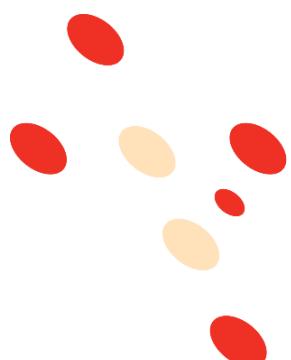




# Social Service & Infrastructure Needs in Gippsland

February 2020



**Catholic Social Services  
Victoria**

*...building a more just and compassionate society*

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## Executive summary

This report is based on research and a consultation conducted in 2019 to reflect the experience of people working in their local communities in Gippsland with people experiencing disadvantage and isolation. It outlines gaps in services and infrastructure and provides evidence and examples of solutions that are having a positive impact. The themes arising from a consultation meeting in Warragul reflect the web of factors that compound disadvantage.

The long distances required for travel, the high cost of having a car and the limited and costly public transport options, limit access to healthcare, education and employment. Participants stressed that housing instability is a common underlying issue for most people seeking assistance; private rental accommodation is expensive, substandard and often unsafe. High demand has led to exploitative practices by some landlords towards vulnerable people who have few options or alternatives.

Another underlying theme of the consultation was mental health, a significant factor for many people seeking assistance, and which contributes to isolation, disconnection and a loss of hope. There are few psychosocial mental health programs and participants find that many people experience inconsistent mental health treatment services. NDIS has added confusion in the mental health system and inconsistency - with some high levels of funding and resources in some instances and on the other hand, inflexible or inappropriate plans that are not or cannot be implemented.

Participants stated that emergency relief is no longer occasional assistance in times of emergencies. For many individuals and families, it forms part of their regular budgeting to try to make ends meet. This is reflected in the increase of food relief programs and the use of emergency relief being used for everyday expenses such as fuel, utility bills, car registration. While there remains a need for more financial counsellors, one of the underlying issues is the low level of income – particularly for those on pensions and benefits. A lack of adequate income to meet the basic needs of food, shelter, utilities, transport, healthcare and education has negative impacts not only on the development of positive community engagement and connections, but also on the development of supportive personal networks.

The low level of the Newstart Allowance in particular is concerning. A growing cohort of people living in poverty are single people who are not yet eligible for the age pension but unable to get work. Participants also spoke about how the low level of income compounds health and wellbeing. For some people an insufficient income is also accompanied by other expenses such as medications and healthcare and mental health treatment. For others, drug and alcohol addition, creates chaotic lifestyles that can lead to violence, debt and offending, in some cases resulting in criminal convictions, social disconnection, isolation and further disadvantage. Participants suggested that these compounding factors are leading to increases in homelessness and substance mis-use. These factors, coupled with low income, increases dislocation and isolation and fractures rather than builds communities. The consultation found that in Gippsland, there is a need to:

1. improve access to transport
2. improve housing options
3. reduce isolation and improve access to mental health services
4. build community inclusion and cohesion
5. address the increasing cost of living pressures and food insecurity.

## Introduction

Socially inclusive communities are the corner-stone of a vibrant, thriving society. Good access to public transport, open space, utilities, schools, churches, community amenities, social services and recreation facilities are important elements that build communities that flourish. However, there are some rural and regional communities in Victoria that experience more disadvantage; where there are high levels of unemployment, a lack of affordable and safe housing, low educational attainment, and poor quality infrastructure and services.<sup>1</sup>

Each year, Catholic Social Services Victoria's forty-five member agencies support over 200,000 people across Victoria, particularly those who are disadvantaged or marginalised. Catholic Social Services Victoria has representatives from all four Victorian Bishops on its council, who sit alongside the elected representatives of its forty-five member organisations, which both inform and set the agenda of our work. Catholic Social Services Victoria seeks to promote an inclusive and sustainable society where the inherent dignity of each person is respected and where the interests of any one section of society cannot effectively advance unless all members of the society are able to achieve their potential. This means promoting strategies and approaches that prevent exclusion from the outset alongside promoting service delivery models that provide effective interventions as well as addressing structural factors that perpetuate disadvantage<sup>2</sup>.

