

Thriving Communities Partnership

*Fostering
Financial Stability
for People in Prison*
Research Report
Phase 2



RESEARCH REPORT | November 2022

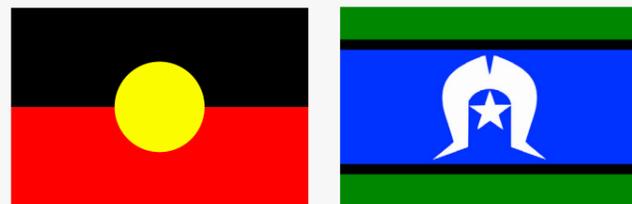




Thrivng Communities Partnership (TCP) is a not for profit charitable organisation that enables collaboration across multiple sectors including business, academia, government, NGOs and those with lived experience. Our goal is to see everybody have fair access to the modern essential services they need to thrive in contemporary Australia.

We believe the best results for individuals, organisations and the community occur when we have a movement of organisations working collaboratively within and across sectors to provide holistic support. The challenge is not to 'fix' people, rather to unite and shape a system around what works better for people. We aim to create a fair and connected system, so that everyone in Australia can achieve a standard of living where they can thrive, and live free from discrimination.

TCP was founded in Naarm (Melbourne, Australia) in Wurundjeri Woi Wurrung Country.



As an organisation, and as humans, we pay our respects to the Traditional Owners of the lands on which we all work and live, and to the elders of these lands; past, present and emerging.

We acknowledge that our pursuit to understand vulnerability and build a united system that works better for all people is a pursuit that must also recognise the vulnerabilities inherently beset upon Aboriginal and Torres Strait Islander peoples through colonisation.

TCP recognises and celebrates the rich values of knowledge sharing, storytelling, connected ecosystems and human/community-centred thinking that has been a part of Aboriginal and Torres Strait Islander cultures for thousands upon thousands of years. We also recognise the concept of Community, with a capital C and through our connection and appreciation for lived experience and emphasis on true collaboration and unity, we aim to honour this tradition of Community.

We acknowledge and consider earnestly our role in facilitating the creation of a just and equitable ecosystem that works to serve, support and honour all people in Australia. TCP thanks our Partners for their ongoing collaboration, in particular Financial Counselling Australia and Financial Counselling Foundation for catalysing this work and their ongoing support. Without you all, this work would not be possible.

For further information on this research:

Email: contact@thriving.org.au
Visit: thriving.org.au

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A MESSAGE FROM
THRIVING COMMUNITIES
PARTNERSHIP CEO

CIARA STERLING



Our vision at TCP has always been of an essential services ecosystem that wraps around humans, working collaboratively within and across sectors to provide holistic support for everyone, not just a select few. You will have heard us say many times that the challenge is not to ‘fix’ people, but it is to unite and shape a system around what works better for people and to do this not for, but with the people we are seeking to support and the system we are committed to changing.

The championing of lived experience is integral to TCP’s work. We believe it is important to centre our work on the stories of the people impacted by the system, as well as understand the experiences of the people working within the ecosystem who are supporting these individuals. With the human at the centre and a commitment

“With the human at the centre and a commitment to create genuine relationships with lived experience advocates, we can ensure a safer and more accurate representation of those we are aiming to support and the ecosystem that surrounds them.”

- CIARA STERLING

to create genuine relationships with lived experience advocates, we can ensure a safer and more accurate representation of those we are aiming to support and the ecosystem that surrounds them.

“The only consistency in prison is inconsistency”

This quote stayed with us all throughout this project. In such a complex space, how do we go about tackling that? Learning to navigate and understand the challenges and barriers within a system takes time, commitment and empathy. More than that, it takes a whole village coming together to explore and unpack the many layers and facets, experiences and perspectives. In this project, we saw that village come together, actively lean into each other, learn from each other and share perspectives.

Everyone involved recognised the collective responsibility to listen, learn and act together to improve and strengthen how the ecosystem wraps around people in prison. Coming together in this way allows us to understand the unique and often-complex influencing factors, as well as the challenges and opportunities surrounding the people we are trying to serve.

This research was inspired by Financial Counselling Australia’s (FCA) [‘Double Punishment: How People in Prison Pay Twice’](#) report, and generously funded by the Financial Counselling Foundation (FCF). We are extremely thankful to FCA and FCF, this work could not have been possible without their support and ground breaking work.

To everyone involved in this project - the Steering Committee, research participants, Portable, Rooftop Social, RMIT, financial counsellors, corrections staff members and various other stakeholders across the country; thank you for coming together, seeing this opportunity for change and supporting this work.

Moving from ideas to action is the next step in our journey and we hope this research provides clear pathways to change. Witnessing the early engagement with the findings gives me hope for what may lie ahead as a result of our collective work. It is the foundation on which we hope to build a better future for everyone, dispelling the myths and assumptions, seeing the human behind every interaction, and encouraging support for all humans in our community.

EXECUTIVE SUMMARY



“There is a growing need and desire for change, however there are numerous complex challenges across the essential service ecosystem that are limiting the impact.”

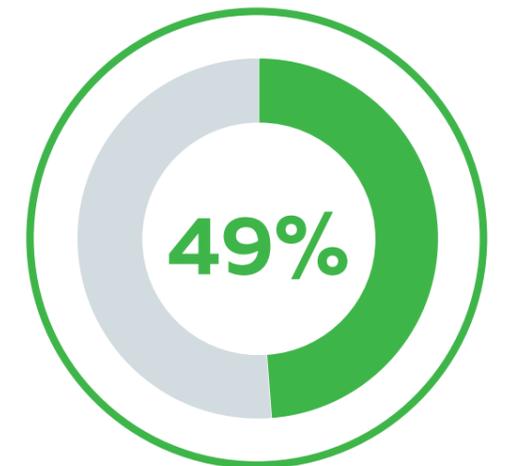
In one study, 49% of people in prison reported that they had committed a crime to repay a debt¹. A 2016 study in Victoria found that women who reported having debts before they went into prison were nearly twice as likely to return to prison than those who didn't².

In Australia, 44.8% of people released from prison during 2014-15 returned to prison within two years³, while the cost of keeping a person in jail for 12 months is estimated at \$110,000⁴. This impacts not only the individual, but also families and society as a whole.

