

Sustaining relief for South Australians

Several times in its 122-year history has The Wyatt Benevolent Institution experienced severe financial downturns. **Elisabeth Gazard** explains Wyatt's response to the unstable economy.

In July 1886, The Wyatt Benevolent Institution made its first grant to 'a well known citizen who had fallen on evil days'. The will of its founder, Dr William Wyatt, required the trustees to give to South Australian individuals only. Until the introduction of the Invalid and Old Age Pension by the Federal Government in 1908, voluntary organisations such as Wyatt met the needs of people in poverty. Wyatt provided income supplementation to needy people referred to it, and during the recession of the 1890s, the world wars and other tough times when its income reduced, it reduced the amount of the grant given to each beneficiary.

Over the past 25 years, with increased funds available for grants and a focus on giving to a range of people in financial need, including proactive programs such as scholarships, Wyatt's response to major issues has been virtually indistinguishable from its day-to-day grantmaking.

1 Wyatt has a continuous program of financial support for people in need. The experience of personal financial crisis caused by loss of job, illness, accidental injury or bereavement is ever present. Personal events such as these cause severe hardship.

One of the consequences of the experience of local disaster such as fire and drought, once the initial impact has been dealt with, may be long-term financial hardship. Public fundraising and government programs provide financial support for individuals and communities in the immediate aftermath of a local natural disaster. Disaster victims are identifiable for years after the



event, as Wyatt has noted in processing applications for financial assistance. In the period January 2007 – December 2008, Wyatt provided grants to 2944 South Australians to relieve a domestic financial crisis.

All applicants are receiving low incomes, either Centrelink Pensions/Benefits or below average wages. Wyatt statistics record the major contributing factor for the financial crisis. Consistently the highest proportion of applicants have health issues (22 per cent) with unemployment being the issue for 14 per cent. The financial difficulties of

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sole supporting parents are identified for 12 per cent of the applicants. More than 15 per cent of the grants were paid for household utility debt.

2 As Australia faces present and future economic challenges, Wyatt is anticipating the financial consequences of higher rates of unemployment. As unemployment rates rise more people will face acute debt, threatened disconnection of power supply, reduction of opportunity for respite from caring for elderly and disabled relatives or dependents, loss of housing or threat of eviction and other hardships.

3 In special circumstances of increased unemployment, crisis of scarcity of affordable housing, extremes of weather, natural disaster, Wyatt's response is to:

- Maintain the level of expenditure

on individual grants and possibly increase that budget to a level that will be sustainable over the next two years, at least.

- It will be important to maintain existing proactive programs such as scholarships and housing, which may necessitate a limited use of reserves over the short term.
- Adapt eligibility criteria to allow for the current conditions (relax income test, increase grant levels).
- Improve networking with service organisations providing help, to facilitate grant applications.
- Keep informed and achieve special arrangements to add new grants for individuals and families.

Partners

Recent initiatives achieved through partnerships have included:

- Funding for CWA Drought Relief at a stage when Commonwealth and other funding for South Australia had been depleted.
- FRRR Back to School Program: sponsorship to South Australian rural areas experiencing drought eg Riverland.

- Affordable housing: partnerships with selected housing organisations to financially support the building of houses for people on very low incomes.

With limited resources for administration, the impact of actively responding to increased demand for assistance may mean a reduction of staff time on strategic areas of activity such as advocacy, ongoing research into need and diversification with new partners into new activities. ■

The Wyatt Benevolent Institution Inc.
www.wyatt.org.au

Reference
Fort, Carol S. (2008) *Keeping a Trust: South Australia's Wyatt Benevolent Institution and its Founder*. Wakefield Press, South Australia

