Funding schematic

The emergency relief program within Australia is supported by a multi-layered model of funding that includes not only the flow of financial support, but also the transfer of goods, services and information between agencies and clients. This vitally important program does not exist solely on financial support but rather relies on a multitude of financial and practical supports which are just as effective due to the complex combinations of Commonwealth support, community knowledge and information and organisational collaboration.

A schematic of the funding pathways and how money and provisions flow through the emergency relief system is provided below based on consultations with stakeholders and providers, and the literature review conducted as part of the current research. This schematic is based only on information collected during Stage 1 of the research program and was refined during Stage 3.

Diagram 1. Flow of funding and emergency relief provisions

*Infographic designed by Hall & Partners, 2022*

#### Flow of funding

Commonwealth-funded emergency relief providers and the three food relief organisations receive funding from the Commonwealth to deliver emergency relief services. They may also receive funding from their respective State, corporations, not-for-profit organisations, community organisations, or members of the public. Within the broader emergency relief system there are providers who are not funded by the Commonwealth. However, these providers may receive funding from other sources similar to Commonwealth-funded providers.

Funding is primarily delivered through grants or donations. Grants vary from fixed term, where a set amount of funding is distributed to providers periodically over that term (as is the current arrangement of Commonwealth funding), to discrete one-off grants that are typically for a specified activity. For example, one provider consulted received a specific grant from their local council and philanthropic grants to construct an extension to their food pantry. Providers reported that fixed term grants tend to be more flexible in their parameters for how the funding can be used within the emergency relief remit and are generally used to fund ‘business as usual’ emergency relief service delivery, rather than special projects to improve or enhance service efficiencies.

Large multi-service providers and community multi-service providers may also receive funding into their emergency relief service from within their organisation. Typically it is the administrative cost of delivering emergency relief funded by other activities or services conducted by the organisation, for example money received through a second-hand store run by the organisation or childcare service, etc.

#### Provision of material goods and services

Within the emergency relief system, it is not just funding that flows between agencies. Providers, food relief organisations, clients, and referral agencies receive value as recipients of material goods and services.

Emergency relief providers receive pallets of food and pre-prepared meals from food relief organisations, bulk foods or toiletries from local businesses (e.g. butchers, grocery stores, etc), individual items donated by members of the community (including household items, clothing, furniture, toys). These goods are then given to clients as needed according to their emergency relief assessment.

The provision of services between the community and providers (including food relief organisations) is typically time given to volunteering – such as handing out food hampers, packing and sorting food and other goods, driving delivery vans, or data entry. In the case of emergency relief providers, the provision of services to specialist support service agencies and clients is the assessment of client needs and referrals. Providers may also provide advocacy and negotiation services to clients (particularly for utility payments or to access specialist support services) or guidance on budgeting.

The provision of emergency relief goods and services does not come at a cost to the recipient – the transfer of these things is paid for with emergency relief funding (see procurement of goods).

#### Provision of financial aid

Emergency relief providers and specialist support services may provide financial aid to clients. Vouchers for food, fuel, or discount department stores were observed to be the most common form of financial aid delivered by providers where a direct provision of money was given to clients. However, indirect financial aid includes the payment of utility bills, rental arrears, automobile expenses, and medication on behalf of the client. In these situations the transfer of money moves directly between the provider and payee.

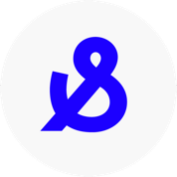
#### Procurement of goods

In the procurement of goods, providers and food relief organisations use emergency relief funding to purchase items such as food, material goods, vouchers, or temporary accommodation. Emergency relief providers may procure goods from a variety of mainstream or local retailers and services, or a Commonwealth-funded food relief provider. In some arrangements this is at a discount – for example, procuring through a food relief provider gives emergency relief providers access to cost-effective food supplies or deals brokered with local supermarkets which may offer 5-10% off the total purchase price. However, at other times, these purchases are made at full retail price as is often reported in purchasing items from mainstream supermarkets. Food relief and food rescue organisations establish partnerships with food suppliers and manufacturers to procure food at a heavily subsidised cost or at no cost. Food relief and food rescue organisations report that a large funding expense is logistics and operations: the collection, distribution, and delivery of food to emergency relief providers and the community.

Clients purchase goods using vouchers received from emergency relief providers. They can also purchase groceries or meals from food relief provider pantries or mobile food trucks, or pantries and kitchens run by other community or charity organisations. This is subsidised for clients who purchase the items with their own money.

# Volunteers handing bottled water to man in wheelchairHall and Partners logo watermark

## CHAPTER 2: Providers



|  |
| --- |
| Key findings in this chapter  * Food assistance is often the entry point to emergency relief as clients have a higher level of comfort in seeking this type of support. * Emergency relief services act as the initial gateway for providers to connect clients with relevant referral services for more extensive support (such as financial counselling, employment support, housing and accommodation). * Thorough assessment and ‘triaging’ when clients first present for emergency relief facilitates successful wraparound support and the potential to relieve some pressure on the emergency relief program. * Providers seek to give as much financial and other types of support directly to clients. This results in providers having to manage the financial tensions between program administration and program provisions. |

### Understanding the range of emergency relief provider types

Within Commonwealth-funded emergency relief providers there are a range of provider types based on organisation size, level of funding, emergency relief service provisions and location. It is important to note that the segmenting of provider types relates only to those who were involved in this program of work and does not represent all Commonwealth-funded providers nor non-Commonwealth funded providers.

**Large multi-service providers** are those with large national footprints, which receive Commonwealth funding proportionate to their scale and geographic footprint but may also have multiple additional funding streams to support their emergency relief activities.

**Community multi-service providers** are those ingrained within the community, generally with one or two locations only and offer a less varied range of supports and services than large multi-service providers.

**Single-service network providers** are those ingrained within the community but are generally well established and better known than large multi-service providers and community multi-service providers. While they might receive less emergency relief funding than larger providers, these organisations express that their established roots and community and sector knowledge is of benefit to clients.

**Isolated providers** are generally much smaller and more targeted in the services and supports they deliver. They are most often solely focused on the provision of emergency relief which can limit the range of emergency relief services they provide.

### Food assistance brings clients to emergency relief in the first instance

Providers find that when clients first approach them, they are often initially seeking food relief. Food is typically a lower-cost request from clients, and providers often have less stringent assessment requirements around food relief provision than higher-value support such as funds to pay a utility bill. However, providers note that food is sought by clients as this area of need is often deprioritised by clients in relation to other living expenses.

“Food relief is our entry point, it can be their reason to come. We don’t want to lose that point of connection. If they don’t have a reason to come here, then we don’t have the opportunity to help them,” **Single-service network provider, Queensland.**

Providers report that upon assessment and triage, clients reveal that they pay other expenses – accommodation, health care, transport, family needs – and deprioritise food purchase. Larger providers (large multi-service providers and community multi-service providers) have administrative processes to allow for greater time and assessment than smaller providers, and consequently report using food relief as an opportunity to assess new clients for eligibility for further services and supports.

Single-service network providers can be well placed to offer similar triage and assessment, leveraging their community connections for similar referrals. On the other hand, isolated providers are less likely to have the capacity to offer any additional support or assessment to clients. While the client will receive the food relief for which they are eligible from the isolated provider, their internal administrative support is such that broader assessment is often not possible.

|  |
| --- |
| Case Study   **Audience:** Emergency relief providers.    **The goal:** Emergency relief providers remaining the main gateway for food relief but relying on more cost-effective food purchase via Foodbank for on-site pantries.  **The solution:** Emergency relief providers acknowledge that food relief is a key gateway for clients to seek emergency relief. As a result, providers are not seeking to hand over all food relief to be outsourced to food relief providers. Instead, they are seeking more collaborative and cost-effective partnerships. An example is in the Adelaide CBD where a provider has an extensive pantry that is stocked by Foodbank. This allows both providers and clients access to heavily subsidised food as well as free fresh fruit, fresh vegetables, and bread. The skewed focus of the provider in partnering closely with Foodbank is an effort to ensure that they have an onsite pantry stocked with subsidised pantry staples so clients can easily access fresh fruit, vegetables, and bread. Other providers, who have not yet facilitated a partnership with a food relief provider, are stocking their on-site pantries with goods purchased from mainstream supermarkets. While this allows them to offer food relief, it is at a much higher cost, and they are much less able to stretch their funding dollar. |

This opportunity to assess and refer clients who present for food relief explains why the continued provision of food through emergency relief providers is vital for clients. A requirement for food relief provides a reason for clients to begin a conversation or seek assistance. Providers feel that it is this small request from clients that allows the development of rapport and trust to ensure the provider is able to gather pertinent information and assist or refer the client to further support.

Some providers have also acknowledged the varied and diverse needs of their clients when seeking emergency or food relief. An example of this is the creation of food packs for culturally diverse groups of clients and lists of food products being translated into multiple languages. With clear acknowledgement of the diversity of client audiences and a desire to be wholly inclusive to all in need, some providers have taken to creating food lists for different cultural groups and ensuring they stock a diversity of pantry items to reflect the cultural and ethnic demography of their local area.

For example, a Sudanese family can read through a list of ingredients translated into their local language and choose from a range of pantry items that suit their cuisine or nutritional needs. Providers identified that the provision of food was often not enough, and the provision of food that is able to be successfully used by the client was key.

|  |
| --- |
| Case Study   **Audience:** Emergency and food relief providers.    **The goal:** Alleviating the food relief strain on emergency relief providers.    **The solution:** To reduce the burden on emergency relief providers, Foodbank saw space to collaborate with emergency relief providers and refer clients to their Food Hubs. Emergency relief providers assess clients and can administer them with a voucher worth a dollar amount to be spent at a Foodbank Food Hub. Once the client attends the Food Hub, they are provided with three additional access vouchers (where they spend their own money) to access heavily subsidised food. The ethos behind this system is that the emergency relief provider assesses and refers clients and then Foodbank takes over on the provision of food. This alleviates the need for the client to have any additional assessments to access food relief in the short term. This then frees up valuable emergency relief appointments and allows the client to receive additional support. |

### The relationship between emergency relief and referral partners is an integral part of the emergency relief framework

Providers acknowledged that emergency relief is but one step in the support chain for clients. For a client experiencing financial hardship, receiving emergency relief is akin to arriving at the front door, through which additional supports and services can be understood and accessed.