For individuals the cost of imprisonment also goes beyond the monetary to include a loss of personal autonomy and privacy, the risk of violence, institutionalisation, the potential loss of housing and employment, and the impact on and fragmentation of their families.

There is a growing need and desire for change, however there are numerous complex challenges across the essential service ecosystem that are limiting the impact of financial counsellors, community legal centres, legal aid

lawyers, corrections officers and others working to shift the statistics and improve the financial stability of people in prison.



**of people in
prison reported
that they had
committed a
crime to
repay a debt¹**

EXECUTIVE SUMMARY

About the Research

Our guiding vision for the Fostering Financial Stability for People in Prison Research is that people are able to leave prison in a financially stable position. The research aims to build on existing work, most notably Financial Counselling Australia's (FCA) 'Double Punishment: How People in Prison Pay Twice' report⁵.

This report sought to understand the financial issues that impact people in prison and frequently leave them in a worse financial position when they exit prison than when they enter. Based on the experiences of financial counsellors and other experts working with people in prison, it also identified some possible interventions that may improve financial stability.

The Fostering Financial Stability for People in Prison research reports first aimed to build a holistic understanding of the national corrections landscape to avoid duplication and build on existing learnings. Following this, interviews and engagement with people with lived experience in prison, as well as corrections staff and other stakeholders working directly with people in prison, were conducted to develop a research report that details the current experience of managing finances while incarcerated.

It is hoped this research can be used to inform future programs and initiatives, providing organisations with a deeper understanding of the current barriers and challenges to more effectively support people to leave prison in a financially stable position.

The research was conducted under three phases:



[Download the Phase 1 Research Report here](#)
[Read more about our Prison Research here](#)



EXECUTIVE SUMMARY

Research Findings

This report summarises the findings, key opportunities and other collateral generated from focus groups and interviews with 32 people with lived experience across QLD, TAS, VIC, SA and NSW, 8 deep dive interviews with 10 corrections staff from 6 prisons across VIC and NSW, and multiple conversations, workshops and group discussions with stakeholders from across the corrections ecosystem. This report also builds upon the research from the Phase 1 research report. We express our sincere gratitude to all lived experience representatives and people who contributed to the research.

1. The prison environment creates unique challenges for people that prevent control of finances and access to financial support

- 1.1 People in prison experience a lack of agency and control over their lives which causes delays, frustration and problems in fostering financial stability
- 1.2 Even the most basic of tasks can take months to complete in prison
- 1.3 Sudden changes to restrictions occur in prison, creating a constant state of uncertainty and barriers to accessing support
- 1.4 There is very limited access to technology in prison, so managing finances is far more complex and requires tailored solutions
- 1.5 Moving between prisons is common, causing complications, delays in support and loss of key contacts
- 1.6 People on remand face unique and additional challenges of uncertainty, limited support options and cognitive overload

2. Relationships in prison are integral to support across all stages of the journey, but can be doubled-edged with inherent risks, stresses and complex power dynamics

- 2.1 Families play a crucial role in supporting financial stability for people in prison, but it can come at a cost as it often strains the relationship
- 2.2 Relationships between people in prison can provide important support and communication networks, but elements of distrust can create complexity
- 2.3 Peer mentors can be a key facilitator between corrections staff, support services and people in prison
- 2.4 Corrections staff's role in people's journey through prison is vital, but overreliance, conflicting priorities and power dynamics can cause challenges and barriers in the relationship
- 2.5 Judgement and stigma, and a lack of awareness and understanding of the corrections journey can prevent effective

relationships between people in prison and their service providers

3. Effective, tailored communication of services through formal and informal channels is integral to supporting access, awareness and the overall financial stability of people in prison

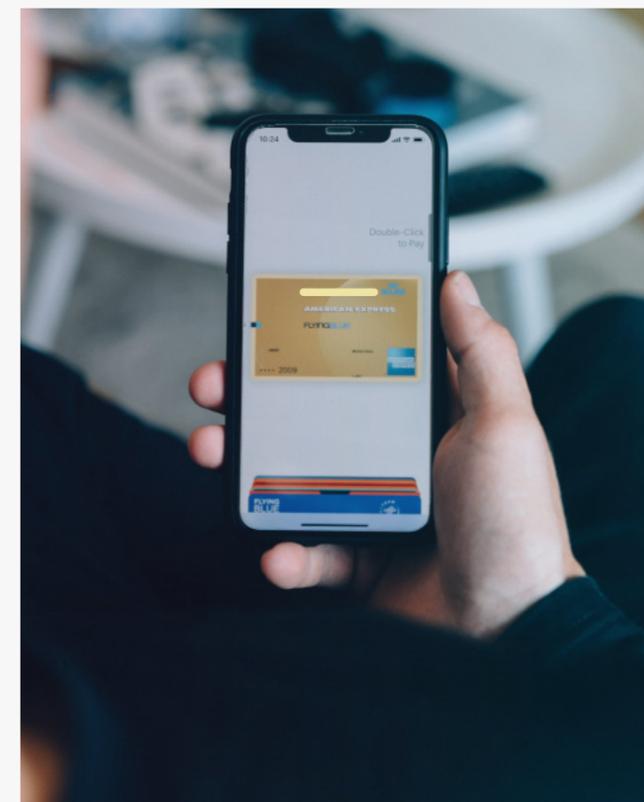
- 3.1 Formal communication channels can be restricted and complicated, so communications must consider the variety of challenges faced by people in prison and be disseminated through multiple channels
- 3.2 Informal communication channels can be effective ways to spread information, but misinformation and distrust can cause challenges

4. Timely, clear and direct access to and awareness of support services (e.g. financial counsellors) in prison can support financial stability, but existing barriers and challenges prevent effective support

- 4.1 Financial counsellors are a valuable support service to people in prison, so easier access and greater awareness of their services is key
- 4.2 Corrections staff act as important intermediaries between people in prison and financial counsellors and other external supports, but timely, consistent, and more direct access to services is needed for effective support
- 4.3 Restrictions and limitations on phone calls greatly impact the ability for people in prison to self advocate and engage with external services

5. Avenues for building financial capability are limited in prison, and tailored education and support strategies are required

