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Basic Rights  
Queensland  
SOCIAL SECURITY & DISABILITY  
DISCRIMINATION SERVICES

a voice for fairness

## **“My life’s not ideal, but it's so much better”: Well-being outcomes for clients accessing Basic Rights Queensland casework services**

A report for Basic Rights Queensland Inc. prepared by final year students of the University of Queensland Social Sciences program

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# Executive Summary

This research report investigated the experiences of vulnerable citizens in dispute of a Centrelink decision whom were granted casework advocacy and representation by the welfare rights organization, Basic Rights Queensland. It aimed to understand the immediate and flow-on effects of the casework process on client's lives, particularly in relation to citizens' financial well-being, social well-being and social exclusion. It was also concerned with evaluating and developing the services of Basic Rights Queensland to these vulnerable citizens, with the primary objectives being to find more effective solutions for service delivery, client support and empowerment of these clients for future self-representation.

A semi-structured interview based study was developed, containing both open-ended questions and a series of scaled response questions. Respondents were selected from a group of former Basic Rights Queensland clients, whom had their case closed, either successfully or unsuccessfully, within a period of three to six months prior to responding to our research. The semi-structured interview responses were disseminated through a comparative participant profile and a thematic analysis of the participant's responses.

The major findings of this research concluded that Basic Rights Queensland's services were mostly effective in improving people's financial and social well-being. It found that casework representation and support by Basic Rights Queensland significantly reduced experiences of social exclusion. Client's experiences of support and satisfaction with the service were largely independent of the success or failure of their individual social security appeal.

The research also identified some gaps in the mental health support structures available to casework clients, leading to exacerbated mental health issues and some instances of withdrawal from participating in society and utilizing the institutions available to all citizens. The clear majority of cases overturned through the casework services of Basic Rights Queensland also points to flaws in the Centrelink system, where a mismatch of guidelines and protocols around eligibility between different staff members and Centrelink departments appear to be failing to provide for the welfare of the most vulnerable Australian citizens. From this, this project makes recommendations that:

- Basic Rights Queensland investigates ways to expand the mental health support structures available or referrals to other support services during casework.
- Basic Rights Queensland to engage with Centrelink on how many cases are overturned with their casework assistance, clearly pointing out a mismatch of guidelines or unfair rejections and within Centrelink.

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## Abstract

This report examines the experiences of people who access Basic Rights Queensland (BRQ) casework services and the effect this intervention has on their lives 3 to 6 months after such service provision. We conducted semi-structured interviews with 8 participants who were former clients of BRQ. Our research found that Basic Rights Queensland's services are effective in improving client's social and financial well-being, as well as reducing experiences of social exclusion. This is independent of the success or failure of its casework closures. Furthermore, it was found that Basic Rights Queensland would be able to be more effective in closing cases by: expanding the mental health support structures available or referrals to other support services during casework; and engaging with Centrelink on how many cases are overturned with their casework assistance. A larger sample size could be used in further research to support these conclusions.

## Introduction

Accessing Centrelink services and payments can be particularly problematic for vulnerable citizens. Vulnerable citizens, in the context of this social research project on the recipients of social welfare, are defined with two elements - firstly, as experiencing financial vulnerability and secondly as citizens who may be unable to fully understand the social security or social security appeals processes (due to a disability), or are unable to sufficiently advocate their own rights. Chenoweth et. al (2012:88) have criticized welfare organisations such as Centrelink for placing too much emphasis on transactional business and allowing the most vulnerable citizens, such as those with mental health issues, to exit the system involuntarily. Organizations such as Basic Rights Queensland aim to assess and support such vulnerable citizens to access social welfare via casework assistance. In 2013-2014, BRQ handled 1927 advices, including 178 closed cases at an average of almost 15 cases a month (10). Advocacy and representation casework is granted to only the most vulnerable clients regarding matters that are seen as having some merit to appeal.

Basic Rights Queensland (BRQ) is a community legal and welfare rights centre specializing in the areas of Social Security Law and Disability Discrimination. Formerly known as the Welfare Rights Centre, the organization provides information and advice to people experiencing problems dealing with Centrelink, as well as advocacy and representation services on a casework basis (Welfare Rights Centre 2014:4-5). It is part of the National Welfare Rights Network (NWRN) and is staffed by a group of lawyers and social workers, with support from a number of students and volunteers. The organization is a government-funded service which receives funding from the Queensland Department of Justice and Attorney-General and the Federal Attorney-General Department. Such funding has been guaranteed until 2017, as along with a subsidized rental agreement with the Brisbane City Council (11).

The following research study aims to understand the experiences of people who access Basic Rights Queensland casework and the immediate and flow-on effects that the casework has on their lives. The study will investigate the experiences of clients who have had their disputes resolved and their case closed for three to six months prior to the study. The research evaluates the benefits of the services provided by Basic Rights Queensland to clients and provides feedback from clients that could guide more effective service delivery and funding arrangements. Our study responds to an organizational objective at Basic Rights Queensland to ensure the long-term sustainability of specialist welfare rights and disability discrimination services to all members of the community.

# Research Summary

The key aims, objectives and questions which informed our research are outlined below.

## **Research Aim**

To understand the impact Basic Rights Queensland's casework has on clients' financial and social well-being.

## **Research Objectives**

To understand the experiences of people who access Basic Rights Queensland casework and the immediate effects of this.

Understanding the flow-on effects that this casework has on client's financial and social well-being.

Assist BRQ in evaluating the benefits of their services to current and future clients and donors.

Assist in reforming and developing the services of Basic Rights Queensland for more effective service delivery

## **Research Question:**

How has casework conducted by Basic Rights Queensland affected vulnerable clients' lives?

## **The sub-questions used to further guide our research were:**

How has casework impacted each client's financial and social well-being?

How has casework impacted each client's experiences of social exclusion?

Would these experiences have differed without intervention by Basic Rights Queensland?

# Literature Review

In order to contextualise this research, a review of relevant literature was undertaken. The literature examined Australia's social security system, as well as the conceptual frameworks that would inform our understanding of the impact and effects of casework provided by Basic Rights Queensland. A research report conducted by market research company Susan Bell Research into the flow on effects of casework, in conjunction with member organizations of the National Welfare Rights Network, is understood to be the only similar research done previously and was also reviewed.

## **Australia's Social Security System**

Basic Rights Queensland operates within the framework of Australia's social security system. Centrelink is the Australian Government's main welfare service delivery agency, which was established in 1997 to manage and deliver a range of government services, including social security payments to citizens (Halligan 2013:26). The Department of Human Services legislation asserts that if a client disagrees with a Centrelink decision on a welfare payment, a multi-stage process of review must be undertaken. The casework handled by organisations such as Basic Rights Queensland can occur at any stage during the processes of Centrelink, but is most commonly engaged when clients need help during this social security appeals process.

