

FINAL REPORT INCOME SUPPORT PROJECT

1. Background

The Income Support Project

In 1995 the Directors of the Brotherhood of St Laurence requested that the Social Action and Research Unit (SAR) undertake work to assist the BSL to determine future service directions for its income supplementation services which were Material Aid, Emergency Financial Relief and No Interest Loans (NILS) programs.

The request was driven by the following considerations:

- While there was an acknowledgement that service staff were variably engaged in ongoing informal evaluation or monitoring of service activity at the individual service level, some Directors were concerned that the nature of the BSL's activity in income supplementation services as a whole had not been given formal attention for some time. During this time a range of additional services had been developed. Directors felt it was important that they gain an overview of the BSL's service activity in the area and adopt a coordinated approach to future service development.
- There was a perception that there was a need to revisit and strengthen the data collection and social action capacities of the income supplementation services.
- Directors were concerned to put in place a process which would develop information and insights which could assist services to both examine their current activity and consider future service development issues in the context of the new internal environment of Directions 2000.¹
- Finally, Directors were concerned to re-examine the role of the BSL in the provision of income supplementation services.

At their meeting in July 1995 Directors agreed that the Income Support Project should develop information to address the following questions:

What has been the nature and purpose of BSL service activity in this area from an historical perspective?

¹ Directions 2000 was a major organisational review which was carried out in the latter months of 1994. The review developed a set of frameworks and criteria to guide service development, involvement and practice.

What are we currently doing in the area?

Who are we helping and how are we helping them?

What information are we collecting from our services and how is it being used?

How does our current activity 'fit' with Directions 2000?

How is the world changing?

What are other agencies doing with respect to service provision in this area?

What could/should the BSL be doing, what are the implications and what changes would be necessary?

The project was to include all BSL income support services. This includes Material Aid services; Emergency Relief services; and No Interest Loans Schemes—eight services in all.

The project was to take account of the likely policy context and socio-economic environment in the medium term i.e. three to five years.

At a meeting of the project advisory group in early 1996, it was further clarified that the aim of the project was to provide information which could then be used by program managers and service Directors to determine future service directions rather than to develop specific and detailed recommendations relating to individual programs. In particular, the primary intent of the project was to develop information on service activity to this point and to draw out the broader implications for future service development relative to Directions 2000 and the changing external policy environments.

Method

Using the key questions as a guide, the Project represents a first attempt to centrally pull together and document information concerning BSL service delivery in the income support services area, including:

- the original rationale for the development of services
- the history of service development from the 1970s to the present day
- information on the type of data that is being collected by services and, where possible, data on service use (over the past five years)

- the views of some low income people about the value of the BSL's income support services
- the views of service staff about the main issues for current and future service delivery
- the views of key staff in agencies external to the BSL about service activity in this area, including their views on the future role of the BSL.

As a result of a request by the Income Support Group, the project has also collected and collated information pertaining to service budgets and staffing over the past five years.

A range of methods were employed. These included a review of the material provided in annual reports and specific studies undertaken for the purposes of service evaluation or service development in the areas; and interviews with service staff, people using services and external agencies. Information for the policy context utilises some policy work undertaken by SAR staff and which is relevant for the purpose of the Project.

Purpose of this report

The purpose of this report is to identify:

- the broader policy context in which income support services will be operating over the next three years
- key themes from Directions 2000 about criteria for service involvement
- key points emerging from information gathered by the Project which are relevant to Directions 2000 (i.e. what are the strengths and weaknesses of our current activity relevant to Directions 2000).

The report does not attempt to compile the issues discussed in previous background papers. They remain the point of reference for more detailed discussion on future directions for particular groups and services. Collectively, the papers provide some insights for the final report.

The major concern of the final report is to identify the key issues for future service development relevant to Directions 2000 and pertinent for all income support services, taking into account the policy environment and themes emerging from the background papers.

In this sense the final report represents a framework for enhancing service activity relative to Directions 2000. This in turn provides the basis for a workplan

for future service development in the income support services area. It provides a basis from which the BSL and the Income Support Practice Group can determine and discuss the relative priority they would give the areas for improvement identified in the paper. Specific strategies for individual services could then be developed.