- 5.1 People in prison often earn a very small wage, however this money is managed by the correctional facility and in most circumstances is only enough to cover what they need within the prison environment
- 5.2 A lack of autonomy can inhibit people's ability to build savings and manage their own money, impacting their attempts to prepare for reintegration and build financial capability
- 5.3 There is a lack of formal financial capability training in prison. This type of training could present opportunities to build real-world budgeting skills and act as a stepping stone to financial counselling support



6. Early intervention in addressing finances in prison is key, but overwhelm and complex financial situations can prevent effective engagement

- 6.1 When entering prison, people may not prioritise their finances due to overwhelm and limited bandwidth, and people with large debts may be reluctant to disclose this information
- 6.2 People become engaged with their finances at any stage of the corrections journey, motivated through a variety of different factors, so access to support should be available across all phases of the corrections journey
- 6.3 Different debts operate in different ways and require unique management strategies to best support people in prison

7. Financial, telecommunications, utilities and other service providers can greatly influence someone's ability to achieve financial stability while in prison and during reintegration

- 7.1 People inside the corrections system are vulnerable to financial abuse and require equal opportunity and support as other customers and clients
- 7.2 Issues with ID is a common barrier in prison, causing delays in support, difficulties during reintegration and challenges engaging with service providers
- 7.3 Delays in services (freezing accounts, pausing debt etc) for people in prison can cause long-term financial issues and impact mental health
- 7.4 Removing barriers for people exiting prison with opening/unfreezing accounts is essential to the reintegration process

7.5 A lack of support options and misalignment of eligibility criteria for available support negatively impacts people's experience in regards to their utilities and telecommunications

8. People exiting prison can suffer double punishment long after they have served their sentence, including inflated prices for products and services, housing issues, employment problems and financial scams

- 8.1 Post-release requirements can prevent full engagement in reintegration processes, including managing finances
- 8.2 Judgement and stigma can prevent employment post-release, inhibiting people's ability to reintegrate and achieve financial stability
- 8.3 Housing is a key factor in recidivism and stability
- 8.4 Inflated insurance premiums based on corrections history
- 8.5 People in prison can be susceptible to frauds and scams and require support that caters to their unique circumstances
- 8.6 The inability to pay off debts in prison can result in being immediately overburdened with late fees and debt accumulation upon leaving
- 8.7 Continuity of support, from serving time through to reintegration, is essential to fostering long-term financial stability and preventing double punishment



9. Complex life experiences, and human and behavioural factors are amplified in prison

- 9.1 People with acquired brain injuries (ABI) and people eligible for disability support pension (DSP) can experience a variety of complications in relation to managing their finances upon exiting prison
- 9.2 Experiences of Domestic and Family Violence (DFV) can be common in prison and continue to affect people's lives in complex ways throughout the corrections journey
- 9.3 Drug, alcohol and gambling addictions can affect people's physical and mental health in prison, as well as their financial stability
- 9.4 For migrants and people with residency issues in the corrections system, financial stability is seemingly impossible
- 9.5 There is a strong link between mental health and financial wellbeing which can be exacerbated by an experience in prison
- 9.6 Some people in prison have a desire to give back and are a great source of lived experience insight for support services

10. Corrections staff are essential to fostering financial stability for people in prison, but they constantly face their own unique barriers and challenges in advocacy

- 10.1 Without adequate access to financial counsellors and professionals, financial capability training and the management of financial issues for people in prison can become the responsibility of corrections staff
- 10.2 Without the support of the service ecosystem, corrections staff can feel alone in their advocacy which can affect their mental health and resilience when attempting to advocate for people in prison
- 10.3 Corrections staff can also face similar barriers when trying to access support for people in prison, with access restrictions, resourcing limitations and lack of understanding from organisations affecting their ability to advocate.
- 10.4 Inconsistencies between organisations in communication, policy and practises can cause delays and barriers for staff's advocacy
- 10.5 Relationships between custodial and programs staff can be key to providing adequate support for people in prison, but complexities and challenges can sometimes prevent effective support

EXECUTIVE SUMMARY

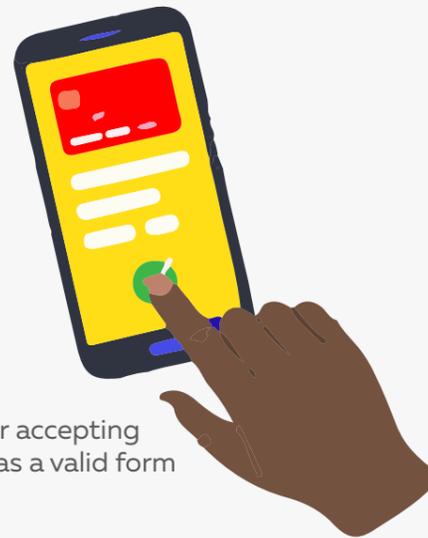
Key Opportunities Identified

Structures

1. Service providers (banks, utility, telecommunications, and insurance etc) consider having a team specifically trained and equipped to support people before, during and after prison. This team should have a direct line for corrections staff and financial counsellors, set times for contact and consistency in support provided. This can help reduce the potential for vicarious trauma of staff who may be triggered by a phone call from a corrections facility.
2. Service providers work with lived experience advocates, corrections staff and financial counsellors to develop and deliver organisational training that builds organisation-wide understanding and empathy of the experience of people in prison.
3. Service providers improve organisation-wide understanding and processes for staff when working with financial counsellors, corrections staff and people in prison.
4. Local community organisations and service providers foster relationships with local corrections facilities to ensure people in prison can have a smooth transition when exiting prison.
5. Banks develop relationships with corrections departments/prisons to support people in prison to set up bank accounts prior to release.

Policies

6. Organisations consider accepting prison/Corrections ID as a valid form of identification.
7. Upon entering prison, people may need to have their debt paused to create the best possible opportunity for them to repay their debts when they are financially stable.
8. Ensure the same support options are available to people on remand as to those who are sentenced.
9. Prior to leaving/upon leaving prison, give people breathing room and tailor hardship programs and repayment plans to support the reintegration process.
10. Many organisations have policies to support people experiencing family violence, people with a disability, and Aboriginal and Torres Strait Islander people. Organisations consider the over-representation in prison of the people in these policies and use existing policies to gain organisational buy-in and action to improve support for people in prison.
11. Review insurance criteria and consider the impact on people exiting the prison system to ensure policies do not unfairly punish people with inflated premiums post-release.
12. Explore options for reducing the costs of phone calls in prison or other alternatives that may assist in reducing the impact of phone call costs on people's financial stability.