There is a vast body of literature available regarding people's experiences accessing Centrelink and, to a lesser extent, living on Centrelink payments. Reports of difficulties accessing Centrelink's services are common, with studies identifying problems ranging from frustratingly long waits both on the phone and in Customer Service Centres; complex and difficult to understand processes and administration; and instances of incorrect, confusing and contradictory advice from different Centrelink staff (Mackay 2010; Murphy et al 2011). The findings of these studies are supported by the Commonwealth Ombudsman's report to the Department of Human Services, *Investigation into Service Delivery Complaints About Centrelink*, which found major complaints about the length of time waiting on the phone or in the offices; unclear correspondence from Centrelink; delays in decision making; delays in the internal review process; and lack of accessible information about entitlements (Neave 2014). Each of these studies reported extreme difficulties with money for clients: juggling to make ends meet, missing out on material goods and services, potential negative experiences of housing status and security and barriers to paid work. As a result, citizens identified feelings of social isolation, stigma and disempowerment, as well as high levels of conflict and anxiety for clients in dealing with Centrelink staff (Mackay 2010).

A study by Chenoweth et al. (2012) also points to how the system could be improved. It calls for social workers to have more influence in service delivery of welfare payments as a whole, in order to develop a more relational system and achieve better outcomes for particularly vulnerable clients. The study examined a localized service delivery trial, in which social workers coached, supported and reinforced senior customer service advisors in developing positive relationships in and around payments, as well reflecting on how the structures and expectations of their institutional setting affect a client's ability to engage with them and get better outcomes the first time around. In response, the study found clients became more

respectful and understanding of the staff and actually became more active in helping themselves.

Studies have also shown that clients experience a range of problems as a result of these difficulties accessing Centrelink payments and services. Schooneveldt (2004) investigated the experience of clients who have had changes to their payments as a result of a 'breach' of their requirements, such as a misrepresentation of an income report or a failure to produce the necessary documentation within a certain time period. They found that 95% of respondents thought that Centrelink was being unfair to them; 92% reported a decrease in self-esteem after the breach; 41% indicated that once breached they needed to access assistance from family members or from charities and church groups; as well as 21% needing to move to less desirable accommodation as a result of the breach.

Finally, a study by Gaze et al. (2014) specifically explored the experiences of clients accessing the Social Security Appeals Tribunal (SSAT). They found that whilst the SSAT is intended to be an inquisitorial rather than adversarial body, it often failed to help resolve client's complaints. The research identified that of those respondents who did not seek advice from or may not have even been aware of organizations such as community legal centres, more than half felt that their case could have been improved by seeking advice or representation.

### **Understanding the Impacts - Conceptual Measures**

In order to help understand and measure the impact of Basic Rights Queensland's casework, we developed three conceptual measures to assess – financial well-being, social well-being and social exclusion. Financial well-being refers to satisfaction with financial position, which goes beyond income or net worth and includes the capacity to meet economic needs (Kim, 2003: 77). A set of key indicators for our research were developed in line with the ABS Financial Stress Indicators from the ABS Household Expenditure Survey (ABS 2011:280; ABS 2012). Secondly, social well-being refers to a person's affective evaluation of their own life including life satisfaction in areas of life such as work and relationships (Diener, Lucas and Oishi, 2002: 63-64; Tay & Diener 2012). Lastly, social exclusion refers to people's access (or lack thereof) to social and community supports including friends and family, and services, as well as their ability to engage in work or study (Scutella, Wilkins and Horn. 2009:26). Social exclusion, more broadly, is also concerned with the way institutions (such as Centrelink) operate or restrict access to basic citizenship rights (Berger-Schmitt 2004:5).

# Methodological Approach

This project was an inductive study utilizing semi-structured interviews containing both closed questions to elicit scaled, quantitative data and open questions to elicit richer, qualitative data on the lived experiences of Basic Rights Queensland casework. We opted to combine quantitative and qualitative elements into the single interview as we correctly anticipated respondents would answer scaled questions with elaborations or significant recounts of experiences to justify their responses. According, through leaving a space for further notes or prompting them with a further open-ended question (see Appendix C), we were able to gain significant indicative and supporting data concurrently.

## Population, Sampling and Recruitment

The population we were working with was a group of former clients of Basic Rights Queensland who had previously received casework advocacy or representation. All of the respondents in this study were residents of Queensland and were either recipients of or seeking to gain access to various Centrelink payments. We employed a purposive sampling method, selecting a group of former BRQ clients based on the closure of their case within the past three to six months.

Basic Rights Queensland attempted to make contact with former clients, although not all were contactable or opted to participate. Participants were recruited from three to six months after the close of their case to balance the need for time for flow-on effects to be experienced and conducting the research. This enabled clients to remember sufficient details of what occurred before and during the casework process.

Recruitment of participants into the study occurred in a multi-stage process. Past clients received a flyer from the research team summarizing and explaining the planned research and a letter from Basic Rights Queensland explaining that they wish to find participants for the research (see Appendix A and B). This was followed up by calls from BRQ volunteers, who sought consent to release client's contact details to the research team.

In total, BRQ identified 31 potential participants who met the requirements, after excluding 18 people due to age, language or vulnerability. Of these 31, eleven were contactable and consented to the release of their contact details to the research team. Two of these were then unable to be reached by the research team, with one unavailable during the time of the research and eight participating.

## **Semi-Structured Interview Methods**

In developing the questions used for the interviews, we drew on previous studies and frameworks used and developed in other literature. The ABS Financial Stress indicators from the ABS Household Expenditure Survey (1999-1999) were used in developing closed questions for financial wellbeing, to ensure a variety of common indicators were explored. Life Satisfaction Scales developed by Tay and Diener (2012) were used to ask questions about their life satisfaction, with the questions modified to reflect the topic of study and the fact the questions were all being asked post the events. The elements of social exclusion explored meanwhile were based on a number of Australian and international previous studies, as mentioned in our literature review.