Referral partners were seen by providers to play a key role in maximising the efficiency of emergency relief. A client who has been assessed as needing emergency relief might require additional referrals to ensure that they receive longer-term support and that the factors underlying the crisis are addressed beyond the immediate financial hardship. For example, a client might present with a need for food relief, but then require a referral for jobseeking or financial counselling. Relationships between emergency relief providers and referral partners are therefore key, particularly when it comes to the smooth transition of the client to the referral partner.

“We have good strong ties to the other providers and services near us. We catch up and we talk, and we help each other. The more we can help each other the more we are able to help people who come to us. If I know what the service up the street can do, I can send the right person there for help,” **Single-service network provider, South Australia.**

From a provider perspective, referral partners’ roles included education, longer-term support and assistance to help the client address the underlying problems which had led them to seek emergency relief in the first place. Referral partners covered a number of key areas, including:

* financial counselling (including budgeting, financial literacy, financial advocacy and assistance in applications)
* housing assistance
* mental health support
* employment and training
* domestic and family violence support
* legal support
* social community programs or activities
* parenting services
* medical, optical and pharmaceutical support

While there is acknowledgement that emergency relief does work alone to assist some clients, referral partners can play a role in helping others out of the circumstances which led to the crisis in the first place.

Diagram 2. Building financial wellbeing and capability

**Step 1. Emergency relief and Food relief
Step 2. Financial counselling services, mental health and wellbeing services, and domestic violence services
Step 3. Housing stability
Step 4. Employment/employment stability
Step 5. Financial wellbeing**

*Infographic designed by Hall & Partners, 2022*

### While referral processes differ by provider, outcomes of successful referrals are the same

Information for potential referral assessments is gathered when a client is first assessed for emergency relief support, as part of a broader assessment. From the information given by the client, providers determine where their need for emergency relief ends and where support from referral partners may begin.

Depending on the provider type, client permission to consider referral pathways is sought. In some circumstances, client consent is sought to share information with external referral partners or other support services, allowing the provider to smooth the client’s pathway through emergency relief and into referral services. Providers describe this as alleviating distress in the client as they repeatedly explain their situation and believe it increases the likelihood of the client attending scheduled appointments.

This carries an initial administrative cost in making the connection, seeking consent and then sharing the information with the referral partner, but providers believe there is a longer-term benefit as a successful referral pathway can mean reduced reliance on emergency relief. For those organisations making internal referrals, obtaining consent to share client information is often less clearly defined. The client’s information is stored in a centralised system and a profile is typically created, again expediting information-sharing with other services within the same organisation.

### The ability of emergency relief providers to triage and assess clients is the key to successful referrals, ensuring wraparound support

Emergency relief providers define wraparound services as extended care over and above the traditional emergency relief model. For providers, this includes activities such as referring clients onto other services and following up afterward, assisting clients to create plans for the future, assisting clients to fill out forms or paperwork for other supports, and advocacy for clients with other organisations or financial institutions.

While providers understand that wraparound services are not within the remit of emergency relief, at times the additional or longer involvement with clients is incidental. Large multi-service providers and community multi-service providers do not find it a substantial financial or staffing drain to extend their emergency relief offering into wraparound services. In fact, in some instances, these larger providers have built wraparound services into their emergency relief offering, easily moving clients through different internal departments or supports. It is the smaller providers that feel the financial and administrative burden of offering informal wraparound services.

|  |
| --- |
| Case Study   **Audience:** Emergency relief providers.    **The goal:** Undertaking more detailed assessment and triage when seeking emergency relief. For providers, the goal is successful and accurate referral pathways. For clients, the goal is to access appropriate supports, receive assistance and move towards self-sufficiency.    **The solution:** When there is a more formalised and thorough assessment and triage of a client at the point of entry to emergency relief, providers find that referral pathways are more accurate and therefore more successful. The allocation of more time for assessment (often translating into increased funding for staff and resources) is justified, as the outcomes for clients and providers are positive. When emergency relief providers are able to gain a better overall snapshot of a client’s situation, the most appropriate referrals and supports can be suggested. For example, if a client presents requesting food vouchers, referral for an appointment that allows the provider to gain more information into their circumstances may reveal that financial counselling and mental health care support referrals would also be of assistance. The ability of providers to make these referrals highlights that clients will often present with the smallest issue they feel they can discuss in order to seek assistance at a deeper level. However, when a provider is able to understand and address larger issues, there is less chance of recurrent emergency relief reliance from clients. |

Smaller providers (single-service network providers and isolated providers) have the same desire to assist clients but find that attempting to offer wraparound services can have an impact on the allocation of funding as more staff hours are required per client, due to the time spent liaising with external services or referral partners. This can lead to strains on funding, which in these organisations is already under pressure.

Both larger and smaller providers stated that the triage and assessment phase required time and appropriately trained staff in order for the provider to understand the client’s needs. At this time, the provider seeks an overview of the client’s situation and needs, builds rapport and expresses empathy, and should accurately assess for compounding factors (e.g., mental or physical ill health, substance abuse issues) and situational requirements and experiences (e.g., dependents, income, previous and current access to services and supports, education and employment status, housing situation).

“I don’t think there is an emergency relief provider around who would want to get into case management…we don’t have the support for that. But what we do need to be able to do is actually sit and get a really full picture from the client. The more information we get at the beginning, the more time we can allow to really understand their needs, the better the outcomes,” **Single-service network provider, Queensland.**

The key benefit of this triage and assessment is intrinsically linked to provider knowledge of the right referral partners. When a provider accurately assesses and triages a client, the referral to appropriate partners and connection to available supports can prevent a need for repeat or longer-term relief. When a provider has a comprehensive understanding of a client and their needs, they can link them into the best available supports and services to ensure that emergency relief is purely a temporary solution for their need.

In contrast, the ability for a provider to assess, triage and refer can be hindered by a lack of resources or funding to deliver this service, or where there is a lack of other specialist support services in their area, to refer to (for example, remote locations).

|  |
| --- |
| Case Study   **Audience:** Emergency relief providers.    **The goal:** To ensure that First Nation clients are understood, catered for and able to access appropriate emergency relief and community support when required.    **The solution:** Providers that are within communities with a high proportion of First Nation clients are mindful of indigenous culture and the most appropriate way to engage, support and service these populations. These providers have structured their emergency relief programs to encourage First Nation clients to attend for support and connection. Providers offer programs that allow use of space for community gatherings, introduce elders to younger First Nation community members for support and guidance, and develop an understanding of cultural needs. For example, petrol vouchers are provided for First Nation clients to travel and to attend funerals. Culturally, there is a clear understanding that the attendance at funerals is a fundamental activity and connection point of indigenous clients. Non-attendance can have a huge impact and cause some social isolation. Providers work within the realms of their emergency relief remit but have taken much more time to become educated about what is required to support the different client cohorts within their communities. |

Emergency relief providers are balancing multiple tensions to ensure funding goes as far as possible

Understanding the provider experience has highlighted consistent skill sets, approaches and management of emergency relief programs across Australia. Namely, that providers are skilled and adept at ensuring each dollar is utilised in the most effective and efficient way possible within the bounds of the grant/contract. While working within the remit of the Commonwealth funding grant, providers are continually re-evaluating the use of their Commonwealth funds, leveraging efficiencies and ensuring that there is a balance between program administration and the use of funding for program provisions.

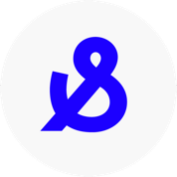
However, for some providers there is a measure of uncertainty about the proportion of Commonwealth funds that can be allocated to the administration of emergency relief. As a number of emergency relief staff have spent many years working within the sector, there is a legacy or continued perception within some organisations that there is a restriction on the use of funding to no more than 10% on administrative costs. This can restrict how some providers structure the use of funds for their program, and indeed, impact the entire structure of their emergency relief program. In reality, this specific restriction was removed some time ago.

The provider approach to the division of Commonwealth funding into administrative funds and program provision funds is driven by a common objective – to ensure that as much funding as possible is utilised for clients of emergency relief. This balance is one of the clearest funding tensions for providers, who are motivated to ensure that there is a balance between ensuring their emergency relief program has adequate administrative support and that the maximum amount of funding is being used to support those in need.

With these experiences in mind, providers believed that clear allocation of funding for administration and delivery of programs had the potential to offer streamlined reporting options. With this in mind, providers may be open to the idea of being able to nominate a required funding amount to run the administration of their emergency relief program. It is anticipated that providers would be able to leverage the synergies, maintain previous funding amounts and information contained within their broader Commonwealth emergency relief application.

# Bearded man eating a sandwichHall and Partners logo watermark

## CHAPTER 3: Food Relief



|  |
| --- |
| Key findings in this chapter  * Food relief providers support the emergency relief program by sharing in the heavy burden of food provision with providers. * Each of the three Commonwealth-funded food relief providers has a distinct role in meeting the diverse food needs of clients across Australia. * The past 24 months accelerated collaboration between food relief providers with a desire to continue these efforts for the benefit of providers and clients. |

This chapter details the findings of focused and targeted discussions with food relief providers about their activities within the Commonwealth-funded emergency relief program. In this report, ‘food relief providers’ is used as a collective term to describe Foodbank, OzHarvest, and SecondBite. It is understood that all food relief providers consulted also have a much broader remit which is not discussed in this report.

### Food assistance has a crucial role in the emergency relief system with food relief providers supporting emergency relief providers to meet client’s needs

As discussed in *Chapter 2: Providers*, food assistance is often the entry point for clients seeking emergency relief. As such, food relief providers play a foundational role in supporting emergency relief providers to establish the initial connections with clients.

Despite the integral role of food assistance, providers reported that this is one of the most labour-intensive aspects of emergency relief – in particular, the handling and management of fresh fruit and vegetables, the collection of food products, packing and sorting food (including donated products), and distribution of food to clients, which has posed a particular challenge through changing lockdowns and restrictions during COVID-19.

Food relief providers can relieve the pressure on emergency relief providers through the provision of food and facilitating a provider’s and client’s access to food. For example, Foodbank’s subsidised pantries allow emergency relief providers to purchase food at a discounted rate, extending their funding dollar. Another example is OzHarvest’s meal vans travel to an emergency relief provider’s premise and serve hot meals to clients. Or Secondbite’s delivery of food boxes to community hubs which provides emergency relief providers with fresh produce for clients at no cost and removes the task of providers collecting food directly from the food supplier.

As such, the emergency relief sector benefits from strong relationships between emergency relief providers and food relief providers when some of the logistical and administrative burden can be taken on by food relief providers. The benefit of this is twofold: it allows clients to reallocate their money to other areas of need during their time of crisis, and it reduces strain on emergency relief providers.