Many regional and rural communities have a strong sense of identity and community belonging. This has been demonstrated in the recent bushfires where people who, despite having lost their home and in some cases their livelihood, have continued to protect, support and care for others in their local community. Research supports this; people in rural areas generally enjoy higher levels of social cohesion than their metropolitan counterparts; they are more likely to receive help from their neighbours, be involved in community groups and volunteer, and are more likely to feel safe and valued in their community.<sup>3</sup>

Communities experiencing persistent disadvantage, need long-term and place-based solutions that address the underlying causes of disadvantage. This includes using a strengths-based approach that recognises and harnesses the strengths of the local community and engages the community in the planning and development of solutions to address disadvantage.

Infrastructure has an important role in facilitating access, engagement, connections and connectivity in our communities. Building on our previous work identifying social service needs in regional Victoria in 2018, Catholic Social Services Victoria presents this second report – focusing on Gippsland where there are high levels of disadvantage in particular areas of the region. The report makes particular reference to how infrastructure impacts on disadvantage in response to work currently being undertaken by Infrastructure Victoria to update Victoria's 30 Year Infrastructure Strategy in 2020<sup>4</sup>.

This report is based on research and a consultation conducted in Warragul in 2019. It reflects the experience of people working in their local communities with people who are experiencing disadvantage and isolation. While it does not address all aspects of disadvantage, it outlines gaps in services and infrastructure and provides evidence and examples of some solutions that are having a positive impact.

## Overview of Gippsland

Gippsland is one of five regions that border metropolitan Melbourne located in the southern, eastern part of the Victorian state. The traditional owners of the land belong to the Indigenous Australians of Gunaikournia and Bunurong nations. The population of Gippsland is 271,804 (ABS 2016a) and the most populated area is the City of Latrobe with 62,500 residents - 23% of total population of Gippsland. The region incorporates three big sub-areas; the Latrobe regional hub comprises of three large population centres of Moe, Morwell, and Traralgon; the Western peri-urban fringe which includes Drouin and Warragul; and the eastern area, with Bairnsdale being the main regional centre. Municipalities include: Baw Baw, Bass Coast, South Gippsland, Latrobe, Wellington, East Gippsland. The Catholic Diocese of Sale covers this region.

The Gippsland region has a rich agricultural history in farming, fishing and forestry. Brown coal from the Latrobe Valley has generated electricity for Victorians for many decades. As energy markets change, new forms of energy generation in the form of the desalination plant and wind farms are emerging. Gippsland's substantial coastline has abundant biodiversity and natural beauty through the mountainous, forest, and coastal areas. There is a wide range of recreational activities and the region is one of the most visited tourist destinations in Victoria<sup>5</sup>.

The population diversity and distribution, long distances and the isolation of the rural regions create an array of complexities for those living in the region. The western peri-urban fringe areas experience higher rates of population growth, greater access to services, and more elevated household income compared to the eastern part of Gippsland where the population growth is diminishing, and access to services and jobs is more difficult due to the lack of opportunities and public transport options.

For young people living in the region, limited access to education, training, employment opportunities, transport and affordable housing, present challenges for future planning. While there is an increase in the number of jobs in health care services that require qualifications, there is a reduction in the number of less skilled and manual labour jobs, including the closure of the Hazelwood Power Plant in 2018.<sup>6</sup>

The long distances, the scattered and sparse services, and the underdeveloped public transport infrastructure create additional issues for vulnerable cohorts that need to access health and social services. There is also a lack of coordination between the railway network and bus services; the limited timetable of V/line during peak and business hours and a lack of connectivity with training and educational centres. This, combined with the lack of digital access leads to isolation and perpetuates disadvantage<sup>7</sup>.

The high level of tourism in the region has seen the increase of properties used for Air BNB creating high demand for long term rental properties and low vacancy rates. Seasonal work and job insecurity has also contributed to people living in overcrowded dwellings and substandard properties<sup>8</sup>. Changes in the Residential Tenancies Act, particularly the requirement to improve sub-standard housing, has reduced the number of affordable houses available across the region.

The issues above have generated a mixture of profound and chronic disadvantage in the region of Gippsland, particularly in the local government areas of Latrobe and East Gippsland. The demographics of the disadvantage in these areas is specific.

Latrobe is the largest population centre of Gippsland with the lowest aged population. It has a higher proportion of Aboriginal and Torres Islander people, young mothers under 19 and people from non-English speaking backgrounds<sup>9</sup>. There is a high incidence of family violence and drug and alcohol abuse, with the highest crime rates<sup>10</sup> on crimes against the person, properties, and public orders in the region. There are significantly poor outcomes in early childhood development with more children living in the out-of-home care system and children at risk of neglect and abuse. The area also has low education participation and the highest unemployment rates across Gippsland.