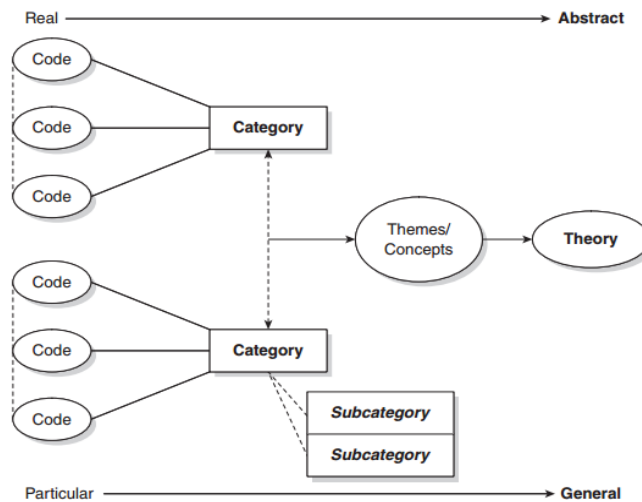
## **Data Collection, Analysis and Interpretation**

The research was conducted via semi-structured interviews over the telephone. The interviews incorporated open and closed questions. Closed answer and scaled answer questions were used to measure the changes experienced by clients, while more open-ended questions were used to explore these changes in greater depth, as well as probing for rich and detailed experiences of the client (see Appendix C).

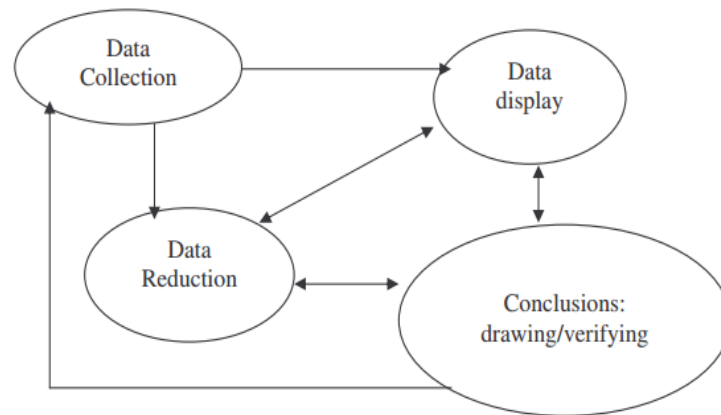
The interviews ranged between 25 and 40 minutes in duration. The responses to closed and scaled questions were recorded by hand, while the telephone interviews were digitally recorded so that answers to open-ended questions could be analysed later. A pilot interview was conducted with a key staff member from Basic Rights Queensland, to trial our interview instrument.

The responses to the closed questions were used to produce a participant profile and descriptive statistics, which were analysed through a basic statistical analysis, noting that the number of participants is not sufficient to generate data that is statistically significant. The responses to open questions were analysed through a thematic analysis (See Figure 1), involving finding recurrent patterns of themes or concepts within the responses.

**Figure 1 Thematic Analysis**



**Figure 2: Components of Data Analysis: Interactive Model from Miles and Huberman (1994).**



Our thematic analysis comprised of dual levels of data reduction and conclusion drawing and verification (See Figure 2).

The data reduction phase organised and simplified data from the transcribed interviews into more easily manageable components. The process involved the use of first-level and second-level coding approaches to simplifying the data (Punch, 1998). First-level coding examined small, distinct parts of text and identified concepts from the data. The use of second-level coding further simplified the data. It involved examining the first-level descriptive codes and gathering similar code components from other interviews into categories (Strauss & Corbin, 1998). These categories were given second-level conceptual labels. The conclusion drawing and verification phase sought to report themes emerging from each transcribed interview and report differences and similarities emerging after a comparison of all cases (Miles & Huberman, 1994). From these were able to draw our final set of themes identifiable across our research.

# Ethical Considerations

Due to the vulnerable nature of the clients who receive casework provided by Basic Rights Queensland, we took precautions when recruiting and interacting with our research participants. This included obtaining Ethical Clearance from the Human Experimentation Ethics Review Committee (HEERC) at the University of Queensland.

## **Confidentiality**

We ensured the personal information we received from both Basic Rights Queensland and the participants themselves was kept confidential. All three of the researchers involved received Basic Rights Queensland Confidentiality Training, developed by the organization to meet with the standards of the National Welfare Rights Network, National Health and Medical Research Council policy and the *Privacy Act 1988*.

## **Informed Consent**

As the service provided by Basic Rights Queensland is administered to clients state-wide, often exclusively via telephone, our research was also administered in the form of telephone-based interviews. Therefore, we obtained two separate statements of informed consent. First, Basic Rights Queensland made an initial phone call to former clients, to ascertain interest in participating in the project and obtain verbal consent to release details to the research team. When the research team conducted their interview, a second verbal confirmation of consent to participate was recorded. The consent information that was sent to participants can be seen in Appendix A and B.

# Results and Findings

Our results and findings, derived from interviews with open and closed questions conducted with the 8 respondents, are outlined below. The results and findings are grouped by the conceptual measures, incorporating the responses to both closed and open questions asked at the same time in the interviews. Before these measures, we also outline a profile of the participants and their experiences of Centrelink. Responses to questions around satisfaction with Basic Rights Queensland and the limitations are also included.

## Participant Profile

**Table 1: Client dispute and outcome summary**

<u>Pseudonym Name</u>	<u>Payment in Dispute</u>	<u>Nature of Dispute</u>	<u>Outcome</u>
Darcy	Disability Support Pension	Eligibility	Successful
Charlie	Disability Support Pension	Eligibility	Successful
Casey	Disability Support Pension	Eligibility	Successful
Hayden	Disability Support Pension	Eligibility	Successful
Bob	Disability Support Pension	Eligibility	Unsuccessful - withdrew
Alex	Disability Support Pension	Eligibility	Successful
Tyler	Parenting Payment	Eligibility; Compliance	Successful
Jordan	Disability Support Pension	Eligibility (income)	Unsuccessful

Table 1 provides a brief overview of the payment type being received, the nature of the dispute and the outcome. The names used are pseudonyms to protect the identities of the participants.

Beyond this basic demographic information was also collected, and compared to the client profile details outlined in Basic Rights Queensland's 2013/2014 Annual Report. We found that, of the 8 respondents to our semi-structured interview, approximately 38% were between the ages of 35-49 and 50% were between 50 and 65. This compares broadly with the statistics shown in the 13/14 Annual Report, which indicated these age groups represented 34% and 32% of all clients respectively (Welfare Rights Centre 2014:8).

Our data also indicated:

- 88% of the respondents who accessed casework services by Basic Rights Queensland identified as having a disability, compared with 59% of all cases (Welfare Rights Centre 2014:14).
- 13% were caring for a child with their partner, compared with 16% of all cases.
- 13% had English as a second language, in comparison with 4% broadly.