Structure of report

The remainder of the report is structured to:

- summarise key findings from the Project;
- identify the broad policy context in which all the services will be operating in over the next three years;
- identify key themes from Directions 2000; and
- draw some general conclusions about the key areas for future work in order to *enhance service activity relative to Directions 2000*.

2. Key Findings from Internal Working Papers 1–4

As indicated in the previous background papers, income support services in the BSL have developed for a number of reasons:

- to provide additional support to low income people to assist them to meet basic needs because their level of income is inadequate;
- to meet local needs as part of the BSL's community development focus;
- for advocacy and policy development purposes for the purposes of broader social change focussed on government policy; and
- for the purposes of demonstration and innovation (particularly empowering practice approaches).

The emphasis which individual services place on any one of the elements has varied between services and over time. This is due to a range of factors which are identified in the background papers. However, in summary, in more recent years

- advocacy for policy purposes has been most consistently linked to the emergency financial relief service at Whittlesea, although Material Aid services have also been involved in the Victorian Emergency Relief Committee (VERC) spot surveys and the Peninsula Material Aid Service has most recently been conducting its own spot surveys on issues arising from its work. (For example, a survey was undertaken on the impact of education costs on families using the service by Peninsula Material Aid earlier this year).
- In recent years there has been less of an emphasis on demonstration and innovation. (Although, Furniture Works at Frankston can be seen to represent an innovative solution to the ongoing issue of inadequate furniture supplies with respect to material aid.)
- NILS programs are relatively new, and have been predominantly concerned with establishing services in the local community and in establishing a viable funding base.
- Material aid and emergency relief services have been concerned with the continuing struggle between the increasing demands on the service and resource availability, and adjusting or modifying service practice policies to this end
- The potential of services to contribute to advocacy for social change has been limited by problems with data collection, including the lack of emphasis given

to data collection and its utilisation by the BSL as a whole (see Internal Working Paper No.1).

Importantly, both consultations with service users and external agencies suggest that the services are valued because the services assist people who are poor to meet their needs in a practical and immediate sense and because of the way in which services are provided. The BSL's income support services are perceived as providing a service environment which:

- is non-judgemental;
- acknowledges people are poor due to structural factors; and
- emphasises dignity and choice with respect to service use (within the constraints of resource availability).

External agencies perceive that continued BSL service provision in the income support area is particularly important because of the potential direct links between service delivery and advocacy and policy work at the Victorian and national levels. They see the BSL as well placed to undertake this work, given its history and profile in services, research and political advocacy.

Limitations of the Income Support project

The Project represents a first attempt to centrally assemble historic and current information about income supplementation services in the BSL. However, the following points need to be considered:

- The amount of specific information which was available for each service varied considerably. Where service development has been guided by formal planning processes or driven by demonstration objectives, there was more documentation than where services have been developed as an adjunct to, or component of, other services developed to meet needs at the local level, or where existing or original service models have simply been 'replicated' elsewhere. For example, there is no written documentation or evaluation of the experiences of the Sharing Centre project. At this time there have been no formal BSL evaluations undertaken of the newer NILS or of the BSL's Emergency Relief programs in Whittlesea and Craigieburn.
- The project is limited to providing a *descriptive* overview of the nature of BSL services in the income supplementation area, the rationale for their development and the local service contexts. This is because Directors agreed that the project would develop information to enable the organisation to gain a broad overview of the nature of BSL service activity in this area, rather than

represent a detailed review process similar to the previous review of Aged Services.

- *Related to this, the project does not represent a detailed evaluation of specific programs.* Nor does it analyse what has been gained from the BSL's involvement in income support services over time. A thorough evaluation of the impact of and lessons from the BSL's work in the income supplementation area would need to be the subject of a different and much more substantial project brief than given for this project.
- A final point concerns the limited success which the project had in contacting service users who were prepared to be interviewed for the project, especially with respect to the Emergency Financial Relief and NILS areas. The possible reasons for this are discussed in Internal Working Paper No.3. As a means of compensating for the lack of service user input in relation to the Emergency Financial Relief and NILS area, some service user input concerning the value of these services which has been developed through other projects has been included (see Working Paper No.3).

3. Policy Context

The main aspects of the broader policy environment which will have an impact on the need for service activity over the next three years will be the combined impact of the persistence of many factors which contribute to poverty, coupled with Federal Government changes which reduce protection for people.