“Our entire goal here is to make sure that we have the right people who need our help having access to food. We want to make sure that we are working with emergency relief providers to free up valuable appointments…we are happy to be partners in freeing up their time to help more people,” **Food Relief Provider.**

Whilst emergency relief providers advocate for the ongoing relationships they have with food relief providers, they do not see benefit in completely devolving their responsibility or handling of food assistance due to the key role this plays as an entry point for clients. This also means providers will continue to offer other types of food assistance not covered by the food relief providers (e.g. supermarket vouchers, donated canned or dry goods, etc) to meet clients’ need for choice and autonomy (see *Chapter 4: Clients* for further discussion*)*.

### Food relief encompasses both provision of food and access to food

Food relief can be divided into two modes of delivery – provision of food and mechanisms to improve access to food. The provision of food (for example, food parcels, hampers, hot or frozen meals, fresh fruit and vegetables) addresses the immediate needs of clients – those who come to emergency relief providers with an urgent short-term need for food – and is still the dominant aspect of food relief as relates to the emergency relief system.

Access to food, on the other hand, includes access to food pantries, supermarket vouchers, discounts on food purchased at specific stores, food relief provider shopping vouchers and affordable meal kits to cook.

Collectively, the three food relief providers which receive Commonwealth funding support these food relief activities.

### All three food relief providers fulfil distinct functions within the broader emergency relief system. As such, emergency relief providers typically hold relationships with multiple food relief providers

To service clients’ varied food assistance needs, all three food relief providers have their role. As outlined, the division between offering access to food and the provision of food has influenced the ways in which the three current Commonwealth-funded food relief providers operate.

SecondBite and OzHarvest assist emergency relief providers to provide physical food through their food collection and redistribution networks. These two food relief providers have a clear role in maximising the efficiencies of food that may otherwise go unused or wasted. With the continued need for the physical provision of fresh food and meals for clients through emergency relief channels, these food relief providers are a crucial link in the emergency relief chain.

Foodbank has a more multi-faceted role within the emergency relief landscape. The organisation works with emergency relief providers to furnish providers’ pantries with subsidised or heavily discounted food (thus offering direct provision of food), but also supports emergency relief providers and clients through Food Hubs.

|  |
| --- |
| Case Study   **Audience:** Foodbank    **The goal:** To partner with emergency relief providers to alleviate strain on providers when assessing clients and freeing up appointment times for access to food relief.    **The solution:** Foodbank South Australia developed a process in which their emergency relief partners were able to offer clients access to a Foodbank Food Hub after being assessed for eligibility by the provider. Providers were able to offer clients an access voucher with a dollar value attached to attend a Food Hub to shop for groceries which had been heavily subsidised. Once they attended the Food Hub, Foodbank offered clients an additional three access vouchers to allow them to return to shop three additional times without being re-assessed by the emergency relief provider. This process allows providers to free up much needed emergency relief assessment appointments in allowing the client to access four weeks of food relief without reassessment. This process also benefits clients in allowing them the autonomy and independence of shopping for their own groceries and potentially alleviating greater financial strain by putting a four week food relief plan in place. |

|  |
| --- |
| Case Study   **Audience:** SecondBite    **The goal:** Meeting clients’ need for choice by delivering diversity of fresh food to providers and clients in regional areas.    **The solution:** SecondBite leverage their partnerships with different food producing regions to collect a wide range of fresh produce for clients. Effectively using their fleet of vehicles, SecondBite collect large quantities of produce from regional areas (often specialising in a certain type of produce or product), deliver a portion of that produce to their emergency relief partners who operate in the local area, and bring the surplus back to their centralised warehouse. Here, fresh produce from different regions is sorted into mixed pallets or packs that are then redistributed back to providers in the regional areas. As a result, SecondBite support clients’ need for variety and choice in the food support that they receive. |
| Case Study   **Audience:** OzHarvest    **The goal:** Supporting providers through the provision of door-to-door food deliveries and onsite meal vans for effective food relief for clients.    **The solution:** OzHarvest facilitates the delivery of rescued food to those in need so that emergency relief clients have access to fresh and nutritious produce. The capacity and people-power required of providers to collect and administer food is a leading pain point, particularly those that are smaller in size or have a lean workforce. To maximise the provision of fresh food to clients, OzHarvest supports providers by delivering food boxes directly to a provider’s premise, which ensures that providers who have limited means (e.g. appropriate transport available, staff capacity) to travel to pick food up can offer this type of food assistance to their clients. OzHarvest meal vans that travel to some providers’ premises further support providers in the delivery of nutritious food to clients at a convenient location. |

Emergency relief providers often interact with more than one food relief provider in different capacities and are therefore well-placed to evaluate the differences between the three. An important distinction to be made between the two food rescue organisations and Foodbank’s food distribution service is that of emergency relief provider investment. Food rescue is administered to emergency relief providers at no cost – the food is donated, and SecondBite and OzHarvest distribute it to emergency relief providers for free. Foodbank, by contrast, allows emergency relief providers to purchase heavily subsidised food and receive free fresh fruit, vegetables and bread. In many instances, Foodbank also passes on some transportation costs to emergency relief providers. This distinction in cost to the emergency relief provider is important in understanding the relationships, experiences, and usage of each of the food relief organisations by emergency relief providers.

|  |
| --- |
| Case Study   **Audience:** Emergency relief providers.    **The goal:** To ensure the most reliable and cost effective coverage for food relief for clients.    **The solution:** Emergency relief providers are cognisant of what each food relief provider is able to provide and how it is provided. With this in mind, emergency relief providers will often develop relationships with multiple food relief providers (as well as relying on additional sources) to ensure that they have a constant and reliable source for clients. As an example, a regional emergency relief provider relies on purchasing subsidised food from Foodbank to keep their on-site pantry well stocked. They get regular deliveries of rescued food from SecondBite and also rely on local community support to donate fresh fruit and vegetables from market gardens and during peak times with community food drives. |

### The challenge of inconsistencies in food quality, types of food, and volume delivered across food rescue providers

At an overall level, food rescue was seen as an important part of food relief for emergency relief providers and a valued partnership. However, emergency relief providers express the desire for greater predictability, broader variety, and a consistent high quality of rescued food in order to meet clients’ needs, stock a pantry with essential items or compile hampers and food parcels for distribution.

Emergency relief providers are understanding that improvements to food requires participation from different agencies along the supply chain and encourage a dialogue from food relief providers about actions being taken towards improvement. In the meantime, it was evident that some emergency relief providers are innovating to ensure that any food received from food relief providers is utilised to benefit their emergency relief program in some way.

|  |
| --- |
| Case Study   **Audience:** Food relief providers.    **The goal:** To innovate and utilise food rescue food that cannot be passed onto clients.    **The solution:** An emergency relief provider in Canberra identified that food provided by food rescue organisations, while valuable and helpful, had large variations in food quality. To maintain the positive relationship with the food rescue organisation and trying to minimise the waste and cost of disposal of the food, the provider found a unique solution for the unusable fruit and vegetables being donated. This is to create a composting system on site. Composting bins were constructed and any rescued or donated fresh food that was of high enough quality is passed onto clients, whereas the unusable leftovers are composted. Volunteers then bag up the compost once it has broken down and sell it in bags to the local community. These funds are then channelled back in to support the emergency relief program being run by the provider. The success of this composting program prompted the provider to seek donations of used coffee grounds from local cafes (otherwise disposed of in landfill) in order add to the compost or sell as a unique garden product. |

Some emergency relief providers expressed a level of discomfort offering feedback directly to food relief providers. This is predominantly driven by the provider’s gratitude for the food relief providers offering no cost or heavily subsidised food. Conversely, food relief providers express the desire for direct and specific feedback from the on-the-ground emergency relief providers (particularly location-based) so that improvements or adjustments can be made. There may be a role here for DSS in assisting emergency relief providers to grow their level of comfort in offering direct feedback to food relief providers in order to complete the feedback loop and ensure food relief providers have clear oversight about the emergency relief provider food experience.

### The COVID-19 pandemic has prompted food relief providers to identify opportunities for change

Prior to 2020, each food relief provider operated in isolation, with a clearly defined purpose and remit. However, food relief providers reported that the pandemic blurred operational lines, fuelling a new collaboration between the three providers. The reported increase in client volume and shifts in client profile during the initial months of COVID-19 exposed gaps in the emergency and food relief landscape.

While each of the three food relief providers have a defined remit (as outlined above), food relief providers reported that, where they could, they did their best to address these gaps and react to changed client needs during COVID-19. In the short-term, food relief providers began to offer more food vouchers instead of physical food to deal with the logistical difficulties in collecting and redistributing food throughout lockdowns and changing restrictions. These shifts away from their traditional food rescue and food relief activities (specifically in relation to the Commonwealth-funded emergency relief program) are not intended to continue. Food relief providers reported that they are in the process of returning to their core activities. For example, OzHarvest has in some states resumed a pure focus on food rescue, while other states will taper off the purchase of food for food relief and a move back into food rescue over the next 6 months.

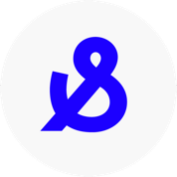
Despite COVID-19 creating unexpected challenges and stretching some food relief providers beyond their core remit, the circumstances of the pandemic revealed opportunities for the food relief sector (in respects to the Commonwealth-funded emergency relief program) and set in motion enhanced collaboration between the three providers, such as:

