



## FCP PLACE BASED CASE STUDY

Agency Name	South East Community Links
Date	Case Opened 20/07/ 2018      Case Closed 02/ 05 /2019
Client*	<p>Emily a 26 year old aboriginal woman partnered with 2 children aged 5 and 3years. She was referred by aboriginal Family Support Worker (FSW).</p> <p>Emily has mild intellectual disability ability and poor literacy skills.</p> <p>Income: Client: Centrelink DSP &amp; FTB – Partner: New Start</p> <p>Housing: Private rental – POST CODE: 3177</p> <p>Emily had been impacted by family violence in her previous relationship</p>
Case Overview	<p><b><u>Personal circumstances:</u></b></p> <p>Emily had a history of Family Violence, in which she experienced physical, psychological, verbal and economic abuse. For many years she has suffered poor mental health, severe depression, anxiety and stress which lead to poor memory, concentration and homelessness. Whilst homeless she lived in hotels, emergency housing, and transitional housing and shared with someone who refused to pay their share of the expenses which resulted in eviction.</p> <p>She has mild intellectual, poor literacy skills and is unable to read correspondence, needing to rely on others to read and explain correspondence.</p> <p><b><u>Financial circumstances:</u></b></p> <ul style="list-style-type: none"> <li>• Child care debt \$6000; Emily believed the childcare had been paid for by an agency she had previously engaged with however when she had contacted that agency the worker was no longer employed there and no record could be found to indicate what payments had been made or if agency was committed to pay this outstanding amount of approx. \$6000. There were also questions around whether the childcare agency should have applied for rebates.</li> <li>• Outstanding utility debts</li> <li>• Non-payment of Centrelink entitlements – Family Tax Benefit.</li> <li>• Unable to afford car repairs/registration</li> <li>• Housing issues</li> </ul>
Actions taken	<p><b><u>Steps taken by the financial counsellor and/or the client:</u></b></p> <ul style="list-style-type: none"> <li>• Emily had attempted to resolve the issue of payment with the previous support service and explore the issues of rebates with the Childcare service however neither service had provided assistance to resolve the issue. She had difficulty in providing documentation requested due to her transient life style.</li> <li>• As Emily had attempted unsuccessfully to resolve the issue with both the previous support agency &amp; childcare service and was unable to provide documentation, financial counsellor discussed options of requesting a debt waiver on compassionate grounds and Family Violence. The family violence</li> </ul>

	<p>issues were the main reason for Emily to move away from her previous address and she was no longer using the Childcare service &amp; Support Agency.</p> <ul style="list-style-type: none"> <li>• Emily and her partner were provided with information regarding utility relief grants (URG's), which they applied for themselves. This process was supported by both the financial counsellor and family support worker.</li> <li>• Emily had been experiencing family violence at the time her child was born and did not initially apply for FTB until her child was approx. 5 years old. Payments were back-paid for 2 years – Leaving 3 years unpaid. She was told she could apply for an exemption to get the other 3 years but did not understand what an exemption was. Emily approached Centrelink but had no success in receiving the outstanding payments. Financial Counsellor advocated on clients behalf with Centrelink by writing to the Indigenous Services Officer outlining client's circumstances and the events which had prevented her from initially applying for the FT.</li> </ul>
Case Outcome	<ul style="list-style-type: none"> <li>• The FSW remained engaged with Emily and financial counsellor and supported the client throughout the engagement with the Financial Counselling Service this ensured a consistent approach to resolving issues.</li> <li>• Advocacy with the childcare resulted in full waiver of the debt</li> <li>• Emily was successful in accessing URG's</li> <li>• Advocacy with Indigenous Services Officer Emily received her entitlements for a back payment of FTB</li> </ul> <p>Client was very pleased with the outcome and expressed her gratitude for the assistance provided.</p>

\*Client name is a pseudonym