The area of East Gippsland<sup>11</sup> has a considerable aged population and the highest homelessness rates affecting frail older adults, and children who live in supported accommodation. There is a high dependence on health care services which are limited and insufficient to meet demand, particularly community mental health services. The cost of transport, substandard housing and cost of living pressures further impacts the level of disadvantage experienced by people in the area.

Despite the pockets of disadvantage, it is worth noting that people express active social involvement and a sense of belonging to their local communities where they have significant voluntary participation. Gippsland has the highest number of formal volunteers in regional Victoria<sup>12</sup>. Social inclusion is the starting point for substantial social changes.

The bushfires in Gippsland are having a devastating impact on the region. The initial response of the broader Australian community has been one of compassion and generosity; communities coming together and support being extended to families, friends and strangers. However, the medium and long term impacts of rebuilding homes, infrastructure and communities will require enduring commitment at all levels to address policies changes, programs and resources needed to restore the region and set it on a path to thrive.

## Consultation themes

A consultation morning was held in Warragul in mid-2019. The majority of participants that attended, represented agencies that provide emergency relief and included:

- CatholicCare Gippsland
- Baw Baw Food Relief
- St Vincent de Paul Warragul
- St Vincent de Paul Drouin
- Anglicare Gippsland
- ADRA
- Longwarry District Lions Club
- Bass Coast Health
- St Joseph's Church, Parish of Warragul

This provided a valuable insight into some of the underlying issues that contribute to disadvantage.

## 1 Improving access to transport

Many people living in regional and rural towns enjoy a greater sense of community, a slower pace of life and a connection to the natural world and in some parts of the state, lower housing prices. The trade-off for this is less access to employment opportunities, higher transport costs and less ready access to social services, health care and public transport, particularly for those living in rural towns and on the margins of regional centres.

Getting around is a significant cost for many living in these areas. For people on low incomes there are many dimensions to this issue that increases disadvantage and isolation. An example of this can be found in the small town of Drouin, nine kms away from Warragul, the closest regional centre. There are two caravan parks in Drouin, providing more or less permanent housing for many people struggling to find an affordable place to live closer to the regional centre, where there is better access to transport and other services.

Bus services are not co-ordinated with the rail services – rail services run hourly and bus services don't connect in a timely manner that either allow sufficient time for people to transfer between bus and rail services or provide for reasonable waiting periods. Transport services are not co-ordinated with business hours so there are a lack of reliable bus services that allow people living in rural towns to get to and from work in regional centres. These services need to be extended to enable better access to employment or education, particularly for young people.

In the Bass Coast there is less public transport than in the rest of Gippsland: there is no rail service, the buses do not connect with the rail system and the buses are not on the Myki system, making them more difficult to use. Public transport renewal and upgrades, while welcome in regional areas, also cause disruption for extended periods for those reliant on public transport.

In areas where there are high levels of disadvantage, regular and affordable transport is needed to enable people to more easily access healthcare and welfare services. Transport to access health care is a significant issue. Some health care providers have developed transport programs for patients through volunteers who transport people to appointments or through subsidising the cost of transport. These services are particularly important for those who have special needs or mobility difficulties and struggle to use public transport. Red Cross and Baw Baw Shire provides programs to assist patients accessing health care. Participants reported that access to these programs can be difficult; they are not always well advertised and in some cases there is insufficient time to arrange transport, particularly for medical appointments given a short notice.

Private transport in rural areas represents a significant cost for most people because of the longer distances to access services and amenities than in metro areas. This includes vehicle registration, insurance, maintenance, and fuel. People accessing health care using their own car, can struggle with paying for fuel getting to and from frequent appointments and with the cost of hospital car parking. These costs also increase the likelihood of people driving unregistered or uninsured cars. People who need to access welfare services such as mental health, drug and alcohol services and court or criminal justice appointment, also struggle to attend appointments due to transport costs and the issues outlined above. St Vincent de Paul receive regular requests for fuel vouchers (usually \$20 - \$40 vouchers), particularly for people needing to attend medical appointments and court.

However, not all petrol stations are willing to participate; in Drouin there is only one petrol station that will accept the vouchers.