* **Increasing knowledge and data sharing between providers** – Food relief providers identified an opportunity to leverage the different kinds of data each organisation collects. At the time of this report some action is underway; food relief providers are currently collaborating to understand the distribution of need across Australia (hunger mapping) in order to identify over and under supply issues and how best to overcome these. The extension of this data collection is anticipated to support emergency relief providers, food relief providers and government agencies to understand, strategise and react to ensure the distribution of services and food can meet the need.
* **Collaboration among food relief providers at more levels of the organisation** – While collaboration was felt to be a regular occurrence at a management or executive level, food relief providers identified that there is opportunity for collaboration at a state level or for specific business areas (for example, operations, supply chain logistics or data sharing). It was anticipated that collaboration across the three food relief providers of these groups could act as a platform for joint, targeted action to effectively problem solve and resolve location-based or discrete challenges. These increases in collaboration amongst food relief providers is often progressed during times of natural disaster (for example, during the 2019/2020 bushfires) that are quite acute. The prolonged nature of the COVID-19 pandemic has instigated increased collaboration but also additional hurdles in ensuring it continues.
* **Including DSS in conversations** – Food relief providers believe DSS has a role to play in advocating the active collaboration between all three providers. It is believed that Commonwealth-endorsed discussions with food relief providers would be motivational, acknowledge the important role of food relief in the broader social landscape, and encourage streamlining of various aspects of food relief.
* **Increasing education amongst food relief and food rescue partners to standardise the quality of food supply** – When it comes to food rescue, the partnerships with those supplying food for redistribution were seen as vital. While there is gratitude for the donation of food, it was reported that there is an ongoing issue with quality. Food rescue organisations see great value in initiatives that further educate those who are donating food (e.g., supermarket workers, manufacturers, cafes, farms, etc) about the quality of food they accept, the manner in which it must be packed and provided, and the longevity or shelf-life of the food. Food rescue organisations identify an important flow-on effect of this education – less time allocated by the food rescue organisation in quality control and less time and food wastage reported by emergency relief providers as they sort through, clean up or dispose of unsuitable food.
* **Ensuring the provision of food to clients is grounded in ‘real life’ opportunities to exercise choice and autonomy** – Both food relief providers and emergency relief providers consistently reinforced the importance and impact of a client’s ability to select their own food, and ideally, enjoy a food shopping experience as close to in-store as possible. While ensuring that providers obtain a sufficient supply of the right produce and products for their clients, how this food is delivered to the client can be equally important. As a result, food relief providers are working closely with emergency relief providers to offer food relief in such a way that offers choice, autonomy, dignity and a sense of community. The additional benefit of food relief being offered in a ‘real life’ pantry or supermarket selection format is the opportunity for providers to interact with the client, when appropriate, during this process. These, at times casual, interactions can be the catalyst for the development of trust as well as the collection of additional information about the client to gain contextual information and assist in the referral into additional supports.

|  |
| --- |
| Case Study   **Audience:** Emergency relief and food relief providers    **The goal:** Ensuring that emergency relief providers can store perishable food before it becomes unusable.    **The solution:** Emergency relief providers’ capacity to store perishable food varies greatly by organisation and provider type. Some providers have larger premises and have more cold storage facilities (fridges and freezers) onsite than others. Balanced with this, providers are often put in the position of accepting donations or deliveries of food from food relief providers that they cannot predict. For example, they might receive a huge load of fresh bread or fruit and vegetables that needs refrigeration. Not all providers have the ability to store these foods, and by their nature, some of these foods need to be provided to clients and used quite quickly. Providers can run into the issue that they are unable to store or redistribute all the food they receive. In these cases, providers have networked with each other and their local community to communicate when they have surplus. Providers will then refer clients to other local providers who are known to have surplus food to ensure it gets redistributed. To overcome storage issues, providers have fundraised to buy fridges and freezers to extend the life of the food they receive for food relief. |

# Two women talking while working in a gardenHall and Partners logo watermark

## CHAPTER 4: Clients



|  |
| --- |
| Key findings in this chapter  * In understanding the nuances in client experiences, five client types were identified based on the nature of the financial crisis experienced and type of emergency relief support needed. * In alignment with provider ‘best practice model’, a key determinant for successful client outcomes is the facilitation of appropriate wraparound services via assessment and triage. * Key barriers to engaging with emergency relief services can be both emotional and logistical. Supporting clients to access services needs to address both elements. * Within the best practice provider model, clients have the ability to move between segment types with the potential to reduce their reliance on emergency relief services. |

The general profile of the emergency relief client has remained consistent over time: those in a position of financial vulnerability. Through consultations with both clients and providers, the current research explores clients in detail, revealing commonalities in the client experience. It presents a new way of thinking about types of clients based on their needs, financial resilience, and attitude towards emergency and food relief.

The increase in regular Government payments during the initial phases of COVID-19 meant that some clients who would previously have relied on emergency relief as part of their regular support network were able to be self-reliant for a period of time. However, as this audience moved away from emergency relief, it was replaced in part by a newer cohort accessing emergency relief for the first time as a result of COVID-19.

Throughout the last two years, clients who had never previously accessed emergency relief services engaged with these services in numbers higher than before. Although these clients are new to the experience, their underlying needs can be mapped to the needs of clients pre-COVID-19. This consistency is helpful for a system that puts client outcomes at the centre of its mission.

The findings of this section have emerged from consultations with emergency relief clients across two methodologies: n=60 qualitative interviews and n=1,455 online quantitative survey responses. A full profile of these samples, including research methodologies, are available in the Methodology section of this report. All clients included in this research accessed emergency relief within the last 3 years.

### Services that lift clients out of their situation

The level of support clients receive through emergency relief varies by types, amount (for example, value of voucher, number of different types of services), and frequency.

Positive client experiences occur when providers accurately assess the needs of clients and provide support – either themselves or in collaboration with other providers – to remove some of the root causes of financial distress. It is this removal, rather than simply addressing the surface need, that allowed clients to elevate more quickly out of their immediate financial crisis.

“We got our electricity bill, and it was something we just couldn’t manage. We reached a point where we just couldn’t cope and knew we couldn’t pay it. It ended up being overdue and we eventually got a disconnection notice…They organised the entire thing to be paid. That made the world of difference – all the money we would have had to put into paying the rest of the bill paid for other things and we could get our heads above water again,” **Female Client, Infrequent, NSW.**

These outcomes require assessment and triaging. Clients seek a wraparound approach to emergency relief – a finding which was true of both those clients who received this wraparound support and those who received emergency relief without being assessed for additional support.

“I was never offered a referral to any other types of services. That would’ve been really helpful as I was suffering from anxiety at the time,” **Female Client, Infrequent, South Australia.**

“I was referred to another service. It was a mentoring service. It was about cost reduction, bill deferments and things like that. How I can reduce costs. I had a really good experience with one mentor who was really sensitive and helpful…Got to not be too intrusive or too didactic. It was mentoring rather than counselling. Your financial situation, your mental situation and your health, they’re all intertwined,” **Male Client, Frequent, Victoria.**

It is through assessment and triage that clients learn of services and support for which they may be eligible, and which might help in a longer-term sense. This is key as clients often reported that they had few or no existing supports when they first sought emergency relief. Indeed, clients stated that their thoughts at the first point of contact are often focused on the immediate need (often food), and they are not seeking support for the broader picture. For many clients, the initial interaction with emergency relief was the first time they learned that supports such as loans, counselling, and allowances were available.

### Barriers to accessing service providers

Access to emergency relief service providers can be hindered by several factors:

* lack of proximity between a client’s residence and the provider’s premises,
* provider operating hours or days,
* eligibility criteria,
* availability of appointments for assessment,
* parameters on how often services can be accessed, and
* available engagement channels (for example, telephone, online, in person).

This is a source of frustration for clients who are inhibited from accessing the support they need.

Shortened operating hours, selective operating days, and parameters on how often a service can be accessed are the factors most likely to lead to a negative client experience as clients try to navigate service availability in their area.

Limited access risks isolating clients from these critical ‘first response’ services. Audiences affected the most by limited access to services were found to be those living in regional or remote areas, those with a disability which prevented mobility or communication, single carers with dependants, and individuals without the means to private or public transport.

Adoption of telephone and online engagement channels in response to COVID-19 has reduced some access challenges. However, clients and providers see a continued role for in-person service delivery, indicating that access will remain a barrier to a positive emergency relief experience for some.

#### Bouncing between providers

Clients are supportive of the idea of the initial emergency relief provider connecting them to other support if it means their emergency relief requirements will be better met. However, negative client experiences can occur when providers they are referred to are unable to deliver the services expected.

For example, a client’s emergency relief provider may give them a food voucher and then advise the client to go to the community hub around the corner for financial assistance with their utility bill payment. When the client presents to the community hub, they may find the aid is no longer offered or available at that time.

Typically, they will return to their original provider who may connect them into another service. This is time consuming, dispiriting for clients, and causes them to feel like they are bouncing between services without adequate resolution.

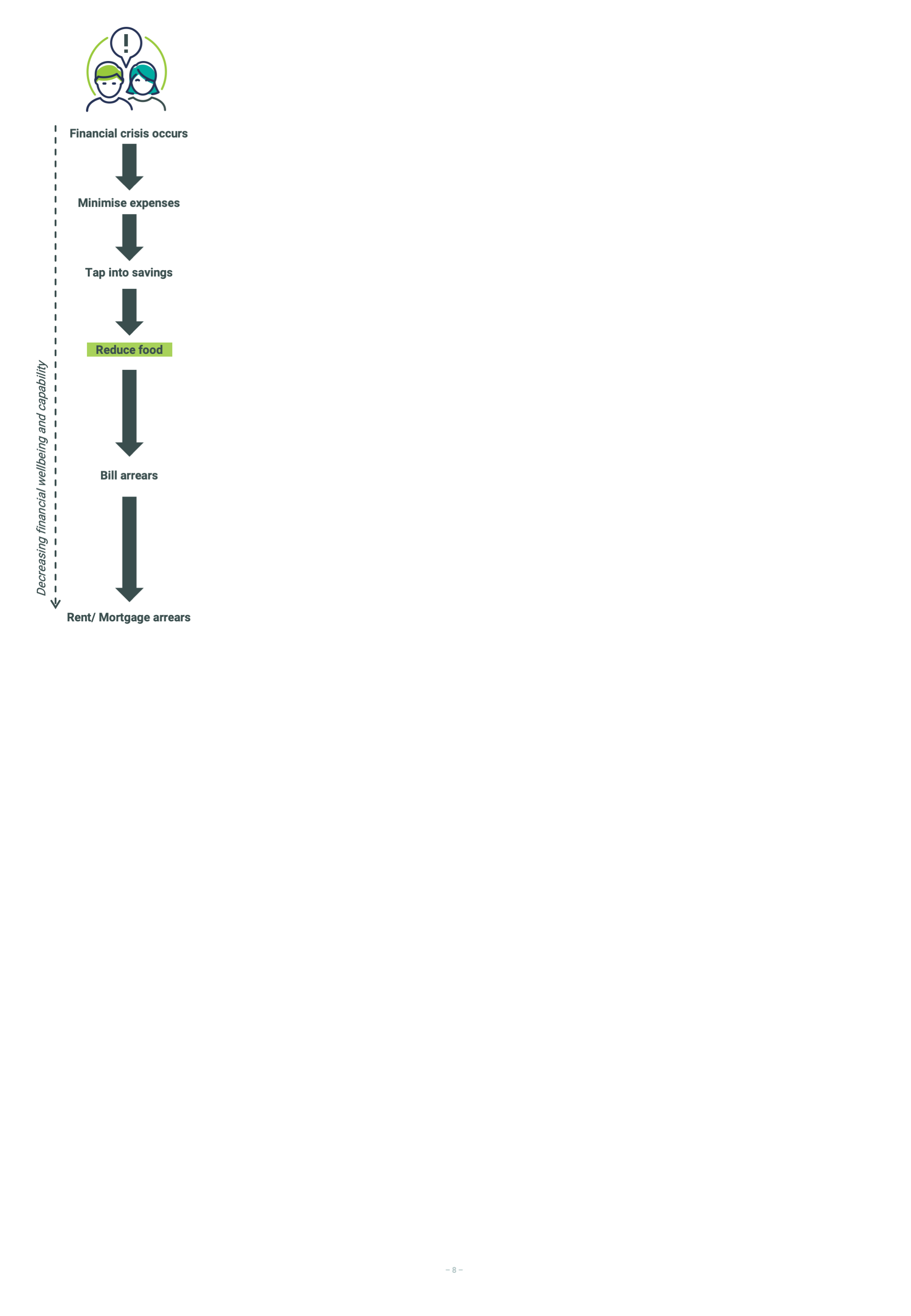
“It was so frustrating to be sent to one place only to be told they couldn’t help me, but they could recommend somewhere else…so you go there and then they say they can’t help you, or they’ve just closed…so you try another place. It is exhausting and you can spend so much time and still not get any help,” **Female**, **Client, Victoria.**