## **Experiences of Centrelink**

### **Shortcomings of Centrelink**

Failures and shortcomings of Centrelink and its support and service delivery were a common theme throughout interviews. Participants talked about lack of information, contradictory advice and poor experiences with staff. There were feelings that the system and the individual staff did not look at circumstances or what people were actually experiencing. Many felt that the staff did not even want to help them, with one describing how it *"felt like we were in opposition."*

*"I never felt like the (Centrelink) operators gave enough of a shit to listen."* - Tyler, Parenting Payment

*"Every effort I made to fix my own situation, Centrelink told me it just wasn't good enough"* - Alex, DSP

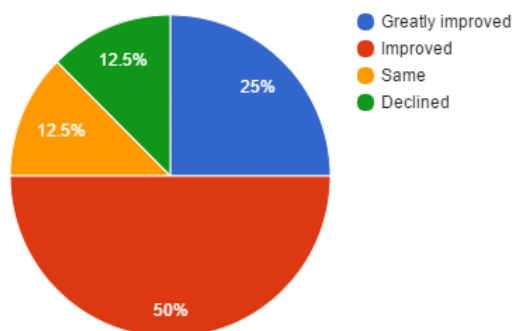
### **Impact of BRQ Casework**

Through the interviews a number of participants reported feeling more confident and comfortable with Centrelink, having a greater understanding of Centrelink's systems and processes and a sense of empowerment towards being able to deal with Centrelink or self-represent in the future.

As can be seen in Graphs 1 and 2, 75% of respondents reported a greater understanding of the Centrelink systems and processes and 25% reported feeling for confident and comfortable in dealing with Centrelink themselves. One particular participant actually had his casework ceased by Basic Rights Queensland but went on to self-represent and was successful in his appeal – he attributed the ability to do this to work done earlier by BRQ.

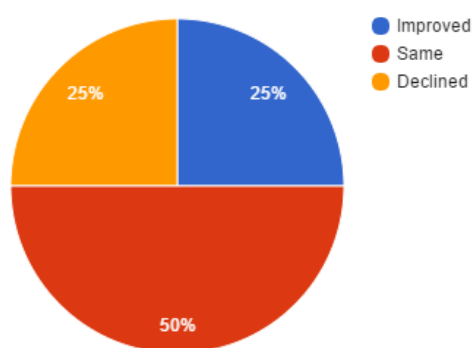
#### **Graph 1**

**My understanding of the Centrelink system and processes**



#### **Graph 2**

**My confidence/comfort communicating with Centrelink**



## **Financial Wellbeing**

### **Not enough money day to day:**

In the interviews, participants expressed how difficult it was to live on their income during their dispute with Centrelink and casework process. The reasons for this varied – with some struggling because their payments had been reduced or had not increased to reflect changing situations (such as a change in relationship or worsening disability), while others had been cut off from payments altogether or were being forced to repay Centrelink.

A number of participants mentioned seeking financial assistance from family or friends during this time; in one case a participant had moved cities to be able to be supported by family again, due, in part, to their worsening financial situation.

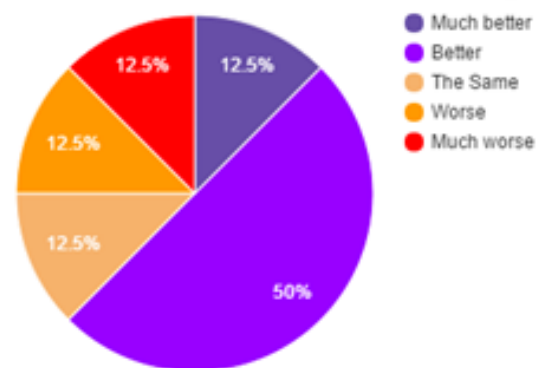
*"I found it difficult when it hadn't been settled and they (Centrelink) were taking money from me. I managed to live on \$346 a fortnight." - Alex, DSP*

### **Impact of BRQ Casework on Financial Well-being:**

Five of the eight participants reported that their financial situation became better after the casework, with one staying the same and two worsening (see Graph 3). The two who reported being worse off were both unsuccessful in their claims despite casework assistance.

Of those who had reported seeking financial assistance from family or friends during their case, all indicated that this had lessened or was no longer the case.

Since the closure of your case with Basic Rights Queensland, would you describe your/your household's overall financial standard of living as:



**Graph 3**

*"Because my payments [have] gone up it's made our life so much better." - Charlie, DSP*

## **Social Well-Being**

### **Stress and Mental Health:**

Perhaps the strongest theme to emerge from the interviews was how stressful and mentally and emotionally draining going through Centrelink and the Department of Human Services' processes could be, and the way this caused or exacerbated some client's mental health issues. Seven out of eight participants said they experienced mental or emotional health issues, such as depression or panic attacks, during the period of their casework, which were consistently attributed to Centrelink or the prolonged casework process.

Participants discussed how conflictual dealings with Centrelink could be and how they felt either Centrelink, the government or both were against them. Unclear expectations and inconsistent advice from Centrelink was also a major factor here. Participants also explained how much pressure they felt going through the various Centrelink processes, with one participant saying they avoided their mailbox or opening letters from Centrelink because of the anxiety it caused. This pressure was cited by the one participant who chose to cease their casework with Basic Rights Queensland as the main reason for doing so.

*"It put a lot of pressure on me and I just couldn't cope with it." - Darcy, DSP*

*"I really spiralled into my depression during my appeal." - Alex, DSP*

### **BRQ Impact on Social Well-being:**

Of the seven participants who reported mental or emotional health issues through their cases, six reported being "better" or "much better" since the closure of their case, with one participant declaring simply *"I feel freer"*.

Participants discussed the impact this had on their broader mental health; with some saying the removal of this stress helped them more broadly, while others said they continued to experience other significant mental health issues. One participant meanwhile said that the whole process had left them *"mentally scarred"*, due to how stressful and traumatic it had been.

Several participants described how supported they felt by Basic Rights Queensland, when these conflicts occurred.

*"[Without BRQ's help] I would have just given up. I couldn't cope at the time." - Darcy, DSP*

### **Life Satisfaction: Improving but not 'ideal'**

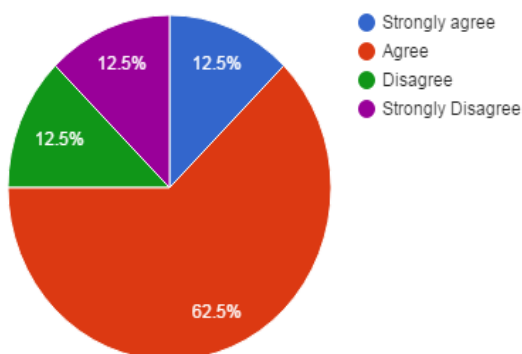
Throughout the interviews, there was variation with how participants reflected on their own life satisfaction. All participants who had successful casework agreed that their lives had improved subsequently; again these participants mostly identified that they were getting the 'important things' they wanted in their life.