The persistence of factors contributing to poverty includes:

- continued and possibly higher levels of unemployment;
- increasing part-time work and low wages for many in part-time and full-time work— any downward pressure on wages is likely to affect those working part-time as well as those full-time workers in low paid jobs;
- housing costs: home ownership more difficult; waiting lists for public housing; high costs in private rental market (especially affects single adults and families with children);
- locational disadvantage: concentration of unemployment and costs of transport in geographically isolated areas or areas where there is little service infrastructure;
- higher costs for many people on low income with a focus on privatisation, competition and user pays (for example costs for water are likely to rise in some areas particularly for tenants); and
- continuing additional disadvantage for indigenous Australians and for some people from non-English speaking backgrounds.

Overall, risk factors for people include:

- unemployment, ethnic background, housing status, disability and low wages. These are the major factors which will impact on the likelihood of poverty for specific groups.

Groups who are likely to be the most vulnerable to poverty are:

- Indigenous Australians, sole parents, young single people and families with large numbers of children.

Some of the external agencies consulted as part of the Project also identified people with a psychiatric disability as particularly vulnerable.

In relation to Department of Social Security (DSS) changes, some additional problems will be faced by:

- young unemployed people hit by higher breaching rates (activity testing for DSS) meaning a loss of income; young people will also be particularly hit by lower rent assistance for shared housing; and the new Youth Allowance will bring further changes with unemployed teenagers most at risk
- older unemployed people will be forced to draw down superannuation prior to gaining payment and therefore more desperate when on a pension or allowance
- some immigrant families will be particularly affected by changes to support for asylum seekers and loss of entitlement to many payments
- some sole parents and young couple families will be better off due to Family Tax Initiative through this would be offset by increased costs and lower entitlements in other areas.

Other Federal Government changes which reduce protection for people include:

- changes to Labour Market Programs (LMP)—outlook for long-term unemployment is bleak with the cuts to much of Working Nation
- changes to industrial relations legislation
- the likely changes to housing assistance for private and public tenants. While this may help private renters, the real danger is that this will be at the expense of either the supply of public housing and/or rents paid by public tenants
- the shifting of costs for medicines, dentistry, legal aid and child-care onto low income households
- other spending cuts which will also more subtly increase costs or decrease availability of general services (e.g. hospitals)
- education funding changes which will meant that school budgets may come under further pressure which may translate into higher schooling costs.

Conclusion

The outlook is harsh for the next three to five years at least with economic difficulties likely to continue, and a paring back of the welfare state also likely to continue.

The implications of this for services is:

- an ongoing demand for assistance and possible increases in the demand for services;
- a continuation of existing groups requiring ongoing assistance and new groups emerging; and
- a renewed need for political advocacy pitched at broader social change and which highlights the impact on people of the combination of the harsh environment and changes to the welfare state.

4. Overview of findings and implications in relation to Directions 2000

Directions 2000

In considering the summary of the principal findings of the Directions 2000 review and the three frameworks which were developed to guide BSL service development or redevelopment, several broad principles can be identified which would appear relevant to discussions on the future directions of income support services. In particular Directions 2000 indicates:

- the importance of a renewed focus on the inter-connection between services, research and policy work and advocacy;
- the importance of a focus on poverty, which includes special consideration of those groups who are most vulnerable to poverty;
- the importance of a focus on advocacy for social change at the individual service level. In particular Directions 2000 emphasises the requirement for services which create direct opportunities for advocacy and social change;
- the importance of ensuring a focus on service activity which supports and contributes to the empowerment of people who are poor;
- the importance of ensuring a focus on service delivery and development within a community development framework; and
- the importance of ensuring that there is a distinctive case for the BSL's involvement in service activity.

It therefore follows that the criteria for determining a distinctive role for the BSL in service activity would most obviously include consideration of the political advocacy or demonstration potential of a service and the degree to which the service response addresses a new need or emerging trend.

There would also be a distinctive case for the BSL's involvement where the intention is to seed and support the development of services for low income people in a community where their needs are not currently being addressed or to establish service infrastructure which is inclusive and pro-active with respect to the needs of people on low incomes.

There would also be a case for the BSL's involvement in delivering ongoing services in a way which enhances dignity and contributes to the empowerment of vulnerable groups. This would be particularly important when services which respect the dignity of low income people and seek to work in an empowering way

with low income people are not generally available in the community or are not accessible to low income groups. There would also be a case for the BSL's involvement in services where the BSL has developed particular expertise.