Practices

13. Consider wiping debt, especially smaller debts, to remove reintegration challenges and to support people exiting prison to achieve greater financial stability.
14. If organisations want someone in prison to send a document via post, send them a stamp/reply paid envelope.
15. Remove conditionalities and complications from hardship and support programs for people in prison and those exiting prison. E.g. turning off your utilities and losing hardship entitlements.
16. Organisations need to ensure they attach Authority to Act paperwork to people's accounts to make it easier for financial counsellors, family, friends and other advocates to support people while they are in prison.
17. Support timely access to credit reports - making this process quicker and easier is vital to the work of financial counsellors in supporting the financial stability for people in prison.
18. Ensure consistency within industries and sectors in processes and communications for supporting people in prison. Industry peak bodies should develop key relationships with corrections departments to ensure these policies and processes can be communicated by a central point to maintain clarity and consistency.
19. Provide discounted or free birth certificates and proof of age documents to people in prison and recently exiting prison to assist with the reintegration process.
20. When seeking to engage corrections staff in a service offering, ensure that the service is simple and easily fits in with their existing processes. This will allow staff to more easily see the benefits and increase potential for engagement.
21. Provide more support and education for family members and friends who are navigating the system on behalf of the person in prison, especially for people with complex issues like ABI, CALD groups and migrants.
22. Focus on small wins - these help to build confidence in support offerings, encourage people to recommend services to others and may mean they are more likely to reach out for help upon exiting prison.
23. Gain as much information as possible on people's finances upon entry into prison/remand to assist in preparations for support and follow up shortly after to ensure nothing has been missed due to overwhelm.
24. Provide access to transition workers, case managers and other staff that help prepare people in prison for release at earlier stages of the corrections journey.
25. Explore options for people in prison to earn interest on their savings or other ways in which they can take greater control of their finances, build financial capability and exit prison in a financially stable position.
26. For people needing to travel longer distances to return home post-release, ensure they are already connected to services in the person's local area.
27. Offer tailored support for people who may be deported after their release from prison to ensure they can access superannuation or any other entitlements they are eligible for.



Communication

28. Centralise the information on available support services across industries and sectors and ensure these are communicated with corrections staff clearly so they can more easily advocate for and support people in prison.
29. Provide corrections staff with information on what services are available for different financial issues (e.g. small business management, BNPL debt) in multiple formats so that they can pass on the information to people in prison or assist them themselves.
30. Increase awareness of the [National Debt Helpline prison resource webpage](#).
31. Service providers should communicate with people in prison regarding activities relating to their accounts, eg. acknowledgement of correspondence and following up on resolutions to requests, to help relieve stress and anxiety.
32. Improve communication channels across states to ensure that people in intrastate prisons don't face barriers when trying to obtain ID.
33. Work with people with lived experience when designing communications to be delivered internally in prison. This will help support more tailored and effective messaging and create more engagement between people in prison and service providers.
34. Include "postcards" in leaving packs that contain very basic information and contact



details for financial counsellors and other services. These should be co-designed with people with lived experience, using simple language and contact details.

35. Run basic consumer messaging on intra-TV inside prisons which can provide information on where to go for financial help, what to do when you're in financial distress etc.
36. Peer mentors can be a quick and effective way to communicate with the broader prison population. When peer mentors are involved in communicating support or programs offerings, this involvement needs to consider:
 - Respecting the position of peer mentors as leaders in the corrections community.
 - Designing communications with peer mentors and people in prison to ensure it can be understood.
 - Peer mentors would need to be confident the service works before they are happy relaying the information to others.
 - Support for peer mentors in the process, recognising that without the appropriate training and knowledge, their ability to influence solutions is limited.

Programs

37. Increase access to financial counsellors onsite at corrections facilities and remotely.
38. Offer financial education and capability training for people in prison run by trained financial capability workers/ financial counsellors that teaches the basics of budgeting, tax, managing debt etc that can help people prepare for release.
39. Scope and pilot a financial counselling phone line for people in prison run by people with an in-depth understanding of the needs and limitations of the corrections ecosystem, and provide a referral to a conversation with a financial counsellor who can advocate on their behalf.
40. A future phase of TCP's [One Stop One Story Hub](#) could include people in prison. A financial counsellor or corrections staff worker supporting a person during induction, could use the OSOS Hub as a tool to inform service providers that one of their customers is in prison.
41. Provide financial training and education that tailors to the unique needs of people in prison and delivers information in a way that aligns with these needs and preferences. For example, [ICAN's Yarnin' Money](#).
42. Reinstate the Clean Slate Program (community legal centers and/or financial counsellors negotiating bulk debt waivers with the support and collaboration

of creditors, essential services and debt collection agencies)

43. Increase delivery of holistic support programs such as
 - [WEstjustice's Mortgage Stress Program](#)
 - [Mental Health Legal Centre's Inside Access](#)
 - [Australian Red Cross' Community Based Health and First Aid \(CBHFA\)](#)
44. Provide support for people to apply or reapply for Disability Support Pension (DSP) prior to leaving prison, ensure they are accessing any insurance policies they may be eligible for and address any relevant financial issues they may require support with.
45. Encourage inclusive employment opportunities through support and education for businesses who are considering hiring people exiting prison, like [Red Cross' Beyond the Police Check employment project](#).



EXECUTIVE SUMMARY

Next Steps



The findings and opportunities from this research report have already seen early engagement from industry peak bodies, banks, financial counsellors, corrections departments and other organisations working directly with people in prison.



TCP's hope is that ongoing sharing and engagement will continue to identify opportunities for action and that this research can act as a helpful guide for future planning and action.



At TCP we know that financial counselling organisations, community organisations and some essential service providers have already been leading the way in championing for system change to better support people in and leaving prison. Our goal is to work alongside these organisations as an aligned voice in that movement; pushing for widespread systems change that keeps the values, needs and interests of humans we aim to serve.

“What’s needed is a thorough understanding of the hardship people in prison face. With knowledge comes understanding, and without that it’s really difficult for some people to have the courage to have these tough conversations because there’s a lot of shame.”