At the same time, the majority of clients did not identify with the statement "My life is closer to my ideal." While this may seem similar to "the conditions of my life have improved", participants took serious issue with the idea that their lives were ideal or close to ideal – even one of those who agreed with this statement made sure to clarify *"My life's not ideal, but it's so much better."* The responses to the four life satisfaction questions can be seen in graphs 4 to 7.

The 'disagree' and 'strongly disagree responses' in all four questions were given by the two participants who were unsuccessful in their cases. All participants with successful cases reported improvement in at least one question.

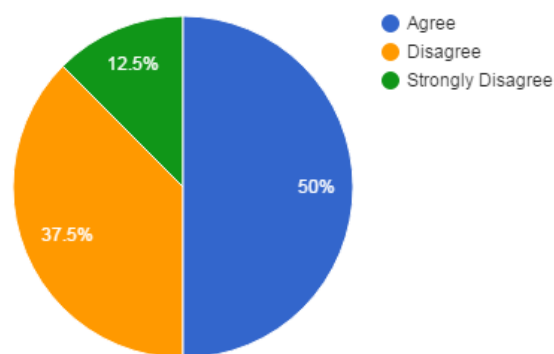
**Graph 4**

Since the closure of my case with BRQ, the conditions of my life have improved:



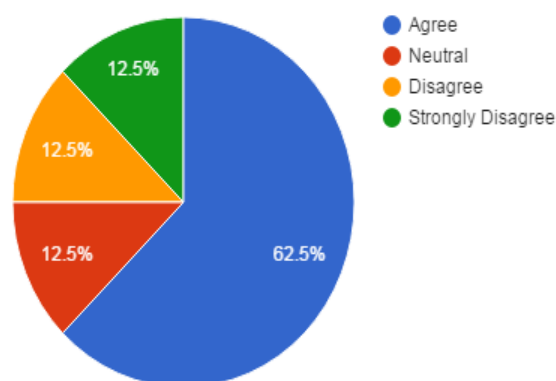
**Graph 5**

Since the closure of my case with BRQ, I am more satisfied with life:



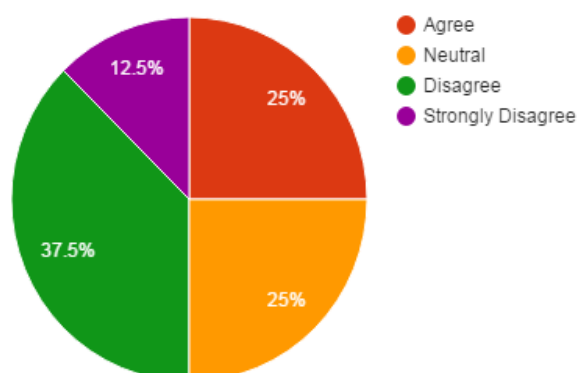
**Graph 6**

Since the closure of my case with BRQ, I have got the important things I want out of life:



**Graph 7**

Since the closure of my case with BRQ, my life is closer to my ideal:



## **Experiences of Social Exclusion**

### **Varying experiences of reduction in social exclusion:**

The six participants whose cases were successful reported reduced experiences in areas of social exclusion we asked about as a result of BRQ's intervention and the success with their Centrelink dispute. Of the participant's whose cases were successful, the below table outlines the proportion who experienced improvements in a variety of areas:

Improvements in housing situation	50%
Improvements in access to health services	33%
Improvements in connection with family	66%
Improvements in connection with friends	33%
Improvements in access or connection to church or religion	17%
Improvements in ability to care for children	50%
Improvements in access to community organisations	0%

No participants reported improved connection or access to community organisations or improved access to work and study opportunities, although one participant expressed a strong desire to return to work and study but had not actually done so yet.

Reduction in social exclusion in one dimension could also contribute in other dimensions - one participant for example explained that having a nicer house made them more comfortable to invite family and friends over.

A number of participants told stories at this point that were clearly very important and emotional to them, including one participant recounting how their relationship with their spouse had improved significantly after a number of difficult years and another about how *"I was able to buy my dog, my absolute best friend"*, who had become a significant support in their life.

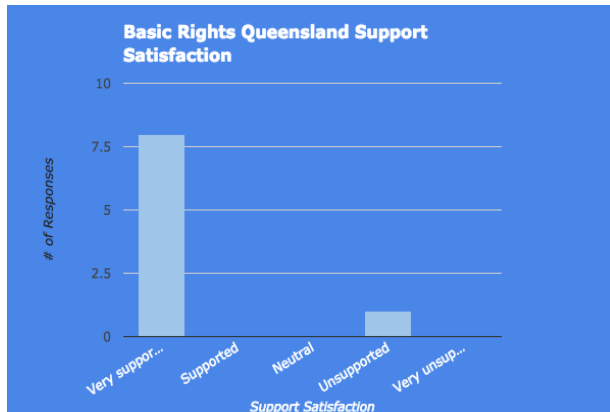
*"I'd like to do a course or something... To better myself and get back into employment."* - Darcy, DSP

## Reflections on Basic Rights Queensland

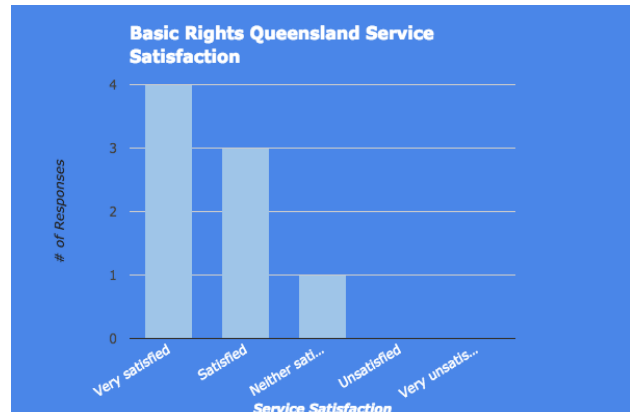
Throughout the interviews we heard first-hand evidence indicating an overall satisfaction with the quality of service and level of support provided by Basic Rights Queensland during their social security appeal process, as indicated in graphs 8 and 9.

Respondents generally gave highly emotive, positive feedback on BRQ as a whole. Clients' satisfactions with the service and support even appeared to be independent of the eventual outcome of the appeal, with participants who had unsuccessful cases still reporting high levels of satisfaction and support.

