# Cardinia Shire Liveability Plan 2017-29

## Cardinia Shire’s Liveability Health Plan 2017-2029 identifies the top seven health and social priorities impacting the overall health and wellbeing of the municipality. Financial vulnerability is one of these seven priority areas.

## What is financial vulnerability?

Financial security means basic costs are met for housing, food, transport, health and education. Households experiencing financial stress are not able to meet basic costs which can affect their ability to participate fully in their community, having significant impacts on their health and wellbeing. People most at risk of financial vulnerability are those receiving a low income or income support.

## What we know for Cardinia Shire

### Income and Income support

* 44% of people have a low income of less than $650 per week[[1]](#footnote-1)
* 9% of households are low income families with children1
* 25, 697 Centrelink payments were issued to residents of Cardinia Shire during 2017[[2]](#footnote-2)
* Almost one fifth of households are receiving rent assistance

### Employment

* 40% of single parent families are not in paid employment[[3]](#footnote-3)
* 6% of couple families are not in paid employment3
* 12% of adults living in rural areas identified unemployment negatively impacted themselves of their households, compared with 17% living in growth areas[[4]](#footnote-4)
* 10% of adults living in rural areas identified under-employment negatively impacted themselves of their household, compared with 14% living in growth areas4

### Living expenses

* 15% of adults living in rural areas identified financial difficulties impacting them or their household, compared to 21% in the growth areas4
* 18% of adults living in Rural Areas identified expensive medical services were negatively impacting themselves or their household, compared to 20% living in Growth Areas
* 13% of children come from households that have run out of food in the past 12 months and been unable to afford to buy more[[5]](#footnote-5)
* During a one-year period, 32,297 residents of Cardinia Shire visited 4C’s[[6]](#footnote-6) to seek emergency relief for bills, food or housing[[7]](#footnote-7)

### Homelessness and risk of homelessness

In Cardinia Shire, females, young people, people living in one parent families or on their own, people with a prior mental health diagnosis, young families with children and families with a disability (either adult or child) are all highly represented in rates of homelessness or risk of homelessness[[8]](#footnote-8).

* Homelessness is more ‘hidden’ in Cardinia Shire compared to other areas7.
* Cardinia Shire recorded a higher rate of people temporarily living with others compared to Metropolitan Melbourne averages[[9]](#footnote-9)
* Housing affordability is a particular issue for very low and low income renting households with 69% of low income renters and 86% of very low income renters living in financial stress7
* Social housing represents 1% of all properties, lower than the Victorian average of 4%[[10]](#footnote-10)
* 13% of the population experiences mortgage stress, compared to 11% for Victoria1
* 27% of the population experience rental stress compared to 25% for Victoria1
* An average of 10 residents from Cardinia Shire seek housing assistance from WAYSS per week[[11]](#footnote-11). This is a 56% increase over the last five years7.
* The increasing need for homelessness services in Cardinia Shire is not solely due to population growth, as the number of WAYSS clients from Cardinia in 2015/16 exceeds the projection for 2016 by 24% based on the number of clients in 2011/12 when forecasting from Informed Decisions is applied7.
* Despite servicing a large catchment across South East Melbourne, 30% of all WAYSS Youth Support Service Contacts were from Cardinia Shire7.

# Contact us

For more information contact Social and Community Planning on 1300 787 624 or email [mail@cardinia.vic.gov.au](mailto:mail@cardinia.vic.gov.au).

1. Census, 2016 [↑](#footnote-ref-1)
2. Cardinia Shire Council, Liveability Health Plan Data Profile (Centrelink data), 2017 [↑](#footnote-ref-2)
3. Social Statistics, City of Greater Dandenong, 2011 [↑](#footnote-ref-3)
4. Cardinia Shire Council, Social Research, 2014/15-2015/16 [↑](#footnote-ref-4)
5. Cardinia CfC Plus Needs Analysis Research Report, 2010 [↑](#footnote-ref-5)
6. 4C’s is Cardinia Shire’s main emergency relief organisation [↑](#footnote-ref-6)
7. 4C’s data, 2017 [↑](#footnote-ref-7)
8. Cardinia Shire Council, Nature and extent of homelessness, risk of homelessness and financial vulnerability report, 2017 [↑](#footnote-ref-8)
9. Census, 2011 [↑](#footnote-ref-9)
10. Department of Health and Human Services, Local Government Profile, 2015 [↑](#footnote-ref-10)
11. WAYSS is Cardinia Shire’s main housing provider [↑](#footnote-ref-11)