- RESEARCH PARTICIPANT (STAFF)



A SNAPSHOT OF THE PROBLEM

As this report will show, financial stability can also play a key role in recidivism. Therefore supporting people in prison to better manage their finances helps to create a safer and more equitable society by allowing people to leave prison in a financially stable position and reintegrate in a financially safer and secure way. It is vitally important for organisations and service providers to understand the lack of agency that people moving through the corrections system have, so that they can ensure existing processes do not inadvertently cause additional harm to a person's financial stability.

MULTIPLE STUDIES IDENTIFY A LINK BETWEEN DEBT, INCARCERATION, AND RECIDIVISM RATES

49% OF PRISONERS SAY THEY HAD COMMITTED A CRIME TO REPAY A DEBT

WOMEN WHO REPORTED HAVING DEBTS WHEN THEY WENT INTO PRISON HAD MUCH HIGHER RATES OF RETURNING TO PRISON

32% vs 17%



THIS IMPACTS INDIVIDUALS, FAMILIES, AND SOCIETY AS A WHOLE

IN AUSTRALIA, 44.8% OF PRISONERS RELEASED DURING 2014/15 RETURNED TO PRISON WITHIN TWO YEARS

KEEPING A PERSON IN JAIL FOR 12 MONTHS IS ESTIMATED AT

\$110,000

Numerous barriers within the system limit the ability of Financial Counsellors (FC), legal aid lawyers, corrections staff and others who want to shift this problem and create more positive outcomes

1

BARRIERS TO ACCESS BETWEEN PEOPLE IN PRISON AND SUPPORT SERVICES



2

PRIORITISATION OF LEGAL ISSUES OVER FINANCIAL ISSUES

3

LIMITED REFERRAL PATHWAYS FOR DEBT RESOLUTION

4

INCONSISTENT AND INEFFECTIVE COMMUNICATION BETWEEN FINANCIAL COUNSELLORS, LAWYERS, FINANCIAL INSTITUTIONS AND DEBT COLLECTORS

5

RESPONSES VARY ACROSS STATES, UNCOORDINATED AND OFTEN ADHOC

ABOUT THE RESEARCH

Vision

People are able to leave prison in a financially stable position.

Background

The research aims to build on existing work, most notably Financial Counselling Australia's (FCA) 'Double Punishment: How People in Prison Pay Twice' report⁵. This report sought to understand the financial issues that impact people in prison and frequently leave them in a worse financial position when they exit prison than when they enter. Based on the experiences of financial counsellors and other experts working with people in prison, it also identified some possible interventions that may improve the financial stability of people.

Acknowledging that across Australia there are many existing programs designed to support the financial stability of people in prison, FCA, FCF and TCP recognised the need to build a holistic understanding of the national corrections ecosystem* to avoid duplication and build on existing learnings. In response, this research was born.

Objectives

The research seeks to understand the various challenges, risks and success

factors for existing prison programs and services across Australia that are designed to support the financial stability of people in prison.

Working with people with lived experience and stakeholders across the ecosystem, it aims to build on existing initiatives, identify further opportunities, and better understand how programs and services that support people to leave prison in a financially stable position can be as effective as possible.

Our Steering Committee

Chaired by TCP, a steering committee of cross-sector representatives was formed during Phase 1 of the research to provide strategic advice across the different phases of the research, identify gaps and

opportunities and ensure cross-sectoral and national representation.

Steering Committee members include:

-  **Fiona Guthrie**, CEO, Financial Counselling Australia,
-  **John Berrill**, Principal Lawyer, Berrill and Watson,
-  **Anna Henry**, General Manager, Rehabilitation and Reintegration, Corrections Victoria,
-  **Fiona Byrne**, Manager, Partnership and Community Engagement, Corrective Services NSW,
-  **Elissa Hughes**, Program Development Officer, Offender Services and Programs, Corrective Services NSW, and;
-  **Phil Hugill**, Director Classification and Placement, Corrective Services NSW

The TCP Team would like to thank the Steering Committee for generously offering their time, insight and expertise to this research, in service of improving outcomes for people and achieving collective, ecosystem-level change.

** In the context of this research and report, 'corrections ecosystem' refers to the individuals and organisations that a person will come into contact with (from prevention through to post-release) that influence their financial stability.*

Timeline

The research was conducted under three phases:

PHASE 1
Jan 2020 - Dec 2020

To review and understand successes and challenges of existing programs and services.

PHASE 2
Jan 2020 - Sept 2021

To understand current and desired end-to-end experience for people in prison.

PHASE 3
Oct 2021 - June 2022

To co-create opportunities that address the barriers and challenges in achieving the desired end-to-end experience and share findings broadly.

THE TCP WAY

We know that ‘the problems before us now cannot be resolved in the way we approached problems in the past.’⁶ TCP takes an adaptive and flexible approach to problem solving. Our approach aims to build a nuanced understanding of issues and work together with stakeholders, including those directly impacted by our work, to explore how transformational partnerships can move us away from doing business as usual.⁷

TCP operates in environments that are complex, constantly evolving and where all stakeholders share a co-responsibility for the present situation. Through a process of probing, sensing and responding, we seek to enable a safe environment where testing of new responses and solutions can be explored.⁸ We call this process TCP’s Collaborative Social Innovation Cycle (CSIC).



“We are driven by the principles of diversity, equity, openness, mutual benefit and courage.”

Partnering Principles

The CSIC is built on the [Partnership Brokering Association](#)’s principles of partnering: diversity, equity, openness, mutual benefit and courage.