Recommendations:

- Increase the frequency of smaller buses (both large and smaller buses) between to smaller towns and regional hubs – particularly between Warragul and Drouin.
- Improve co-ordination between bus and rail services, particularly during peak times to enable more people to use public transport to access employment and education.
- Improve access to information about transport programs available to assist people attending appointments through local government websites and more broadly.

## 2 Improving access to housing options

There are many housing issues for people living on low incomes in Gippsland. As the cost of housing has risen, many people have been excluded from buying property, resulting in an increasing numbers entering the private rental market. Coupled with population growth, the cost of private rental accommodation continues to rise. This particularly affects people living on low incomes who are being squeezed out of the private rental market into more transient insecure accommodation or homelessness. The condition of rental properties at the lower end of the market is often substandard, with some amenities not in working order or unsafe. While changes have been made to the Residential Tenancies Act to improve the condition of rental properties, many landlords are not aware of the changes or cease a tenancy if there are requests to improve the standard of housing. Those working with people living with mental health conditions, addictions or other challenges, face a dilemma of on one hand wanting to advocate to improve conditions or close down substandard and exploitative accommodation options (which include some caravan parks and private rooming houses), but on the other hand, do not make complaints for fear that the accommodation will be closed, leaving people homeless with no further accommodation options. Participants suggested that more could be done to encourage improvement in the standard of housing through; subsidies for some landlords to repair houses in areas where there is a high housing need and; introduction of a vacancy tax on unused housing.

Participants spoke about the sub-standard conditions of the North Drouin caravan park. Residents pay \$210 rent per week, an additional \$170 for a gas bottle and receive regular individual electricity bills from the caravan park operator – without any explanation of how the amount is calculated. Many people don't have fridges and are not able to keep fresh food.

Women and children escaping domestic and family violence also face complex housing challenges. In some situations, it is necessary for families to move towns for safety reasons, this means moving away from local support networks and sometimes schools which can create isolation and dislocation. Women who relocate face issues such as; finding suitable and affordable rental properties, bond money, furniture relocation or storage expenses, set-up costs and relocation of schooling expenses. Some women carry debt which further inhibits finding accommodation. There is an increasing number of women and children sleeping in cars. Others move into unsafe rooming houses, caravans or substandard housing in remote locations.

Australia's social rental housing stock as a proportion of total housing stock is approximately 5 per cent; lower than New Zealand (5.8 per cent), United Kingdom (17.6 per cent), Austria (26.2 per cent) and Netherlands (34.1 per cent). Having access to a safe, stable and adequate home is part of building strong and resilient communities. Given the large loss of housing through the bushfires in the region and the increasing cost of housing, increasing the quantity of housing stock — particularly social housing — should be considered as part of Government infrastructure planning in the same way as the building of schools, hospitals and other infrastructure projects.

#### Recommendations:

- Increase social housing across the region, particularly in regional centres and bushfire affected areas.
- Increase the availability of affordable housing across the region through programs that incentivise landlords to improve sub-standard housing.
- Increase housing for women leaving family and domestic violence.

### 3 Reducing isolation and improving access to mental health services

As the population in rural towns ages, there are more elderly people, particularly those on low incomes who are becoming more isolated. For those without transport or with mobility issues, loneliness, particularly after 5 pm, is becoming an increasing issue. Participants stressed the important role the local newspaper has as a means of communication in regional communities. Reporting on local events and issues is an important part of the infrastructure that supports community engagement and helps people to feel connected and less isolated. As newspapers, government services and businesses move to digital platforms, there is a need to improve digital access and literacy for those who are isolated, particularly for vulnerable and disadvantaged cohorts.

Participants at the consultation reported that mental health issues are a frequent common denominator in people seeking emergency relief and other social services. There is no consistent approach or pathways for people needing mental health services, particularly psychosocial services within the community. They would like to see a consistent 'no wrong door' approach to accessing services and clearer pathways that enable people to get the level and intensity of help they need, when they need it. At present there are few or no services in the community and clients are given inconsistent treatment. NDIS has added confusion to the mental health services provided; the approach has been inconsistent with little flexibility in funding to provide psycho social support, particularly for agencies that have previously been providers and have established relationships with clients. The Royal Commission into Victoria's Mental Health System is bringing much needed attention to this issue. The long-term mental health impacts resulting from the bushfires will also require considerable long-term investment.

#### Recommendations:

- Improve digital access and literacy, to increase community connections, particularly for older people and those who are socially isolated.