**Graph 8**



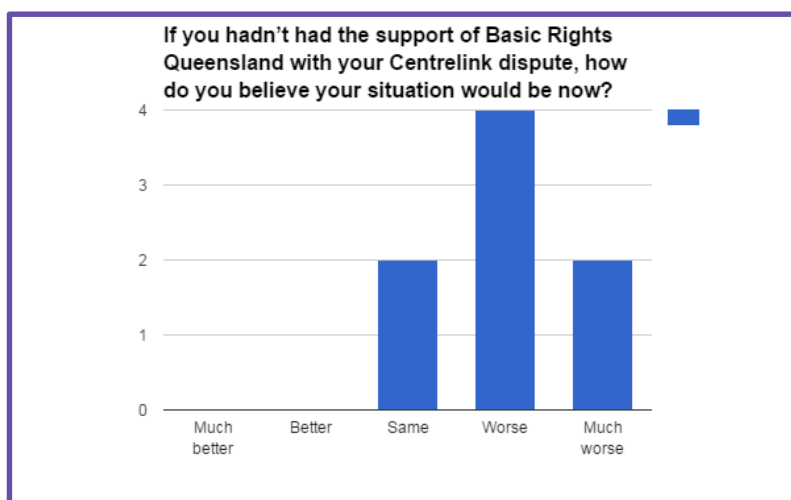
**Graph 9**



*"Basic Rights Queensland really went all the way for me. I wouldn't be here without them." - Tyler, Parenting Payment*

In addition to this, all 8 participants identified that without the support they received from Basic Rights Queensland, their situation would be the same or worse, as can be seen in Graph 10.

**Graph 10**



## **Limitations of the Research**

No consideration was made of ensuring representativeness of the sample with regards to key variables (e.g. type of payment received, type of dispute, age or gender), as the uptake of the research by participants was conditional and unforeseeable.

The number of respondents to our semi-structured interviews (8) was insufficient to produce data with statistical significance. As these interviews were also telephone-based, there is a complete omission of non-verbal cues which may have assisted in the understanding and analysis of responses.

# Discussion

## **How has casework impacted each client's financial and social well-being?**

The casework provided by Basic Rights Queensland impacts on clients' financial well-being largely by positively affecting the outcomes of disputes with Centrelink. Clients were in touch with BRQ because they had encountered difficulties or rejection in an application with Centrelink; had their payments reduced; or had their payments discontinued. Basic Rights Queensland provided them with advice on the merits of their case, assistance in preparing to represent themselves in the appeals process or directly represented them at the Social Security Appeals Tribunal. Most participants indicated that they believed they would not have been successful without BRQ's help, while others directly indicated they would have withdrawn from the appeals process without that assistance. Additionally, that the majority of participants went on to win their cases suggests that they had in fact been denied access to payments or rates to which they were entitled. As can also be seen in the results, typically those who were successful in their case experienced greater financial well-being, expressed in a variety of ways.

As was discussed briefly in our research results, there was a trend that participant's lives had improved and that they were getting the important things they wanted, but away from agreeing with the statement "my life is closer to the ideal".

One of the strongest findings of the research was around stress levels and mental health of clients. Participants were affected by stress and poor mental health as both part of participating in difficult and confusing processes with Centrelink, and also as an impact of the financial stressors indicated above. Thus, they were impacted by BRQ's casework in two different ways. Firstly, if and when their case was resolved successfully, their financial situation would improve, leading to both a greater sense of life satisfaction and a reduction in stress levels. Secondly, having the support of Basic Rights Queensland throughout the process helped in terms of participant's mental health, stress and comfort levels. This is certainly not to say it was not a trying time for people – even with the support many clients struggled and suffered. However, they also identified that this would have been much worse without the support they received from Basic Rights Queensland.

## **How has casework impacted each client's experiences of social exclusion?**

Participants' experiences of social exclusion can be understood as occurring in two major ways. Firstly, in a more traditional sense, they can be understood as the multi-dimensional elements of social disadvantage, including a lack of access to social support, connection to community, friends and family, access to services and ability to work or study (Scutella, Wilkins and Hord, 2009: 26). Secondly, social exclusion in this study can be understood as exclusion from Centrelink and its services - an institution which is meant to promote social inclusion.

The reduction in the different elements of social disadvantage was underpinned by participant's improved financial and social well-being. Improvements in financial well-being contributed to participants being able to afford better housing and better healthcare; able to travel to or host family and friends coming over; and able to care for their children better. Improvements in mental health and reductions in client's levels of stress contributed to participants feeling comfortable reconnecting with family and friends, accessing health services or being able to attend church again.

The lack of change in access to community organisations is interesting, as this is often a common measure of social exclusion. This could possibly be explained by the small sample size or the way the question was asked.

The casework services provided by Basic Rights Queensland directly assisted in remedying social exclusion experienced as exclusion from Centrelink's services. As discussed earlier, it is likely that through complicated Centrelink processes, participants were being denied access to benefits they were in fact entitled to - the casework assistance by BRQ played a role in allowing them to access this. Additionally, half the participants reported a better understanding of Centrelink systems and processes as a result of help from BRQ, with a quarter reporting they felt more comfortable dealing with Centrelink on their own.

### **Would these experiences have differed without intervention by Basic Rights Queensland?**

Based on the research conducted in this study, it seems highly likely that participants' experiences would have been much worse without intervention by Basic Rights Queensland. In the first instance, six of the eight participants said they believed the result of their case would have been worse or much worse without BRQ; the two participants who said their outcome would have been the same were the two who were unsuccessful, indicating that these respondents now identified a lack of merit of their claim to social security benefits as the major factor for being rejected. The fact that several participants also explained they would not have continued to pursue their appeals if they didn't have the support of BRQ also adds to the idea that they would have been worse off, as they would not have been able to rectify their issues with Centrelink.

Beyond this, the two unsuccessful cases amongst our participants both expressed being financially worse off by the time of the interview, not just the same. This seems to suggest that when vulnerable Centrelink clients are unsuccessful in their appeals their situation may in fact worsen as a result. Again, participants feelings of support by BRQ and reports around the stress and mental health issues suggest that, without intervention, clients could be in a much worse position.

Finally, as the reduced experiences of social exclusion were largely a result of improvements in financial and social well-being, it is incredibly likely that, without the improvements in these areas as a result of BRQ's intervention, the same reductions in social exclusion would not have been seen.