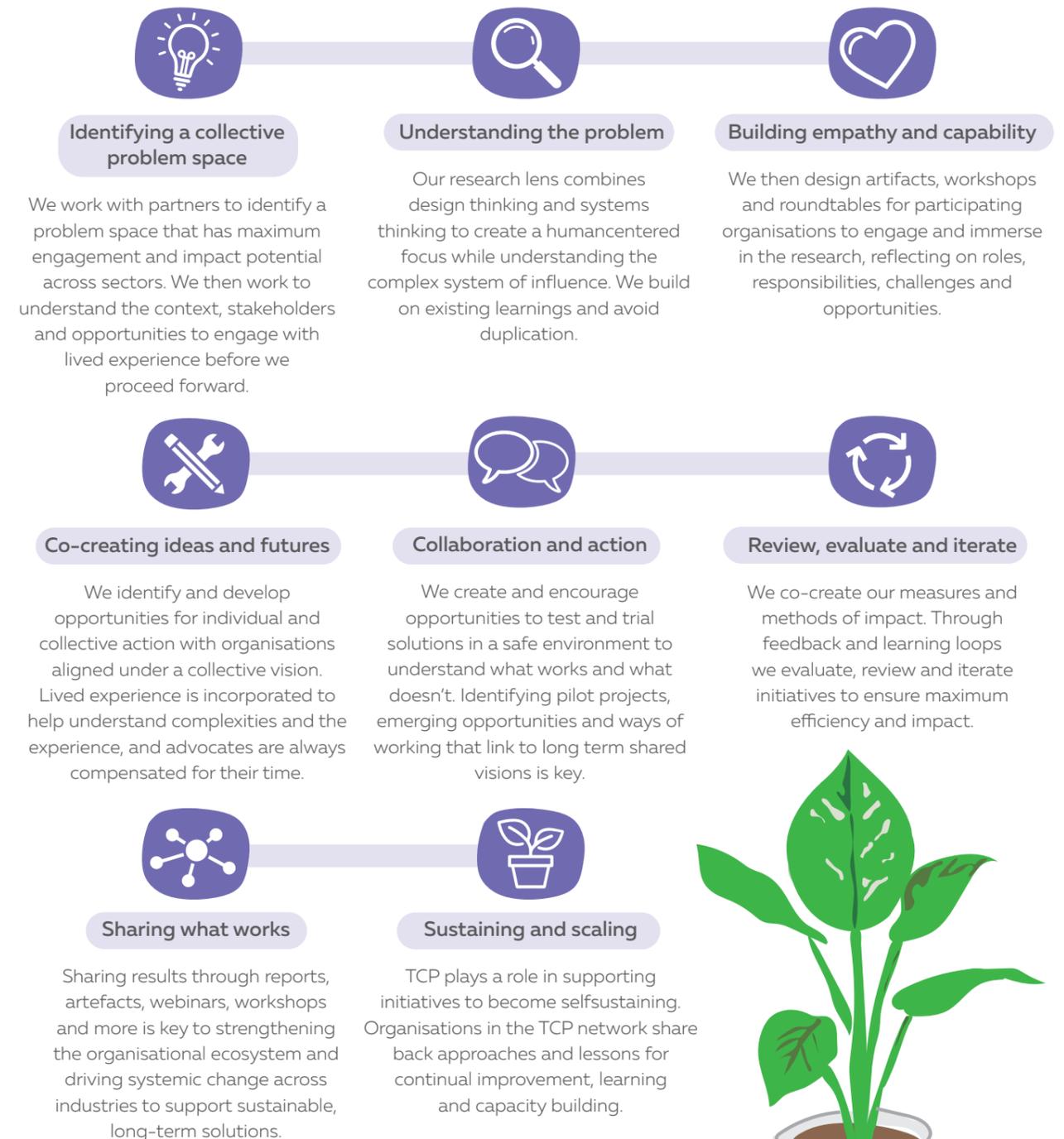
Project Principles

The following research principles were co-created with a cross-sector group of individuals working to move forward the idea of a prison notification system where people could let their essential service providers know when they entered prison. As this idea developed, the group recognised the complexity of developing such research and various gaps in our collective understanding, which contributed to the development of this research.

- Build on work already completed
- Avoid duplication
- Seek scalable and consistent approaches when appropriate
- Facilitate long-term connections across organisations, projects and prisons
- Work with lived experience
- Test assumptions
- Include multiple stakeholders (financial counsellors, community legal services, corrections officers, essential service providers etc)

TCP’S COLLABORATIVE SOCIAL INNOVATION CYCLE

The CSIC provided a framework for the *Fostering Financial Stability for People in Prison* research, and to date has focused on the first four steps.



RESEARCH DESIGN

The Research Purpose and Scope

The purpose of the research is to two-fold:

To understand the experiences of people in and exiting prison in relation to addressing their money matters, including debts and other factors that influence their financial stability.

To understand how this experience is influenced by the different stakeholders in the corrections ecosystem, and identify opportunities for stakeholders to better support the financial stability of people in prison.

This research report builds on the Phase 1 report, which sought to map the corrections ecosystem and understand



the various challenges, risks and success factors of existing prison programs across Australia that seek to ensure that people leave in a financially stable position.