- Ensure adequate planning and funding for clinical and community mental health infrastructure and services to meet the current demand across the region, and particularly for specialist dual diagnosis programs and rehabilitation services that provide integrated care for people experiencing drug and alcohol addiction and mental health issues.

## 4 Building community inclusion and cohesion

One of the impacts of an increasing community awareness of child safety, has been that there are fewer mentor programs, youth groups and programs delivered by service organisations such as Lions clubs and Rotary because of concerns raised by parents and risks for service clubs. There was concern expressed by participants at the lack of hope they see in the people that they assist. People who struggle to see a positive future for their children. Sports clubs are seen a potential positive resource that could play a greater role in ensuring the inclusion of families that face disadvantage.

Sport plays a key role in most country towns; providing opportunities for children and young people to learn skills and build relationships, connections and resilience and for people to come together to enjoy family friendly activity. However, the costs entailed in providing and maintaining community sporting facilities and grounds as well as training has seen increasing costs for families using the facilities. Particularly for single parent families, the costs associated with joining sports teams for children and young people (approximately \$200 per season), can be prohibitively expensive, creating unintended exclusion. There is a need to reduce the cost for children and young people to engage in community sporting activities. This may include subsidising sporting clubs and other recreational groups with funds to improve and maintain infrastructure.

Ensuring that community based sports clubs have adequately resourced infrastructure can be the foundation for other activities that build social connections and cohesion. Sporting clubs and schools also present environments where other community inclusion programs can occur. At the consultation, a participant gave the example of the program ‘Building Resilience’ by Mindfull Aus<sup>13</sup> as an example of an innovative suicide prevention program. If sports clubs and schools could be resourced and supported to run such programs, particularly mentoring programs, there would be benefits for children and their families; building inclusive and resilient communities, particularly in areas that experience high levels of disadvantage.

Recommendations:

- Increase funding to improve local sporting facility infrastructure, to encourage greater community access and engagement.
- Increase funding for innovative programs that increase access to local sporting programs for children and young people who experience disadvantage.

## 5 Addressing the cost of living pressures and food insecurity

Stagnant wage growth, a lack of any real increase in pensions and benefits, coupled with the impacts of climate change (rises in the cost of living) has placed increasing pressure for those living on low incomes, particularly for single people and single parent families. For many individuals and families,

emergency relief is no longer occasional assistance in times of difficulty, it forms part of their regular budgeting to try to make ends meet. The need for emergency relief is growing. Pensioners, people on New Start and young people being the main cohorts of people requesting assistance. One agency said that in 2018 they had 878 requests for assistance, but 622 requests in the first 6 months of 2019; indicating the low level of Government pensions and benefits.

Food insecurity is becoming increasingly significant within the region as people struggle to meet basic living expenses for food, shelter, utilities, healthcare, education and transport. Breakfast programs in schools are seen as a positive response to food insecurity, as it helps to encourage school attendance, enables better concentration for learn for students and can reduce the weekly food bills for families.

The Baw Baw food program provides opportunities for people seeking assistance to ‘shop’ for food by paying a \$10.00 donation and then taking a shopping trolley to shop themselves. The program is concerned to preserve the dignity of people seeking assistance and aims to ‘normalise’ the experience of shopping for food. The program offers financial planning and enables people to shop eight times a year (average use tends to be about three times a year) The program also takes seriously the need to engage the local community in the program to breakdown stereotypes and addressing negative community attitudes for people and families who face disadvantage and poverty. This is achieved through regular positive news stories in the local paper, a positive social media presence and opportunities for community engagement in volunteering.

When the emergency relief funding was allocated to five agencies within the region, the agencies met to map out boundaries to ensure all areas were covered and to avoid potential crossovers and duplication. Despite this there remains small rural pockets where the only emergency relief provided is through the St Vincent de Paul Society, which self-funds the majority of its charity work.

Lack of employment opportunities and the low level of income benefits and pensions are the drivers of growing poverty. For agencies providing emergency relief, the funding guidelines require financial counselling advice to be given. However, financial counselling can only have minimal impact for people on that struggle to meet basic expenses of living on low fixed incomes. These agencies say that financial counselling is a specialised area and most do not have the expertise to provide this service. At present there are few financial counsellors available in the Gippsland region.

#### Recommendations:

- Increase the level of New Start as advocated by ACOSS’s Raise the Rate campaign.<sup>14</sup>
- Increase the number of financial counsellors available across the region.