# Conclusion

In summary, the findings presented here signify:

- In line with broader literature on the topic, this study found that people had significant difficulties in accessing Centrelink, due to difficult and confusing processes.
- An overall high satisfaction with the service and support provided by Basic Rights Queensland, including among those whose cases were not successful.
- Among the participants interviewed, Basic Rights Queensland casework had a significant impact in helping to resolve the case.
- Successful cases resulted in improvements in participant's financial well-being.
- Improved experiences of social well-being and reduced experiences of social exclusion were identifiable as a result of the service and support of Basic Rights Queensland, both as a flow on effect from successful cases and independent of the success of their social security appeal.

## **Recommendations**

This social research project on the experiences of citizens who gain access to casework representation by Basic Rights Queensland recommends:

1. Basic Rights Queensland investigates ways to expand the mental health support structures available or referrals to other support services during casework.
2. Basic Rights Queensland to engage with Centrelink on how many cases are overturned with their casework assistance, clearly pointing out a mismatch of guidelines or unfair rejections and within Centrelink.

## **Questions and Topics for Future Research**

- Investigate whether Basic Rights Queensland clients have higher success rates than non-clients when having disputes with Centrelink.
- Investigate how Basic Rights Queensland can continue to educate and foster clients accessing their casework toward becoming self-reliant in dealing with Centrelink.
- Expand the research to include Basic Rights Queensland clients outside of the 3 month period examined in this study.
- Conduct similar examination to this study of the impacts Basic Rights Queensland's telephone advice service (TAS) has.

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## Appendices

### Appendix A



#### **Basic Rights Queensland**

#### **Outcomes of casework Services**

##### **The Research**

We are conducting research through a partnership with Basic Rights Queensland (BRQ) into the experiences of people who have received casework assistance in relation to a Centrelink issue.

We aim to contact most of the clients for whom BRQ has closed a file in recent months and hope to interview up to 20 past BRQ clients.

The chief aim of the research is to identify outcomes of your contact with BRQ including your experience of their service. The responses you provide may be used to highlight the value of BRQ's advice to funding providers as well as to improve service provision.

Interviews will be conducted by telephone and we estimate will take approximately half an hour.

To improve the accuracy of the research the interviews will be recorded and transcribed. All identifying details will be removed for the purposes of analysis and reporting. All contact details will be held securely. You can choose to withdraw from the research at any time.

##### **The Research Team**

The research team comprises three final year Social Science students at the University of Queensland (UQ): Paddy Keys-Macpherson, Alex O'Toole and Natalie Chodorowski.

Our academic advisors are UQ's Associate Professor Paul Henman and Dr. Judy Rose. This research has been approved by the UQ Research Ethics Committee.

##### **What now?**

A volunteer from BRQ will contact you shortly to ask permission to pass on your name and telephone number to the researchers. We will then make contact to answer any further questions you may have and if you agree, organise a suitable time for an interview. Further detail about the research in the form of an information sheet will be mailed to you prior to the interview.

Your participation would be greatly appreciated and we hope that you will agree to take part in this research.

## Appendix B



PO Box 293  
Fortitude Valley  
QLD 4006

P: (07) 3421 2510  
F: (07) 3421 2500

[www.brq.org.au](http://www.brq.org.au)

ABN 67 563 668 353

Date

Name  
Address

We are undertaking research into the outcomes of our casework. To do this we need to contact people like you, who were our clients earlier this year, to find out how things are going since we closed your file.

We are hoping this research will help us demonstrate to funders that people do need expert help with Centrelink problems from time to time. It will also help us to see if and how we could improve our casework.

Three students from the School of Social Science at the University of Queensland are conducting this research for us, under the supervision of the University. Please see the attached page in which the students introduce themselves.

If you are willing to participate, the students will interview you over the phone for about half an hour. The students will analyse everyone's responses, being careful to remove any identifying details, and then write a report.

We will contact you in about a week to further explain about the research and to see if you are able to participate.

Regards

A handwritten signature in cursive script that reads 'G Warrington'.

Georgina Warrington  
Director



a voice for fairness

Appendix C

## SEMI-STRUCTURED INTERVIEW

### Demographic

Before we begin do you mind if I ask you a few questions about yourself?

**D1.** Do you identify as male, female or other?

Male	5
Female	3
Other	0

**D2.** What age bracket do you belong to?

18-25	26-30	31-35	36-40	41-50	50-65	65 and Over
0	0	0	0	3	4	1

**D3.** What is your country of birth?

Australia	6
New Zealand	0
Other (please specify below)	2

**D4.** Do you identify as Aboriginal or Torres Strait Islander?

No	8
Yes, I identify as Aboriginal	0
Yes, I identify as Torres Strait Islander	0
Yes, I identify as both Aboriginal and Torres Strait Islander	0

**D5.** Do you speak a language other than English at home?

No	7
Yes	1
Armanian	

**D6.** What is your postcode?

4344 4359
4220 4066
4670 4272 4704 4218

**D7.** What is your current relationship status?

Single, no children	1
Single, with dependent children	0
Married, no children	2
Married, with dependent children	1
Divorced	3
Widowed	1

**D8.** Do you identify as having a disability? You do not have to answer.

Yes (record if specified)	7
No	1
Did not answer	0

## Centrelink

Thinking now about Centrelink and your payments we have a few questions around that.

**C1.** What type of payment or payments are you currently receiving from Centrelink?

Disability Support Pension	5
Age Pension	1
Newstart Allowance	0
Carer Payment	0
Parenting Payment	1
Youth Allowance	0
Other Payment (specify)	1

**C2.** Is that the same payment you were receiving before receiving assistance from Basic Rights Queensland?

Yes	0
No (please specify below)	
Disability Support Pension	1
Age Pension	1
Newstart Allowance	3
Carer Payment	0
Parenting Payment	0
Youth Allowance	0
None	3

**C3.** What best explains the type of issue, problem or dispute you had with Centrelink that led you to seek assistance from Basic Rights Queensland?

Eligibility	8
Debts/Recovery/Overpayment	0
Compliance	2
Difficulties communicating effectively with Centrelink	5
Level of payment	1
Other (elaborate below)	1

**O1.** Can you tell me anything more about the problems/issues you were having with Centrelink?

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**C4.** At the close of your case, would you describe the outcome as wholly successful, partially successful or unsuccessful?

Wholly successful	4
Partially successful	3
Unsuccessful	1
Unsure	0

*Record any important elaborations here, or prompt with an elaboration question e.g. Why do you say that? Could you tell me more about X?*

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## Basic Rights Queensland

**B1.** At what stage in the appeals process did you receive assistance from Basic Rights Queensland?

Telephone advice on the merits of your case	4
Telephone correspondence about representing yourself at the SSAT	3
Representation by BRQ at the SSAT	4
Other (specify below)	0

**B2.** Thinking now about the service you received from Basic Rights Queensland, would you describe yourself as very satisfied, satisfied, neither satisfied nor unsatisfied, unsatisfied, very unsatisfied?