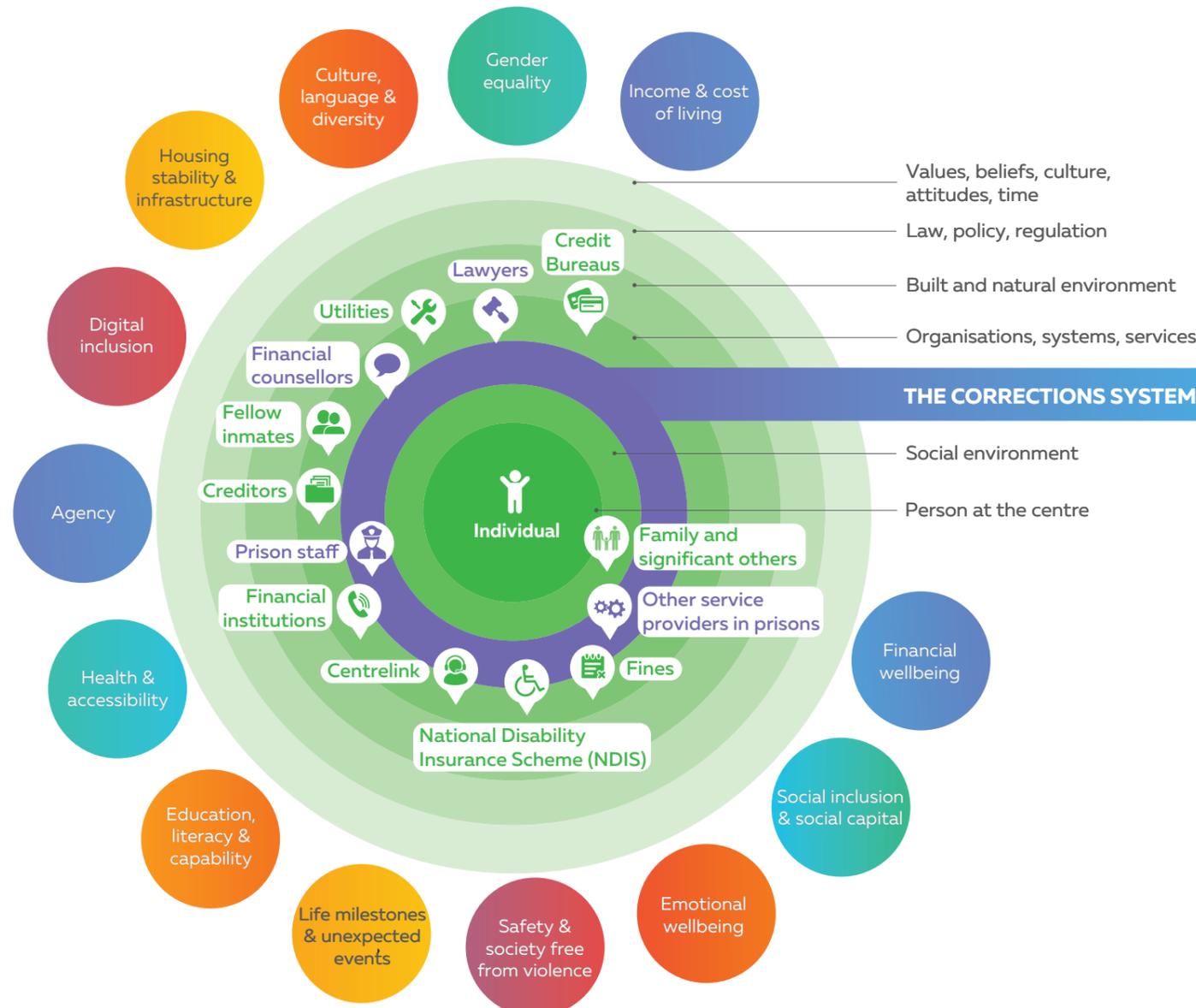
“What’s needed is a thorough understanding of the hardship people in prison face. With knowledge comes understanding, and without that it’s really difficult for some people to have the courage to have these tough conversations because there’s a lot of shame.”

- RESEARCH PARTICIPANT (STAFF)



RESEARCH METHODOLOGY: HUMAN CENTRED SYSTEMS ANALYSIS

This project has followed a Human-Centred Systems Analysis methodology, meaning that we look to understand and centre our work on lived experience. We then overlay this human experience with the ecosystem and stakeholders that influence the human experience, building an understanding of how these interactions occur and the impact they have on the human experience.

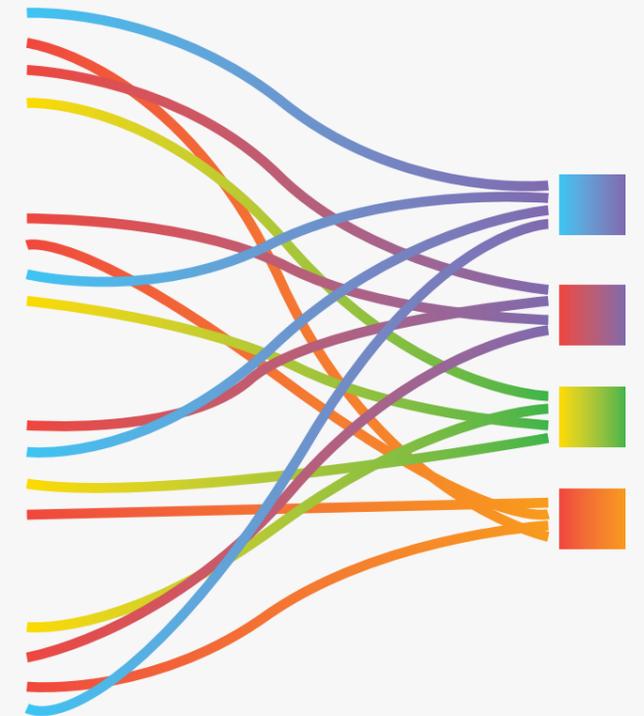


This methodology involves 7 steps:

1. Understanding and visualising the ecosystem (Phase 1 Research)
2. Understanding and mapping the current human experience, as defined by people with lived experience in the corrections ecosystem
 - Through focus groups and interviews with 32 people with lived experience in focus groups and interviews across QLD, TAS, VIC, SA and NSW.
3. Mapping the ecosystem stakeholders to the human experience
4. Exploring interactions and the impact of the ecosystem on the human experience
5. Identifying key themes and gaps/differences in experiences
6. Interrogating gaps between experiences
 - Through 8 deep dive interviews with 10 corrections staff from 6 prisons across Victoria and New South Wales
7. Identifying key actors, leverage points, opportunities and design principles

We also ran a series of workshops, one-on-one and group discussions with financial counsellors, essential service providers and other organisations working with people in prison to test and validate findings and explore opportunities.

TCP would like to thank Portable, who conducted the



interviews and focus groups with people with lived experience and generated the raw data from these interviews which were used as the basis of the lived experience findings, personas and our upcoming journey map.

RESEARCH RECRUITMENT AND LIMITATIONS

The recruitment of lived experience representatives for this project was conducted in cooperation with RMIT, Red Cross and financial counsellors. The research included perspectives from people with experience in corrections centres of varied security levels, gender, location, length of sentence (including those on remand and sentenced), age, repeat offenders and first timers. It is notable that some of these participants had left prison, while others were currently still residing in prison. All participants were reimbursed for their time.

Corrections staff were recruited for research validation and further exploration of findings.

The recruitment process acknowledged and sought to include diversity of correction centres, their security levels, location and included staff from both male and female prisons.

While this research sought to represent the diversity of people in prison and corrections staff, we acknowledge there are some limitations. Research participants do not include representation by Western Australia or the Northern Territory, and corrections staff interviews were conducted only with participants in New South Wales and Victoria. Due to the restrictions of the COVID pandemic, lived experience research was carried out remotely. In these interviews and focus groups, we did not ask people to identify as Aboriginal and or Torres Strait Islander, CALD, LGBTQIA+ or as a person with disability.

