

Priority area

Financial vulnerability



Financial security means basic living costs are met for housing, food, transport, health and education. A household experiencing financial stress is not able to meet basic costs, which can affect their ability to participate fully in their community and can have significant impacts on their health and wellbeing.

What we know for Cardinia Shire

Income and Income support

- 44% of people have a low income of less than \$650 per week.
- 9% of households are low income families with children.
- Almost one fifth of households are receiving rent assistance.

Employment

- 40% of single parent families are not in paid employment.
- 6% of couple families are not in paid employment.
- 12% of adults living in rural areas identified unemployment negatively impacted themselves or their households, compared with 17% living in growth areas.
- 10% of adults living in rural areas identified under-employment negatively impacted themselves or their household, compared with 14% living in growth areas.

Living expenses

- 15% of adults living in rural areas identified financial difficulties impacting them or their household, compared to 21% in the growth areas.
- 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.
- During a one-year period, 32,297 residents of Cardinia Shire visited 4C's to seek emergency relief for bills, food or housing.

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.

- Homelessness is more 'hidden' in Cardinia Shire compared to other areas.
- Cardinia Shire recorded a higher rate of people temporarily living with others compared to Metropolitan Melbourne averages.
- 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 stress.
- Social housing represents 1% of all properties, lower than the Victorian average of 4%.
- 13% of the population experiences mortgage stress, compared to 11% for Victoria.
- 27% of the population experience rental stress compared to 25% for Victoria.
- An average of 10 residents from Cardinia Shire seek housing assistance from WAYSS per week. This is a 56% increase over the last five years.
- Despite servicing a large catchment across South East Melbourne, 30% of all WAYSS Youth Support Service Contacts are from Cardinia Shire.

Cardinia Shire Liveability Plan 2017-29

Cardinia Shire's Liveability Plan 2017-2029 identifies seven health and social priorities impacting the wellbeing of Cardinia Shire residents. These are identified as the long term goals within the plan.

Contact us

For more information contact Social and Community Planning on **1300 787 624** or email mail@cardinia.vic.gov.au.

Year prepared: 2017 For a list of data sources or a copy of this information please contact Social and Community Planning