The barriers and challenges faced by providers in minimising this experience are discussed in *Chapter 2: Providers.*

### Client Journey

Typically, clients do not reach the point of requiring emergency relief if they have not already moved through several attempts to solve the financial crisis themselves. These attempts can include budgeting, reducing expenses, leaning on personal networks and supports, borrowing money from friends and family, tapping into savings, increasing credit limits or taking out loans. Perseverance and a cumulative effect of trying to remain financially stable were evident in consultations with almost all clients. Emergency relief was therefore seen as a last resort – either because they were unaware of it or because they were reluctant to access it unless absolutely necessary.

“Emergency relief isn’t something you want to have to use. I waited until I had been three days without food, and I just couldn’t take it anymore…I went in and asked for food, but I really tried everything else I could first,” **Female**, **Client, New South Wales.**

Diagram 3. Leading up to emergency relief

Individuals experiencing a financial crisis typically reduce their spending as an initial step to free up money for the cause of the financial distress (for example, utility bills, basic cost of living needs, housing expenses, or debt repayments).

Following the reduction in spending, there is often a concerted attempt to generate funds. If the client has some savings, they begin to draw on these. Alternatively, they may sell assets or personal belongings, borrow money from family or friends, take out or extend a line of credit, and in a few cases, those consulted would increase their paid work.

Should the financial crisis not be alleviated by these changes, the person’s financial wellbeing and ability to improve their situation is reduced. Clients report reducing their intake of food at this stage – skipping meals or changing their food to the cheapest available ingredients at the supermarket. From this point, clients describe feeling overwhelmed by a cumulation of expenses and may slip into payment arrears, often relating to their home: utility bills and rent or mortgage payments.

Clients typically present to emergency relief after they begin reducing their food intake. Generally, those who wait past the point of requiring food relief will present with a compounded situation, requiring greater emergency relief support – often both material and financial aid.

*Infographic designed by Hall & Partners, 2022*

### Emergency relief client pathway

The emergency relief service journey as described by clients is relatively discrete. Even with seamless referral pathways, clients expressed awareness that emergency relief was only to address an immediate need. The amount of time clients spend in the pathway varies and depends on the level of support required.

Diagram 4. Client journey

*1. Seeking ER: Client seeks out emergency relief or is referred to emergency relief by specialist support agency
2. First touch point: Client presents to an emergency relief provider to book an appointment, or calls to book an appointment or books an appointment online
3. ER assessment: Emergency relief worker assesses client's immediate needs and pathways for further support
4. Receiving ER: Client receives emergency relief aid. Note: Client may require emergency relief aid multiple times in short succession while their crisis stabilises. Specialist support agency may assess for additional emergency relief aid and broker it from the provider
5. Exiting ER: Interaction with emergency relieg ends, client may be referred on to specialist support agency
Note: Clients may re-enter the client  journey if they experience financial hardship or distress in the future
*

*Infographic designed by Hall & Partners, 2022*

#### Seeking emergency relief

Clients can come into emergency relief through two pathways – either they seek relief themselves (or are encouraged by their broader support network) or are referred by a specialist support agency. These can include domestic and family violence services, accommodation or housing services, Centrelink, and mental health and wellbeing services.

#### First touch point

Under the assessment model, providers do not always have the capacity to see all clients immediately after presentation. An appointment is sometimes scheduled for clients to be assessed at the earliest available time. Clients reported that even if they were asked to return for this appointment a few days later, they were given a food hamper which provided sustenance for that day and breakfast the day after.

Other clients first initiate contact with providers over the phone or by completing an online form (also known as a partial assessment) from which an appointment is scheduled.

#### Emergency relief assessment

The emergency relief assessment process was praised by clients as providing a bespoke solution depending on the client’s needs and the provider’s process.

During the assessment, clients described providing information about a range of topics, including information to meet DSS funding and reporting requirements.

Most clients said that the experience of assessment was not uncomfortable as they did not feel the line of questioning was intrusive and they had expected to provide such information. This fit in with their expectations about eligibility criteria, with some describing the assessment process as a “requirement.”

Clients described the actual process of assessment as private and discrete, with the majority described as being undertaken in a room or area away from other seekers of relief and frontline workers. No participants complained that the experience was sterile or unwelcoming, with the majority describing feelings of relief and gratitude that the process was simple and straightforward.

#### Receiving emergency relief

Depending on their needs, clients described initially receiving aid in some form. The majority of clients were immediately given support, whether in the form of material aid (e.g., a food voucher, food hamper, hot meal, transport fares, or clothing) or services such as advocacy for the reduction of bill payments or referrals to additional support partners.

Some forms of relief were immediately established for the client but would not be immediately available. For example, clients described having school or work uniforms purchased, or given furniture or household items which were placed on order. Other emergency relief was organised on the client’s behalf, but the client was required to collect it from a shop or another provider: for example, medication, services provided by another agency, or vouchers to shop at a food relief provider food hub.

Some forms of relief were left with the provider after the appointment. This was often larger payments such as bills (for example, utility bills or car registration).

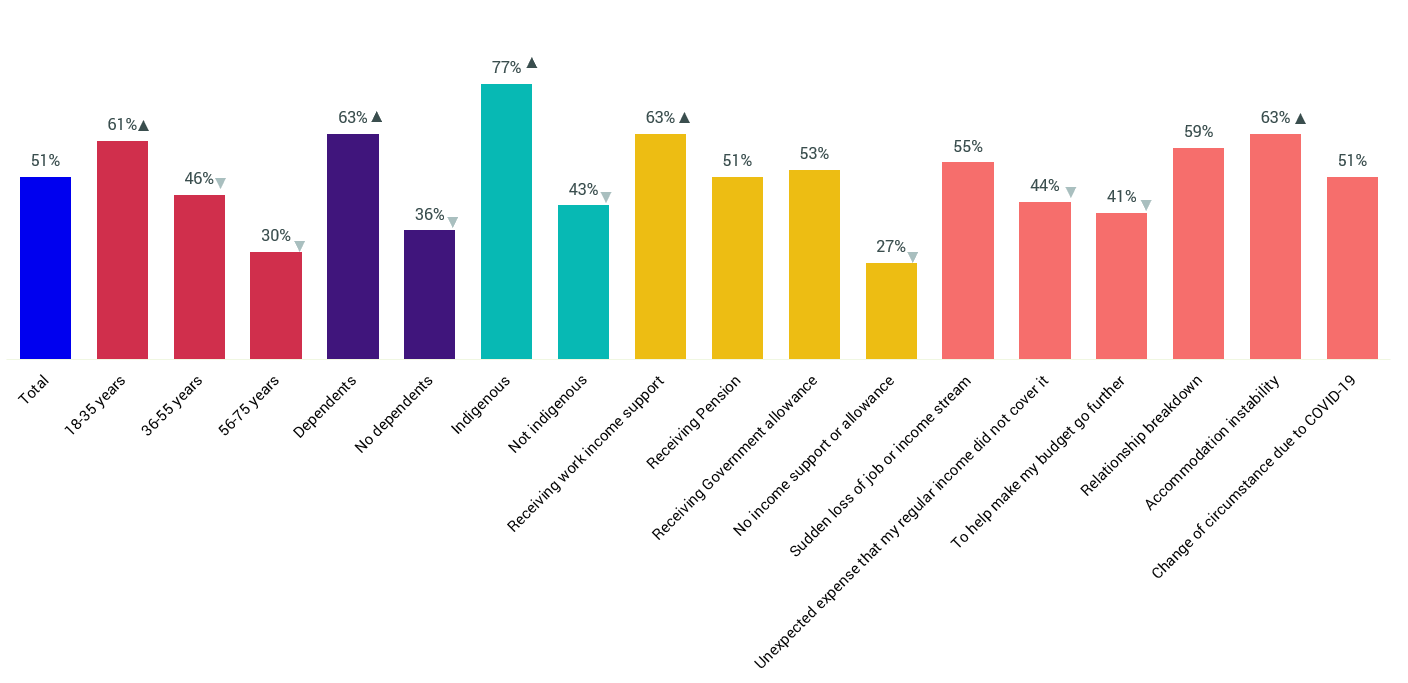
In cases where temporary accommodation or housing was required, it was usually administered promptly, especially if the person had been displaced from their home.

If there are elements of financial hardship which cannot be addressed in the first assessment, clients are sometimes given another appointment. Most commonly, this was the result of a need to bring paperwork, evidence or bills to assist them in receiving larger amounts of financial aid.

#### Referrals

51% of clients surveyed report being referred to a specialist support service by their emergency or food relief provider. Referrals were more common among younger clients (61%), those with dependents (63%), indigenous clients (77%), those receiving allowances (78%) or work income support (63%) at the time of emergency relief, and clients who have presented to emergency relief as a result of accommodation instability (63%) or a relationship breakdown (59%).