Very satisfied	4
Satisfied	3
Neither satisfied nor unsatisfied	1
Unsatisfied	0
Very unsatisfied	0

**O2.** Can you tell me why you felt this way? What about it was particularly good/bad about the service? *(Prompt to remind them that this is all confidential if necessary)*

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**B3.** What about the support you received from Basic Rights Queensland during the casework process; would you describe yourself as very supported, supported, neutral, unsupported or very unsupported by the BRQ staff?

Very supported	7
Supported	0
Neutral	0
Unsupported	1
Very unsupported	0

**O3.** Can you tell me why you felt this way? What about it was particularly good/bad about the service?

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### Financial Well-being

I want to ask you now about your financial situation. The questions will ask about the time before or during your issue with Centrelink and support from Basic Rights Queensland, and whether this has changed since the closure of your case.

<b>F1</b> Before or during your problem with Centrelink, did you always manage to pay electricity, gas or telephone bills on time?	
<b>F1.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	
<b>F2.</b> Before or during your problem with Centrelink, did you often have to pawn or sell items to make ends meet?	
<b>F2.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	
<b>F3.</b> Before or during your problem with Centrelink, did you have to skip meals because you didn't have enough money?	
<b>F3.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	

<b>F4.</b> Before or during your problem with Centrelink, were there times you couldn't afford to heat or cool your home? Did this happen often?	
<b>F4.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	
<b>F5.</b> Before or during your problem with Centrelink, did you seek financial assistance from welfare / community organisations apart from Centrelink?	
<b>F5.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	
<b>F6.</b> Before or during your problem with Centrelink, did you need to borrow money from family or friends often?	
<b>F6.1</b> Since the closure of your case with BRQ would you say this has become much better, better, stayed the same, become worse or become much worse?	

**F7.** Since the closure of your case with Basic Rights Queensland, would you describe your/your household's overall financial standard of living as:

Much better	1
Better	4
The Same	1
Worse	1
Much worse	1

**O4.** Is there anything else that might have affected your financial situation that you would like to tell us about?

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### **Social Well-being (Life Satisfaction)**

For the following four statements, can you please indicate whether you strongly agree, agree, neutral, disagree or strongly disagree.

Since the closing of your case with BRQ:

#### **S1. Your life is closer to your ideal**

Strongly agree	0
Agree	2
Neutral	2
Disagree	3
Strongly Disagree	1

#### **S2. The conditions of your life have improved**

Strongly agree	1
Agree	5
Neutral	0
Disagree	1
Strongly Disagree	1

#### **S3. You are more satisfied with life**

Strongly agree	0
Agree	4
Neutral	0
Disagree	3
Strongly Disagree	1

**S4.** You have gotten the important things you want in life

Strongly agree	0
Agree	5
Neutral	1
Disagree	1
Strongly Disagree	1

**O5.** Can you tell me why or how your life has become better/worse?

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**S5.** Have you experienced any physical, mental or emotional health issues during your issues with Centrelink?

Yes (please specify)	7
No	1

**S5.1 If Yes:** Since the closure of your case would you say you are feeling much better, better, the same, worse or much worse?

Much better	3
Better	3
The Same	1
Worse	0
Much worse	1

## Social exclusion

**X1.** Before or during your Centrelink issue, how satisfied were you with:

	Very satisfied	Satisfied	Neutral	Unsatisfied	Very unsatisfied
Your health	0	4	0	2	0
Housing or accommodation	1	2	2	1	0
Your income	1	2	0	1	2
Ability to afford essential items	1	3	0	0	2
Savings & other financial assets	0	2	1	2	1
Your job or your work	0	3	3	0	0
Family relationships	3	3	0	0	0
Your home environment	3	0	0	2	1
Your leisure opportunities	0	2	2	1	1

**X2.** Think about the access you have to services and the connections you have with friends and family. For the following, tell me if you believe these areas have greatly improved, improved, stayed the same, declined or greatly declined in your life since the closure of your case with Basic Rights Queensland.

	Greatly improved	Improved	Same	Declined	Greatly declined
Housing	1	2	4	0	1
Health services	0	2	5	1	0
Work or study	0	0	7	0	1
Family	0	4	3	1	0
Friends	0	2	4	2	0
Others (work colleagues, neighbours etc)	0	0	8	0	0
Community services/ organizations	0	0	6	2	0
Church/ Religion	0	1	7	0	0

Ability to care for your children	2	1	5	0	0
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**O6:** Why do you think these changes have occurred? *(Follow up questions: Do you think these could have been a result of the assistance you received from Basic Rights Queensland?)*

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**X3.** Thinking in particular about how you deal with Centrelink, since receiving assistance from Basic Rights Queensland, would you say the following have: greatly improved, improved, stayed the same, declined or greatly declined?

	Greatly improved	Improved	Same	Declined	Greatly declined
My confidence/comfort communicating with Centrelink	0	2	4	2	0
My understanding of the Centrelink system and processes	2	4	1	1	0

### Most Significant Change

**M1.** Thinking over all the things we have talked about, what have been the most significant change or changes in your life since your contact with BRQ?

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### Perceived Effects of No BRQ Casework

**P1.** If you hadn't had the support of Basic Rights Queensland with your Centrelink dispute, how do you believe your situation would be now?

Much better	0
Better	0
Same	2
Worse	4
Much worse	2

**P2.** Can you please elaborate on that? Can you explain why?

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### Major Life Changes External to dispute outcomes

**E1.** Is there anything unrelated to your issues with Centrelink and dealing with Basic Rights Queensland that you believe has had a major impact on or changed your life since the close of your case? e.g. got married, relocated, a death in the family

Got a new partner or separated	0
Relocated	1
Death of someone close	0
New job or became unemployed	0
Major increase or decrease in income	1
New hobby	0
Other (specify below)	0
Declined Health (Terminal Skin Cancer)	

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**07.** Is there anything else you want to tell me about your experience dealing with Basic Rights Queensland or about the quality of your life since you received assistance from Basic Rights Queensland?

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### **Closing**

Are there are any questions that you have for me about any of the things we have talked about today or about the research?

*Thank you so much for your time today, it has been greatly appreciated. You have our details should you have any issues. I hope you have a lovely afternoon and stay well.*

*If participants have other Centrelink problems or questions they would like to ask as a result, phone BRQ on 1800 358 511 and mention the research and that they have a new question. BRQ will get back to them during a phone advice session.*