However, Directions 2000 suggests that the longer-term intention of all BSL services would be to work towards all services in the broader community operating in a way which provides for the access and participation of people who are poor and operating in ways which respect the dignity and empowerment of people who are poor. *This implies that community education, demonstration and advocacy concerning service practice, should be an objective of both new and ongoing services.*

A final principle that emerges from Directions 2000 is the importance of a focus on flexibility. This means that the BSL as an organisation is prepared to shift its focus in response to changing needs and the changing external environment, and is prepared to support and resource service delivery and staff involved in service delivery to make changes and continuous improvements for these purposes.

In light of these implications of the principles of Directions 2000, the following section is concerned to identify areas where service activity could be strengthened relative to Directions 2000 and the external environment, taking into account the nature of current service activity.

Focus on people who are poor

The work undertaken for the project found that:

All of the income support services work with people who are on low incomes.

In particular, *material aid services* require that users have a Commonwealth Health Care Card to be eligible. The majority of people using the services are receiving Department of Social Security payments. The largest groups of people using material aid services are receiving sole parent pensions and are unemployed families with children. Services are also used by people on disability pensions. Both Fitzroy and Frankston services are used by people from non-English speaking backgrounds, including new migrants who are establishing themselves in the community. A significant number of people use the services on a regular basis as an ongoing means of income support, in addition to using the services as a point of social contact.

Emergency financial relief services also predominantly work with people on Department of Social Security payments. The major referral agency to the Whittlesea Service is the DSS. Again large user groups are sole parents and unemployed families or individuals and people on disability support pensions.

While people using *NILS* programs may be slightly 'better off' than those people using material aid or emergency financial relief since, in order to qualify for a loan, they must be able to make repayments, the largest number of borrowers tend to be people on Department of Social Security payments. The statewide interim report on *NILS* found that the largest group of *NILS* borrowers were sole parents. This was also reflected in the *BSL* statistics available on the programs.

According to service staff, in all services the need for services outstripped the demand. This was supported as a more general trend by external agencies who were consulted as part of the project.

*The very real value of all the services to low income people and the contribution that the services make to their well-being is illustrated in background reports using both consultations with *BSL* service users and using examples of service user consultations undertaken as part of other research/evaluation projects.*

The policy information developed for this report suggests that:

There will be an ongoing and probably increasing need to provide income support services in order to assist people to meet their basic needs; and

Particular groups will be especially vulnerable to poverty. Young people, immigrant families and asylum seekers; older Australians and indigenous Australians and people with psychiatric disorders are identified as groups who are likely to be particularly vulnerable to poverty.

*Some of these groups will require special consideration in service delivery by the *BSL*.*

Twenty years on from the *BSL*'s establishment of its original material aid services, the *BSL* is still required to provide these services and in fact may be under increased pressure in relation to the demands on those services, because of the persistence or entrenchment of factors associated with poverty, alongside a reduction in government protections for low income people. This raises a number of issues for the *BSL* income support services, including the following:

- a continuing problem of demand, relative to resources available;
- the potential need for a strengthened role in advocacy and community education, arising from our service experience in these areas;
- the need to be mindful of developing *BSL* service cultures and responses (or assisting communities to develop service responses) which are inclusive of *all* vulnerable groups, *particularly those not currently serviced well by the *BSL* or other agencies.* For example, Material Aid Services in Frankston and the Fitzroy service attract people from non-English speaking backgrounds,

including new migrants and asylum seekers. However, NILS and the Emergency Financial Relief Services report working with less people from non-English speaking backgrounds than one would expect given their representation in the community. Similarly in the NILS statewide evaluation, the majority of recipients listed Australia as the country of origin, which may indicate that ethnic communities are still not aware of NILS. Young people and indigenous Australians were also identified in the consultations for this project as groups who were not well catered for in any of the income support services (both within the BSL and outside the BSL).

The suggestion that the BSL will need to give special consideration to vulnerable groups is not a suggestion that the BSL move to target its services *per se*. Rather it is a suggestion that work is undertaken to explore ways of better assisting groups such as young people and people from non-English speaking backgrounds to access and effectively participate in the BSL's income support services and/or to work with relevant agencies to see their needs are being addressed elsewhere.