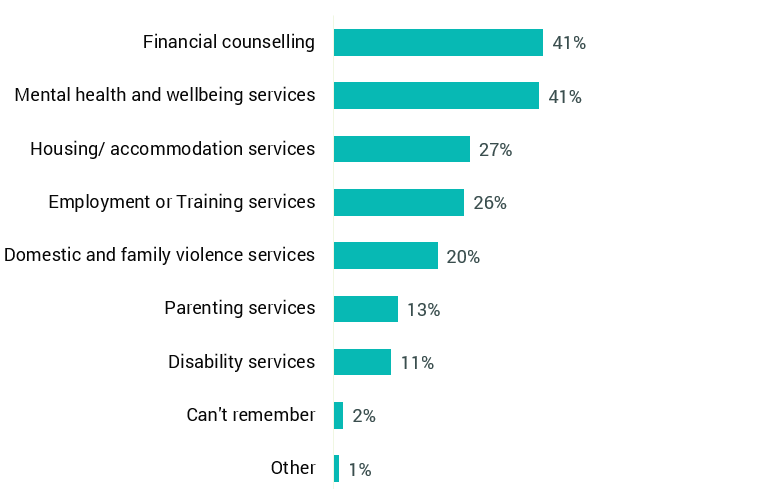
Chart 2. Clients referred to another specialist support service by their emergency relief/ food relief provider



*Hall & Partners Survey Jan 2022. Base: Referred to a specialist support service. Total (n=737). Q: Have you ever been referred to another specialist support service by your emergency or food relief provider? ▲▼ = significantly higher/lower than total sample*

Financial counselling and mental health and wellbeing services are the specialist support services emergency relief clients are most commonly referred to.

Chart 3. Referral to specialist support services

C

*Hall & Partners Survey Jan 2022. Base: Referred to a specialist support service. Total (n=737). Q: What type of specialist service(s) have you been referred to by your emergency or food relief provider?*

There are differences between referrals by gender. Those referred to financial counselling and employment or training services are more likely to be male, whereas clients referred to housing and accommodation services, domestic and family violence services, and mental health and wellbeing services are significantly more likely to be female.

Chart 4. Referral to specialist support services by client gender



*Hall & Partners Survey Jan 2022. Base: Male (n=394), Female (n=339). Q: What type of specialist service(s) have you been referred to by your emergency or food relief provider?*

### Barriers to engagement

While some elements promote or encourage clients to access emergency relief, there are also a number of barriers. The following are the key themes that clients report as reducing their willingness to access emergency relief.

#### Emotional barriers

Accessing emergency relief and requesting assistance can be underpinned with feelings of shame, stigma and perceived judgement (from the client themselves and others). For clients, these emotional barriers can be notable deterrents in accessing much-needed supports. Clients identify that this initial barrier of shame or stigma in accessing emergency relief is internally driven – for some, it is related to waiting too long to take action and thus requiring assistance, and for others, it is the shame of finding themselves in the situation of needing support in the first place.

First Nation and CALD clients in particular report a sense of perceived judgment from other people within their communities, which can act as a barrier to taking initial actions for support from providers. It is important to note that while differing cohorts of clients express fear of judgement and the stigma associated with requiring additional supports, none are able to give examples of overt judgment and indeed, some divulge that when they do seek emergency relief, they feel supported by their community. Some clients note that the perception of judgement is internally driven and can often be dispelled by a positive experience with a provider. For other clients however, despite their gratitude, a sense of shame and a stigma in accessing emergency relief is evident throughout the access journey.

“I didn’t let anyone know that I was tapping into emergency relief…I felt ashamed that I needed it when everyone thought I was doing ok. I think it needs to be there for people, but if I needed it again, I would be very discrete about it…I wouldn’t want anyone to know, they judge you,” **Female**, **First Nation Client, Queensland.**

The impacts of shame are most evident as clients take the first step to seeking emergency relief. Clients report delaying their need to access emergency relief for as long as possible, or even until their situation has deteriorated to the point that they feel they have no other viable options. The dominant driver of this delaying of seeking relief is described as shame.

Providers play a key role in reducing this internal conflict during the client’s first interaction with emergency relief. Provider experiences that offer a welcoming, positive environment affirm clients’ sense of personal dignity and normalise the need for emergency relief. Conversely, some clients describe experiences in which they have felt judged, scrutinised and patronised, which are said to be detrimental to their desire to seek some supports and focus on improving their situation. While these negative experiences are few, those clients who report them describe a compounding of their already difficult situations.

When it comes to comfort level and the emotional effects of seeking emergency relief, there are some interesting differences by gender and age. Females report being less comfortable with how frequently they have needed to access relief (51% of females report a level of comfort compared to 61% males feeling comfortable). Older people feel less comfortable accessing relief than younger people (76% of 56-65 year-olds vs 65%)[[7]](#footnote-8)

The reason for requiring emergency relief can have an impact on the amount of influence shame and stigma have for a client. Situations in which a client has been disadvantaged that are outside of their control (e.g. loss of employment, loss of accommodation, change in relationship status, impacts on personal health etc) are less likely to be a barrier to willingness to access emergency relief. Situations in which clients feel they are just unable to cope financially, emotionally or physically (or any situation in which the client feels they have made a bad decision or a mistake) are far more likely to be hindered by shame and stigma. For example, survey respondents reported that they were less likely to feel uncomfortable if their main reason was to make their budget go further (56% uncomfortable vs 65%)[[8]](#footnote-9).

#### Other environmental factors

Alongside any emotional factors that act as a barrier for clients to access emergency relief, more individualised circumstances can also influence access. Mental ill health and poor physical health can make it harder for clients to access emergency relief. Clients who had previously struggled with mental ill health report the unpredictable nature of their conditions as well as specific manifestations of their mental ill health to be the greatest barriers. For example, people living with severe anxiety or depression may have an appointment with a provider but on the day, find themselves inhibited by their mental ill health and unable to attend.

An additional element for consideration is the accommodation situation of the client. Some clients find themselves in shelters, shared accommodation with people they do not know or living in homelessness (either on the streets or in their car). Such precarious living arrangements can offer barriers to being able to physically attend emergency relief appointments or offer permanent contact information to be eligible for emergency relief provisions (a requirement of certain providers). Situations such as lack of sleep due to required vigilance to maintain their safety or being unable to leave their possessions unattended for fear of theft must also be overcome by clients to access supports.

### Five client types are identified from the research

Three factors govern how client types differentiate from one another. These are:

* *Degrees and frequency of intervention*: the ability or means for one to stabilise their financial crisis with low intervention (for example, emergency relief services as a one-off support) or higher intensity intervention (for example, specialist support services and/or prolonged emergency relief services).
* *Anticipated use:* the extent to which clients intend to use or anticipate using emergency relief services. Those who intend to use emergency relief tend to see emergency relief aid as a necessary part of their everyday living.
* *Financial need:* the extent to which clients have an immediate financial need for emergency relief services as opposed to another kind of need as their primary motivator (for example, community or emotional support).

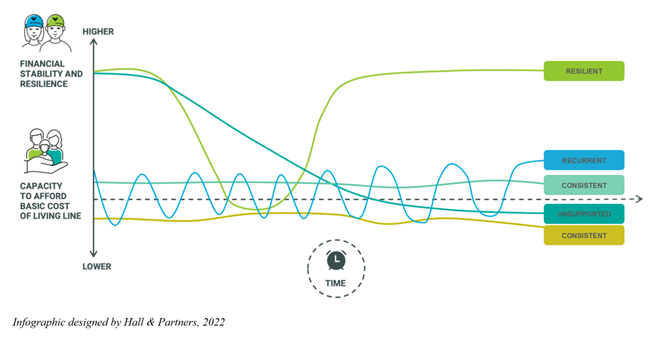
**The five client types identified from the research were:**

* Resilient clients
* Unsupported clients
* Recurring clients
* Consistent clients
* Connectors

### Client type trajectories

Each client type, and indeed each individual client, have different reasons to engage and subsequent trajectories within the emergency relief program. While there are key determinants of client experience and trajectory (such as access to external supports, access to stable housing, relationship status, education level etc), each client type has an individualised journey. These are visualised and discussed below.

Diagram 5. Client type trajectories



*Infographic designed by Hall & Partners, 2022*

### Resilient clients

*Resilient clients* are generally financially stable. Their engagement with emergency relief is typically the result of an unexpected one-off crisis (e.g. loss of employment, change in relationship, etc) for which they require assistance in a specific area (often an expense such as vehicle registration or a utility bill). Once this issue has been addressed or resolved, *Resilient clients* have the internal and external supports required to realise financial stability. *Resilient clients’* emergency relief needs, and services are driven by:

* Financial and material aid: food (vouchers and hampers), payments towards utility bills or rent/mortgage, temporary accommodation (for example in a domestic or family violence circumstance)
* Service aid: advocacy for bills

For clients that are referred to specialist support services: for example, mental health and wellbeing services, financial counselling (for access to more substantial allowances/ grants), family and domestic violence, housing, etc.

For this client type, success outcomes and the role emergency relief plays are typically the return of income stream, usually through recommencing employment and emergency relief removing the financial tension allowing these clients to restabilise.

|  |
| --- |
| Client Portrait | Resilient[[9]](#footnote-10)    **Meet Jill**    I’ve always been able to support myself and make ends meet. I’ve never really needed help for anything. But then I lost my job and the scales tipped. I just couldn’t get by without assistance. I didn’t know how I was going to make it. I was always pretty comfortable. I had a place to live, a car, could always pay my bills, and then it was ripped away all of sudden when I lost my income.    As bad as things get, I know it’s not forever. As much as I hate asking for help, and as low as I’ve felt, I know I can get back on my feet. I just really need some help with food. With how tight money is at the moment, there’s just never anything left over for food. If I get more unexpected bills on top of that, I just can’t get through the month without help.    My mentality is that I will reluctantly accept the help I need to survive this rough patch. I am optimistic that I’ll get back on my feet, but in the meantime, I have to take what I can get. I don’t have a clear idea of what I’m eligible for, but I check social media, google, and listen to friends who’ve got suggestions. As much as it sucks to ask for help, I’m grateful I can get some assistance when I need it.    “We accepted we need it (help) now, but we weren’t going to need it forever.” |

### Unsupported clients

*Unsupported clients* are generally financially stable. They may hit a similar hurdle to *Resilient clients*, such as loss of employment or change in relationship status, but these clients do not have the personal or community supports available to return to stability. It is common for *Unsupported clients* to have previously had a financial safety net (for example, savings) but through their financial crisis this has been depleted, leaving them in a financially vulnerable position. *Unsupported clients’* emergency relief needs and services are driven by:

* Financial and material aid: food (referral or vouchers to spend at a food pantry, frozen meals, hampers, vouchers), transport, school/work uniforms and equipment, gifts for children
* Service aid: advocacy for bills, referral to specialist support providers (ranging full suite), raising awareness of other financial allowances/grants

For this client type, successful outcomes and the role emergency relief plays can be determined in two stages. The first stage is assisting these clients to reach an emotional ‘equilibrium’ (for example, a sense of hope, self-worth, and motivation) so that they are in a headspace where they can start addressing their financial difficulties.