## Conclusion

Gippsland is a vibrant region with many assets. The recent bushfires have been a devastating, but have highlighted the strong sense of community and commitment to place that there is in the region. While there are pockets of entrenched disadvantage, the region also has a vibrant volunteer base and committed social service agencies who work alongside some of the most vulnerable people in Victoria. They play a critical role in assisting people to improve their wellbeing and enhance social

functioning, providing a wide range of help and support to individuals, families, groups and communities. For those facing significant disadvantage in the region, improving infrastructure would help to improve access to important health, welfare, education and employment services and opportunities.

## List of recommendations

### 1 Improving access to transport

- Increase the frequency of smaller buses (both large and smaller buses) between to smaller towns and regional hubs – particularly between Warragul and Drouin.
- Improve co-ordination between bus and rail services, particularly during peak times to enable more people to use public transport to access employment and education.
- Improve access to information about transport programs available to assist people attending appointments through local government websites and more broadly.

### 2 Improving access to housing options

- Increase social housing across the region, particularly in regional centres and bushfire affected areas.
- Increase the availability of affordable housing across the region through programs that incentivise landlords to improve sub-standard housing.
- Increase housing for women leaving family and domestic violence.

### 3 Reducing isolation and improving access to mental health services

- Improve digital access and literacy, to increase community connections, particularly for older people and those who are socially isolated.
- Ensure adequate planning and funding for clinical and community mental health infrastructure and services to meet the current demand across the region, and particularly for specialist dual diagnosis programs and rehabilitation services that provide integrated care for people experiencing drug and alcohol addiction and mental health issues.

### 4 Building community inclusion and cohesion

- Increase funding to improve local sporting facility infrastructure, to encourage greater community access and engagement.
- Increase funding for innovative programs that increase access to local sporting programs for children and young people who experience disadvantage.

### 5 Addressing the cost of living pressures and food insecurity

- Increase the level of New Start as advocated by ACOSS's Raise the Rate campaign.
- Increase the number of financial counsellors available across the region.

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<sup>1</sup> Vinson, T. and Rawsthorne, M. (2015). *Dropping of the Edge 2015: Persistent Communal Disadvantage in Australia*. Jesuit Social Services and Catholic Social Services Australia, Richmond and Curtin.

<sup>2</sup> Australian Catholic Bishops Conference – [Everyone's Business – Developing an Inclusive and Sustainable Economy – Social Justice Statement 2017-18](#)

<sup>3</sup> Vinson, T. and Rawsthorne, M. (2007), *Dropping of the Edge: The Distribution of Disadvantage in Australia*, Jesuit Social Services and Catholic Social Services Australia. Page 92.

<sup>4</sup> Infrastructure Victoria, [Victoria's 30 Year Infrastructure Strategy](#)

<sup>5</sup> Victorian Government, [Visitor Information Centres – Fact Sheet](#), 2017.

<sup>6</sup> Robert Tanton, Dominic Peel, and Yogi Vidyattama (2018), *Every Suburb Every Town: Poverty in Victoria*, Victoria Council of Social Services (VCOSS), November 2018

<sup>7</sup> Victoria Council of Social Services (VCOSS) (2018), [The Voices of Regional Victoria, Victoria Council of Social Services \(VCOSS\) Regional Roundtables Report](#), November 2018. Page 6.

<sup>8</sup> <https://www.chp.org.au/factsheets> on homelessness

<sup>9</sup> Primary Health Network (Phn) Gippsland (2016), [Needs Assessment Snapshot-Latrobe Local Government Area](#).

<sup>10</sup> [www.parliament.vic.gov.au/component/jdownloads/download/36-research-papers/13871-victorian-crime-statistics-by-lgas](http://www.parliament.vic.gov.au/component/jdownloads/download/36-research-papers/13871-victorian-crime-statistics-by-lgas)

<sup>11</sup> [www.parliament.vic.gov.au>042\\_2010031\\_WellingtonShireCouncil.pdf](http://www.parliament.vic.gov.au>042_2010031_WellingtonShireCouncil.pdf)

<sup>12</sup> Volunteering Victoria, [Key Facts and Statistics about Volunteering in Victoria](#), 2018, page 3.

<sup>13</sup> Mindfull Aus <https://www.mattarunnalls.com/services>

<sup>14</sup> Australian Council for Social Services, [Raise the Rate](#) campaign.