This work could be undertaken and developed in an incremental fashion. How it is done would be best determined through discussion with the services. For example, service users consulted at Fitzroy Material Aid suggested that while the service provides valuable assistance to a number of people from NESBs, its work could be further enhanced in this area such as through exploring the use of NESB volunteers to assist with communication issues. Craigieburn and Whittlesea NILS could undertake work to target NESB people in the promotion of NILS. Frankston Material Aid may look at strategies to better address needs of young people.

Importantly, given the current demands on staff with respect to day-to-day service delivery, consideration would need to be given to the level and nature of support necessary to assist staff to meet the challenge of working in a way that actively encourages the development of service responses which are inclusive of vulnerable groups. This discussion would need to include consideration of what is possible within existing resource limits.

The importance of a focus on advocacy

The Project found:

- All services are committed 'in principle' to using service activity for advocacy for social change purposes.
- However, whether utilising service experience to create direct opportunities for advocacy and social change is perceived as a formal objective of the service varies.

- The degree to which current services are practically involved in advocacy for social change also varies between services.

Within current services the use of service experience as a tool for advocacy for policy purposes has been strongest in emergency financial relief (as indicated in its service objectives) and more recently Peninsula Material Aid Service have been experimenting with spot surveys for advocacy purposes.

The information generated through the project and Directions 2000 suggests that the organisation should support and resource an emphasis on advocacy for the purpose of social change as a clear purpose and rationale for service involvement at the individual service level, as well as at the broader BSL level.

All income support services should incorporate the objective 'create direct opportunities for advocacy and social change'.

Services should be supported to identify and implement ways to operationalise this objective.

This would include exploration of ways in which service experience could be utilised for advocacy purposes at the broader social change level e.g. local community level, sector level, state level, and national level.

Again, this could be approached in an incremental way and the focus and nature and level at which activity is pitched may vary between services.

As indicated in the background papers, a separate, but related, issue which emerged from the project is the issue of data collection, collation and feedback processes. Attention should be given to developing client data systems, in the context of both broader advocacy considerations, as well as for service planning needs. Specific issues which would need to be taken into account in the development of data collection systems are identified in Internal Working Paper No.1.

The information generated by the project has also raised the issue of whether and how the BSL could take on a broader leadership in the field in relation to the development of co-ordinated statewide campaigns on the nature and experience of poverty, as evidenced through BSL and other agencies involved in income support services.

There was certainly a suggestion by a number of external agencies consulted that the BSL should undertake such a role. In particular, there was a feeling that there should be an emphasis on showing the real life situations and experiences of people who are behind the statistics. The potential value of case study material was therefore highlighted. The necessity for the BSL to enter into

broader debates about values and showing the experience of poverty in the mass media was also highlighted, as was the value of using the BSL's credibility (in collaboration with other agencies) to maximise impact.

In discussing this issue it would seem important that further discussion on the issue includes SAR staff, service staff, VCOSS and BSL public affairs, in the first instance.

The importance of service activity which contributes to the empowerment of people who are poor

Organisationally there are varying interpretations of how the organisation works to empower people. Broadly speaking, historically, empowerment has been seen to operate at a range of levels in relation to income support services:

Firstly, at the individual service level through service practice which emphasises a non-judgemental approach to service delivery, dignity and choice—and emphasises that poverty is a result of structural factors and not the fault of the individual.

The project has found that within the existing constraints all BSL services continue to emphasise dignity and choice in service delivery. The importance of non-judgemental attitudes in service staff (including non-restrictive eligibility criteria, and non-intrusive assessment criteria, particularly in the context of material aid services) and a service environment which emphasises dignity and choice was highlighted in the consultations with service users and in discussions with some of the external agencies consulted as part of the Project.

The overall impression conveyed from the work undertaken by the Project was that a non-judgemental service environment, which minimised assessment criteria and emphasised dignity and choice, existed in some other agencies in the sector, but was still rare.

Secondly, empowerment operates at the level of the local community through the development of services and through broader community education and advocacy work to heighten awareness of the situation of low income people.

Thirdly, empowerment is assisted by action by the BSL more generally through advocacy for social change directed at the government and the broader community and based on the combination of service experience and policy work.