The second stage is helping *Unsupported clients* to re-build financial resilience and re-establish financial stability. Emergency relief can also assist in building feelings of self-efficacy and confidence, supporting their emotional needs and providing an emotional benefit. Wraparound support is most crucial for this client type to ensure that they have the best chances of reducing their reliance on emergency relief. Emergency relief is critical in establishing referral pathways for these clients to increase supports available to them and as a result, emergency relief may play a prolonged role in service delivery, often via referral agencies.

|  |
| --- |
| Client Portrait | Unsupported   **Meet Charlie**    I’ve always gotten by okay, with a few rough patches here and there. Money’s often been tight, but I mostly have been able to pay my bills and keep my head above water. But since I got divorced and retrenched at work, I’ve really struggled to stay afloat. I’m in my mid 50s and employment isn’t as easy to come by as it used to be. I still have the house, but it’s getting harder and harder to make the mortgage payments.    I feel like there’s not a whole lot to look forward to. During COVID I had to ask for help when some of the bills piled up. I’m not good at asking for help, and I really don’t think I’m the sort of person who has it as bad as others. But I had no money for food. I don’t want to still need the help, but I don’t seem to be able to get back on top of things, I can’t get back into having any money left. It all goes.    As much as it was really hard to ask for help, I really appreciated the help I have been able to get. Whether it’s been for bills or food, it’s taken a huge strain off me financially and mentally.    “I’m too proud to go in there cap in hand…I don’t want to be exposed…I am one of the hidden.” |

### Recurrent clients

*Recurrent clients* live close to the poverty line and use emergency and food relief recurrently in times of financial stress. When they are employed and have some stability in their lives, *Recurrent clients* can financially sustain themselves. However, in between streams of income, or when an unexpected expense arises, they find themselves in a financial crisis and turn to emergency relief. As soon as this is resolved (for example when more employment is found, or the financial tension is removed) they disengage with emergency relief services. *Recurrent clients’* emergency relief needs and services are driven by:

* Financial and material aid: food (referrals or vouchers to spend at a food pantry, hampers, hot meals, frozen meals), payments towards utility bills or rent/mortgage, vehicle and registration, medical expenses (e.g. dentist, optometry, medication), shoes, school/work uniforms and equipment, gifts for children
* Service aid: advocacy for bills, referral to specialist support providers (financial counselling, employment/training, temporary accommodation or housing, family and domestic violence)

For this client type, successful outcomes and the role emergency relief can be defined as working to establish income stability and stability in the home life. Relying on emergency relief to remove immediate financial tensions to allow these clients to temporarily restabilise, and specialist support services being engaged to move them towards financial stability. Additionally, emergency relief is critical in establishing referral pathways for these clients, and wraparound support is necessary for this client to ensure that all services being engaged are being retained until no longer required.

|  |
| --- |
| Client Portrait | Recurrent   **Meet Emelia**    I have used emergency relief on and off for a long time. I’ve found it difficult to stay in the one job for very long. I have really bad depression and sometimes I just can’t face the outside world. It has never gone down well with employers and it’s made staying in jobs for any period of time that much more difficult.    I’ve also had some bad relationships and had to take my children away from those environments. During those times I’ve needed to rely on emergency relief, especially for Christmas and birthdays for the kids. I couldn’t afford presents, and I knew I could get gifts and a decent meal for those occasions.    I try not to use emergency relief, I’m not as bad off as some, but I know it’s there if I need it. I don’t want to use it, but it’s there, and I know how to find things when I need them – whether it’s food, help with bills, some petrol money or clothes vouchers. It’s still hard to ask for help, but I’m glad those services exist. I wouldn’t have made it without them.    “It’s helped me out of a jam before, and it’s good to know it’s there…but I always hope I won’t need it again.” |

### Consistent clients

*Consistent clients* have limited means to elevate their earning capacity. They engage with emergency and food relief on a regular basis, sometimes factoring it into their weekly budget, and view emergency relief as one of a suite of supports that is counted on as necessary to maintain themselves. *Consistent clients’* emergency relief needs and services are driven by:

* Financial and material aid: tend to be areas that are considered ‘expendable’ such as food (referrals or vouchers to spend at a food pantry, hampers, hot meals, frozen meals), transport (fuel, public transport), gifts for children
* Low engagement with service aids such budgeting or referral to specialist support providers

For this client type, successful outcomes and the role emergency relief can be determined by emergency relief removing the immediate financial tension allowing clients to temporarily restabilise. Additionally, specialist support services are required to move them towards financial stability and ensure they are able to maintain this stability. Of note for this client type is that emergency relief is a literal band-aid for these clients’ everyday living and is required for their financial survival.

|  |
| --- |
| Client Portrait | Consistent   **Meet Eddie**    I’m on a pension, and it just isn’t enough money to get by. I had a workplace injury years ago and haven’t been able to work since. I’m looked after, and I appreciate the support, but the money just hasn’t increased with the cost of living and I’m short almost every month.    By the time rent and bills come out of my pension there’s almost nothing left for food or any creature comforts. It means I really rely on emergency relief, especially for food, but often for rent assistance and bill payment.    I don’t really enjoy having to access emergency relief. There’s a bit of shame and guilt about it. But I can’t work, and the pension is too low, so what else can I do? I know there are people worse off than me, but those services are there, and I have to use them whenever I need them.  I know where to get what I need. My family weren’t well off growing up and we had to use emergency relief to get by. It isn’t ideal, but it’s been a fact of life for me.    “If I’ve spent my pension at least I know I can always go to [food relief provider] and be able to get dinner on the table for the kids.” |

### Connectors

*Connectors* are generally financially stable but have a history of financial instability. They are former clients who now engage with emergency relief on occasion for reasons unrelated to financial hardship, such as connection and emotional support. They are a small minority of client cases. *Connectors’* emergency relief needs and services are driven by:

* Financial and material aid: food (hot meals, hampers)
* Service aid: conversations with volunteers, referral to community and social events/ classes/programs

For this client type, successful outcomes and the role emergency relief is closely linked to feeling emotionally supported and socialised. In this way, there is maintenance of mental health and a sense of belonging and community. While not requiring notable financial support via emergency relief, it is the connections and networks of community that support this client type best.

|  |
| --- |
| Client Portrait | Connectors   **Meet Georgia**    I used emergency relief when I needed it for many years. It got me out of such difficult financial and personal trouble. I’m okay now. I’m doing a lot better for the most part. Sometimes it’s just easier to get emergency relief, particularly for food. It was a huge support for me and I do enjoy the company.    Sometimes I just can’t face shopping or cooking and it’s easier and better for my mental health to go and chat to someone and get a hamper or a cooked meal. It’s not so much of a desperate need financially, but I still feel like I need it. I met some really nice people and it really helped me through that time, I like to go back and keep in touch with them.    “If I go down to the local [provider], I know Deb is always there and she’ll listen to me. Sometimes I go even when I’ve just had a bad day.” |

### Client circumstances and supports can shift their status over time

Individuals can move between client types. A *Resilient client* can move to being *Unsupported* in the event that they spend their savings buffer or lose their support network. On the other hand, with the right referrals and support, *Recurrent clients* can move to being *Connectors*, and *Consistent clients* may shift into being *Recurrents*. The underlying contributor to shifting clients from being *Consistent clients* through to *Recurrents* and potentially *Resilient* are successful referral pathways. Exploration of the defining criteria of successful referral pathways are explored in greater detail in *Chapter 2: Providers.*

Reports from clients mirror the sentiments expressed by providers and there is strong alignment that when the right referral is made with compassion and care, greater outcomes are achieved.

### Icon Description automatically generatedIcon Description automatically generated Research objectives

## Appendix

At an overall level, the following objectives guided the conversation throughout the research:

* Interactions between emergency relief and food relief providers
* The current three-provider FR model and their interactions with ER providers
* Referral arrangements
* Best practice for both sectors, including case studies
* The current needs of ER clients and services being sought or expected from ER providers
* Collaboration between ER and FR services to meet the needs of clients
* Service alignment with current client needs and assessment of any gaps that exist in service delivery
* Ability of current levels of funding to support providers to deliver to the needs of clients
* Impacts of COVID-19 on ER and FR needs and resultant influences on any specific groups
* Influence of the pandemic on the expectation of future needs of ER and FR
* Perceived role of ER service providers in client journey and resultant understanding of the definition of ‘temporary relief’
* The referral process within the client journey, including barriers to accessing referral support or services outside of temporary relief
* Defining ‘case management’ within the remit of ER service providers and exploration of its relevance and responsibility
* Opportunities to improve service delivery of the FR program (quality of current support, service footprint and gaps, and future strategic plans) and related outcomes for Commonwealth-funded ER programs
* Modifications to allow greater flexibility for providers to effectively deliver to their objectives and mission

### Target audiences

A number of key target audiences were identified for Stage 2 of the program of research. The following outlines the audiences of specific interest.

1. Emergency relief and food relief providers (people who work in ER and FR provider organisations), including:
   1. Administrative, HR, and office staff;
   2. Mid-level decision-makers;
   3. On-the-ground staff, delivering the services and making referrals;
   4. Volunteers; and
   5. Commonwealth-funded food relief providers (Foodbank, OzHarvest and SecondBite).
2. Referral partners (people who administer longer-term support and to whom ER and FR providers might refer users), including:
   1. Mental health providers;
   2. Financial support providers;
   3. Legal services;
   4. Housing support and assistance; and
   5. Employment services providers.
3. Clients of ER and FR providers (referred to as ‘clients’ throughout this report), including:
   1. One-off users of ER and FR providers;
   2. Repeat users of ER and FR providers;
   3. Users who have tertiary or secondary qualifications;
   4. Users who do not have tertiary or secondary qualifications;
   5. Users who have a steady form of paid employment, or assets of some kind;
   6. Users who have no assets and no regular income stream from employment;
   7. Users of ER and FR providers who identify as Aboriginal and Torres Strait Islander (First Nations); and
   8. Users of ER and FR providers who speak a language other than English at home (Culturally and Linguistically Diverse, or CALD audiences).

Of note is that all clients who were interviewed were screened to have used emergency or food relief at least once within the last three years.

# 

### Participation & Methodology

Our methodological approach to engaging each audience group during Stage 2, when the fieldwork took place, and the sample structure of each, is detailed below.

#### Emergency Relief and Food Relief providers

In total, 35 emergency relief provider interviews, 9 food relief provider interviews and 14 referral partner interviews were conducted between 10th November 2021 and 28th March 2022, for a total of 55 emergency relief provider, food relief provider or referral partner interviews.