Historically, material aid has had a brief to work for the empowerment of service users in ways that were broader than a service emphasis on non-judgemental attitudes, non-restrictive eligibility criteria, and assessment and choice in goods and service. Fitzroy Material Aid Service was originally set up in part in order to

demonstrate how to provide material aid services in an empowering way. The service has put less emphasis on this over time.

Material aid had a goal to 'develop' its users including through promoting *self-help and reciprocity*. Over time various attempts have been made by Fitzroy and Frankston Material Aid Services to meet the goal of developing users. Attempts to do this have not been consistent and the success of initiatives has been variable and questionable.

However, it would seem important not to lose the emphasis on a broader sense of empowerment in service delivery in the area of income support. For example, consultations with service users in Material Aid Services in Fitzroy and Frankston emphasised the connection between concepts of self-help and community recycling and service users' sense of dignity. In addition, the actual and potential capacity of the services as a basis for 'social support' was also emphasised.

On a broader level, it would also seem important to continue to address the goal of 'developing' service users from the perspective of the BSL's broader goal to support the empowerment of people who are poor. This goal should not be restricted to material aid services, but rather should have relevance to all income support services. However, it would seem particularly important not to lose a broader empowerment focus in Material Aid Services and to develop this focus in Emergency Relief Services.

Without this broader focus material aid and emergency financial relief, while providing a valuable service, represent a limited view of work with people in an empowering way, and represent essentially residual services in terms of the impact of the service experience on the service user.

Material aid and emergency relief services also provide the basis for direct relationships with those low income people who are particularly vulnerable. These relationships are potentially extremely important for broader policy and advocacy work, and for BSL service planning purposes.

Creating opportunities for service users to become more engaged with these services and with the community in order to contribute to their empowerment should be a formal objective for all services and this focus strengthened in service delivery.

Engagement could take a variety of forms, which again perhaps can be best developed at the individual service level through dialogue between service staff or others with expertise and service users.

In some instances, some arrangements to provide opportunities for broader engagement for service users are already in train either at a practical or

conceptual level. For example, an emphasis on concepts of recycling varies within services, but this focus could be substantially enhanced at the individual service level and at the broader BSL level through fundraising and our use of mass media for advertising with respect to the type of message given in campaigns.

The Peninsula Material Aid Service has experimented with a range of strategies to facilitate broader levels of engagement. Most recently these involve engaging service users in social action campaigns through input into surveys. This could develop further into opportunities for self-advocacy. The Whittlesea Emergency Financial Relief Project was interested in exploring ways for linking emergency financial relief users into groups concerned with consumer advocacy with respect to utilities.

What has been learnt from previous experience could help to inform new approaches.

The experience of the Project and its processes would suggest broader efforts to empower service users will be affected by the level of engagement service users have with the initial service base and service staff, and their experience of empowerment in this context.

It is suggested that broader empowerment goals would be enhanced by activity at the individual service level to engage service users in decisions about the development, delivery, evaluation of services. Service providers consulted in the course of the project indicated an 'in principle' commitment to service user consultation, however, in practice the use of the formal service user consultation processes as part of service planning processes has varied between services and has been limited in recent years. The exception to this is the Peninsula Material Aid Service.

As indicated in the background papers, several issues have been raised concerning service users consultation arrangements. It is important that processes are resourced and facilitated which will enable a full discussion of these issues before determining the nature of future service user consultative arrangements and broader processes for empowerment.

A renewed emphasis should be given to promote empowering practice models developed by BSL income support services more broadly in the sector, than has been the case in the recent past. However, this objective should be extended to the income support service more generally and not restricted to material aid services.

The importance of ensuring a focus on service delivery within a community development framework

The degree to which services emphasised a community development role and were linked to other services and activities at the local community level varies between services and over time.

Perhaps the strongest example of a deliberate community development aim as part of service objectives and rationale is in Craigieburn NILS service.

Whittlesea Emergency Financial Relief emphasises involvement in networks at the local level and at the sector level for broader advocacy purposes.

Contributing to positive social change for people on low incomes and to their empowerment would seem to be contingent on a strong community development focus in service delivery. Community development in the context of Directions 2000 means working in partnership with other organisations to create opportunities for the engagement of low income people. Such engagement can be in a number of aspects of community life; in the development of services and in social action.

Work should be undertaken to identify strategies to locate service activity more directly in a community development framework in those services where this is not a conscious goal of service activity.