The sample of emergency relief providers was drawn from the total sample of Commonwealth-funded emergency relief providers. Contacts with food relief providers were facilitated by DSS and scheduled by the Hall & Partners internal fieldwork team. A locational breakdown is available below.

Emergency relief providers, food relief providers and referral partners made themselves available for 45 minutes and were not incentivised to take part.

All interviews with emergency relief providers, food relief providers and referral partners were scheduled by an internal fieldwork team at Hall & Partners at a time and date convenient to the provider or referral partner.

*Number of emergency relief, food relief provider and referral partner interviews by location:*

* New South Wales: 9 interviews
* Australian Capital Territory: 2 interviews
* Queensland: 8 interviews
* Victoria: 9 interviews
* Western Australia: 9 interviews
* South Australia: 13 interviews
* Tasmania: 3 interviews
* Northern Territory: 1 interview
* National: 1 interview
* **Total: 55 interviews**

Across all states and territories, a mix of metropolitan and regional providers were consulted.

All three food relief providers were contacted to take part, however, only two of the three (Foodbank and OzHarvest) were available for discussions.

#### Referral partners

Referral partners were identified based on recommendations and introductions from emergency and food relief providers. A total of 14 interviews were conducted with referral partners working within services such as financial counselling, mental health support, youth and family services, specialised immigrant support services, domestic abuse support services, specific homelessness support services and aged care specific services.

*Number of interviews by location:*

* New South Wales: 9 interviews
* Australian Capital Territory: 2 interviews
* Queensland: 8 interviews
* Victoria: 9 interviews
* Western Australia: 10 interviews
* South Australia: 12 interviews
* Tasmania: 3 interviews
* Northern Territory: 3 interviews
* **Total: 56 interviews**

#### Clients of emergency relief and food relief providers

In total, 60 client interviews were conducted between 8th December 2021 and 22nd January 2022. A locational and client type breakdown is available below.

All interviews were conducted online due to COVID-19 restrictions and the preferences of clients being interviewed. All interviews took between 45 – 60 minutes and were scheduled and completed at a time that was convenient for the client.

Prior to any clients being interviewed, Hall & Partners undertook a Human Research Ethics Committee (HREC) review through partner institution Victoria University.

The HREC approval ensured that all recruitment and interview protocols were appropriate and focused on harm minimisation for all clients involved. As a result:

* All clients were provided with pre-interview information about the purpose of the discission, an overview of the topics to be covered and an informed consent form to return.
* All clients were also provided with an information sheet with links to free and confidential mental health support services.
* Clients were informed before the start of the interview that they could terminate the interview at any time without losing their incentive payment.
* All moderators were fully briefed around the Hall & Partners participant distress protocol. Any signs of distress would be taken as reason to pause or terminate the interview. The client then received a follow up phone call or email to ensure their welfare.
* All clients were screened and recruited by professional market research recruiters. This professional recruitment process ensured that only individuals who had volunteered themselves to take part in market research were approached.

Below is an outline of the sample of clients who were interviewed as part of Stage 2.

Table 3 highlights their segmentation by service usage and demographic information. Table 2 outlines the locational breakdown.

Table 3. Client segment by service usage and demographic information

|  |  |
| --- | --- |
| **Service usage** | **Total** |
| Infrequent use (sporadic or one-off use in the last 3 years) | n=36 |
| More frequent use (regular/repeat use in the last 3 years) | n=24 |
| **Total** | **n=60** |

Within the total sample of participants, quotas around income (steady or unsteady) and dependents living within the household were in place. Of the client interview sample, 22 reported having unsteady income streams and 38 reported having steady income. There were 28 participants who reported having dependants living in their household and 32 who did not have any dependants.

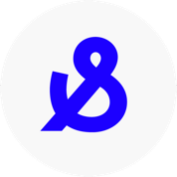
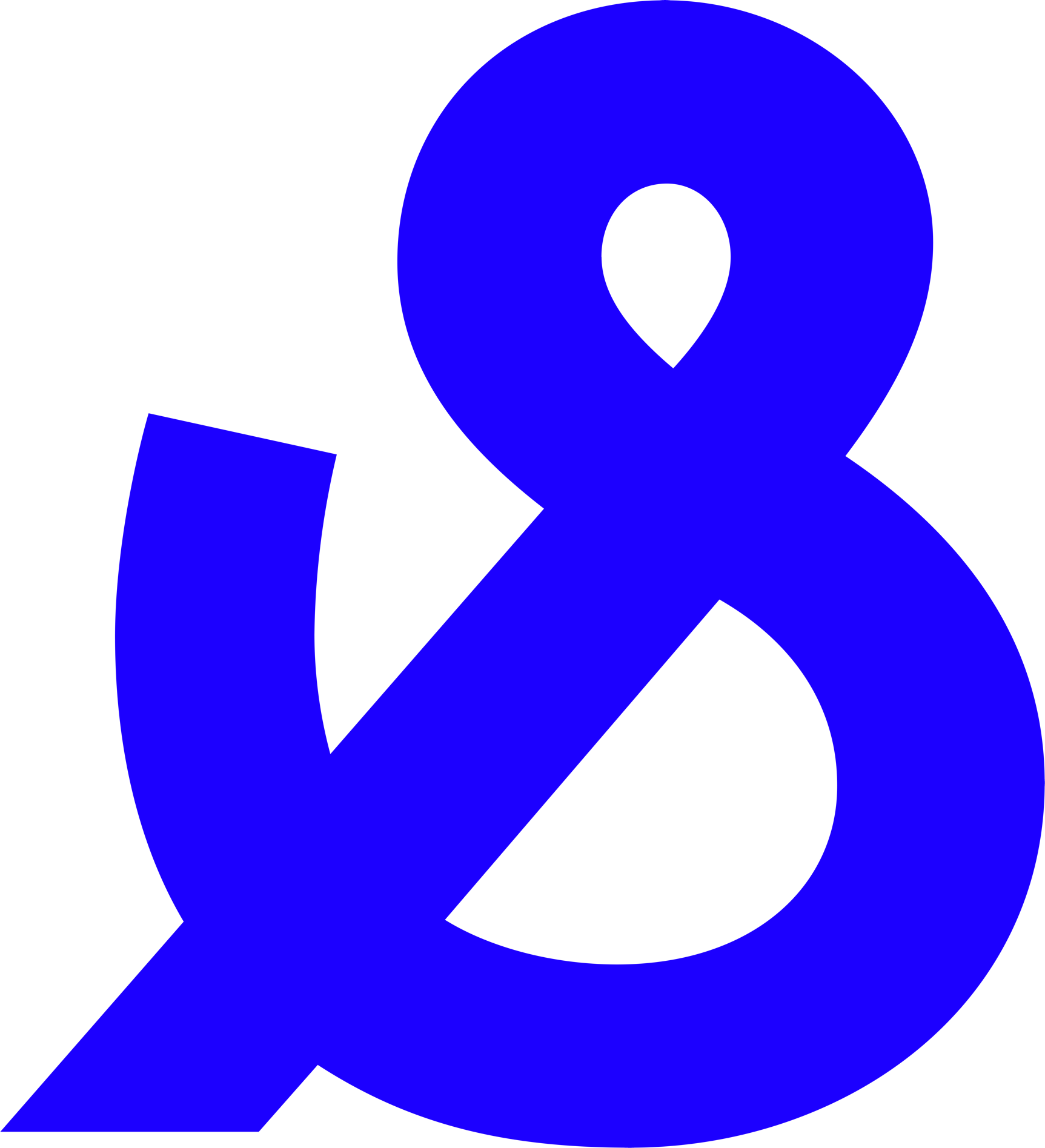
Table 4.Client segment by location

|  |  |  |  |
| --- | --- | --- | --- |
| **State** | **Metropolitan** | **Regional** | **Total** |
| NSW | n=8 | n=7 | n=15 |
| VIC | n=6 | n=5 | n=11 |
| QLD | n=7 | n=2 | n=9 |
| SA | n=5 | n=2 | n=7 |
| WA | n=5 | n=1 | n=6 |
| NT | n=1 | n=1 | n=2 |
| TAS | n=4 | n=1 | n=5 |
| ACT | n=3 | n=2 | n=5 |
| **Total** | **n=39** | **n=21** | **n=60** |

A quantitative study was also conducted amongst clients. The survey was conducted via a 10-minute online survey from 28 January 2022 – 7 February 2022, with a total sample size of n=1,455 (margin of error +/- 3% at 95% confidence level) of previous or current clients of emergency relief. We were able to include sub-samples of most key audiences of particular interest such as age, gender and location to ensure we were best able to reflect national representation. Throughout this report, these sub-groups were only reported by exception – if a particular sub-group has not been specifically mentioned, this implies that figures were broadly in line with the broader group.

#### Data panel and processing partners

An online sample was achieved by utilising a dedicated research panel, and respondents were incentivised to take part in the survey. All qualitative fieldwork employed the services of LightSpeed to program and manage the online surveys. LightSpeed fully complies with AMSRO Quality Standards, Australian Privacy Regulations and the Australian SPAM Act.



**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

**Hall & Partners**

MEL: +61 (0)3 9868 6200

SYD: +61 (0)2 9925 7450

[info@hallandpartners.net.au](mailto:info@hallandpartners.net.au)

hallandpartners.com/au

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

Emergency and Food Relief Report

**Department of Social Services**

1. https://www.dss.gov.au/communities-and-vulnerable-people-programs-services-emergency-relief/national-coordination-group [↑](#footnote-ref-2)
2. https://www.dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/emergency-relief [↑](#footnote-ref-3)
3. Data Exchange [↑](#footnote-ref-4)
4. https://www.dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/emergency-relief [↑](#footnote-ref-5)
5. Department of Social Services, DEX reporting 2019-2021 [↑](#footnote-ref-6)
6. Hand, K., Baxter, J., Carroll, M., & Budinski, M. (2020). *Families in Australia Survey: Life during COVID-19 Report no. 1: Early findings.* Melbourne: Australian Institute of Family Studies. [↑](#footnote-ref-7)
7. Hall & Partners quantitative survey, n=1,455 clients, Jan-Feb 2022 [↑](#footnote-ref-8)
8. Ibid [↑](#footnote-ref-9)
9. Examples of client types are illustrated through the following portraits. These do not represent a single interviewee consulted as part of the research and each portrait has been developed by the research team as an example from the aggregation of qualitative research interviews. Names have been changed. [↑](#footnote-ref-10)