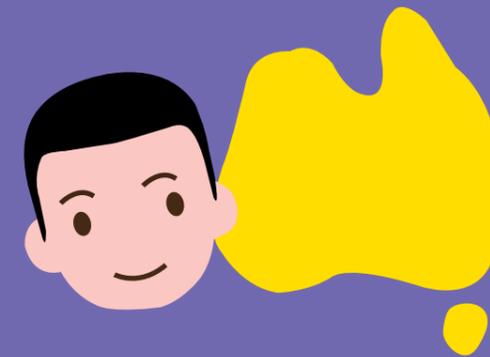
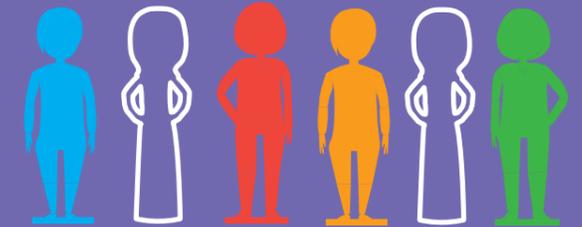
As a result, the research represents an overarching experience, and is not intended to represent the experience of any particular group or individual.



CONTEXT

A range of characteristics regarding the corrections environment and human factors can greatly influence a person's journey through prison. Organisations must consider the way each of these play out and impact people's experience in prison in and exiting relation to managing their finances.

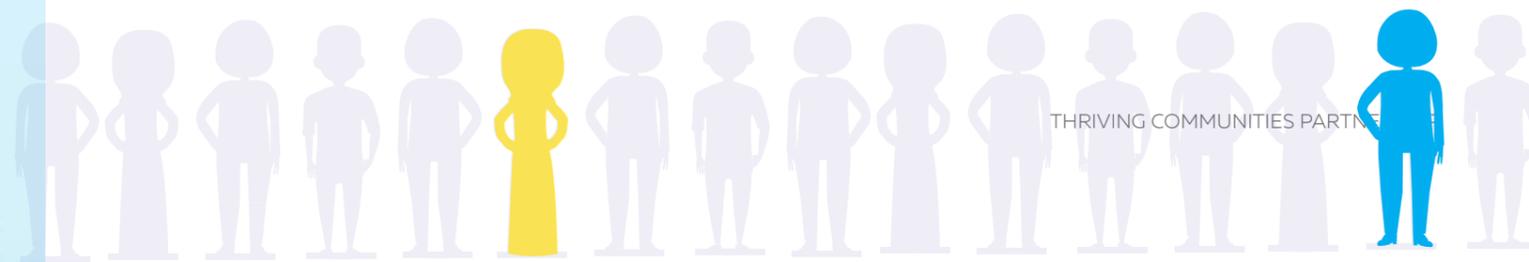
Figures in 2019 showed that at least two thirds of Victorian female prisoners were victim-survivors of family violence⁹, with the majority being in there for minor crimes and for a short time of just a few months.



Studies also suggest that between 30-40% of people in prison have an acquired brain injury, while the prevalence of an acquired brain injury in the Australian community is 2%.¹¹

According to Australian Bureau of Statistics (ABS) in 2021, Aboriginal and Torres Strait Islander people made up 30% of the entire prison population across Australia, while only representing approx. 3% of the Australian population. And nearly 80% of those in prison had prior experience of being in prison as an adult.¹⁰





Corrections Ecosystem

“The only consistency in prison is inconsistency.”

Across the country, correctional facilities operate differently. This may depend on the level of security of the prison, whether they are public or private, the state they are in and whether they are regional or metropolitan based.

A lot of the characteristics of corrections are based around safety and security and are extremely difficult to shift. Understanding how to operate within them and understanding how they may affect relationships and engagement with people in prison is integral to better practice.

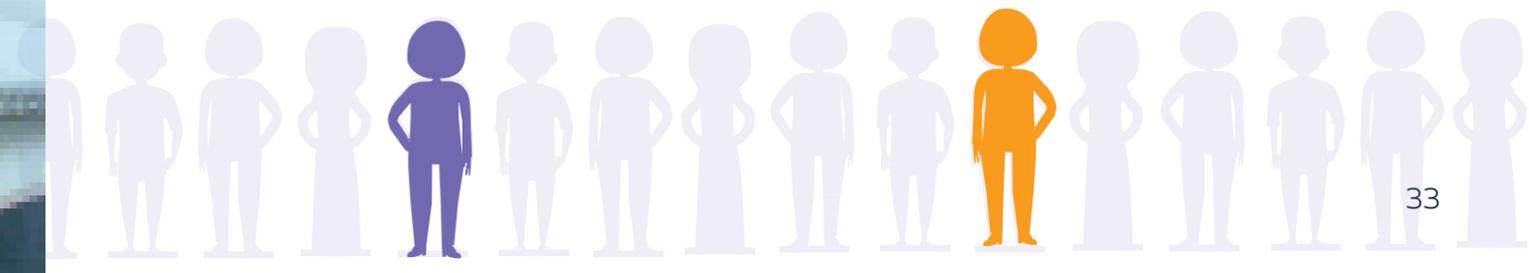
Human

At a human level, there are many different characteristics that also impact someone’s experience. People in prison have their own unique and often complex experiences - many are victims of crime, family and domestic violence and/or generational disadvantage. When overlaid with the complex corrections environment, it can be extremely difficult for someone to manage finances and build or maintain financial stability.

We know that most organisations have policies to support people experiencing family violence, Reconciliation Action Plans (RAPs) and a focus on accessibility and inclusion. However, supporting people in and exiting prison can often be a challenging topic to get support for.

We encourage organisations to look at how supporting people in and exiting prison connects back to these policies, community commitments and programs as these same humans are over-represented in the prison population.

The focus of this research is understanding how organisations can either help or hinder people to foster financial stability, which is integral to reducing recidivism.



SOON TO BE LAUNCHED: MAPPING THE JOURNEY

The corrections journey map visualises common challenges and barriers in a person's experience in prison, from entry through to serving time, pre-release and reintegration. It captures key interactions with service providers, corrections staff, other people in prison, the relationships between people and their families, and showcases how organisations can greatly influence people's ability to achieve or maintain financial stability in prison.

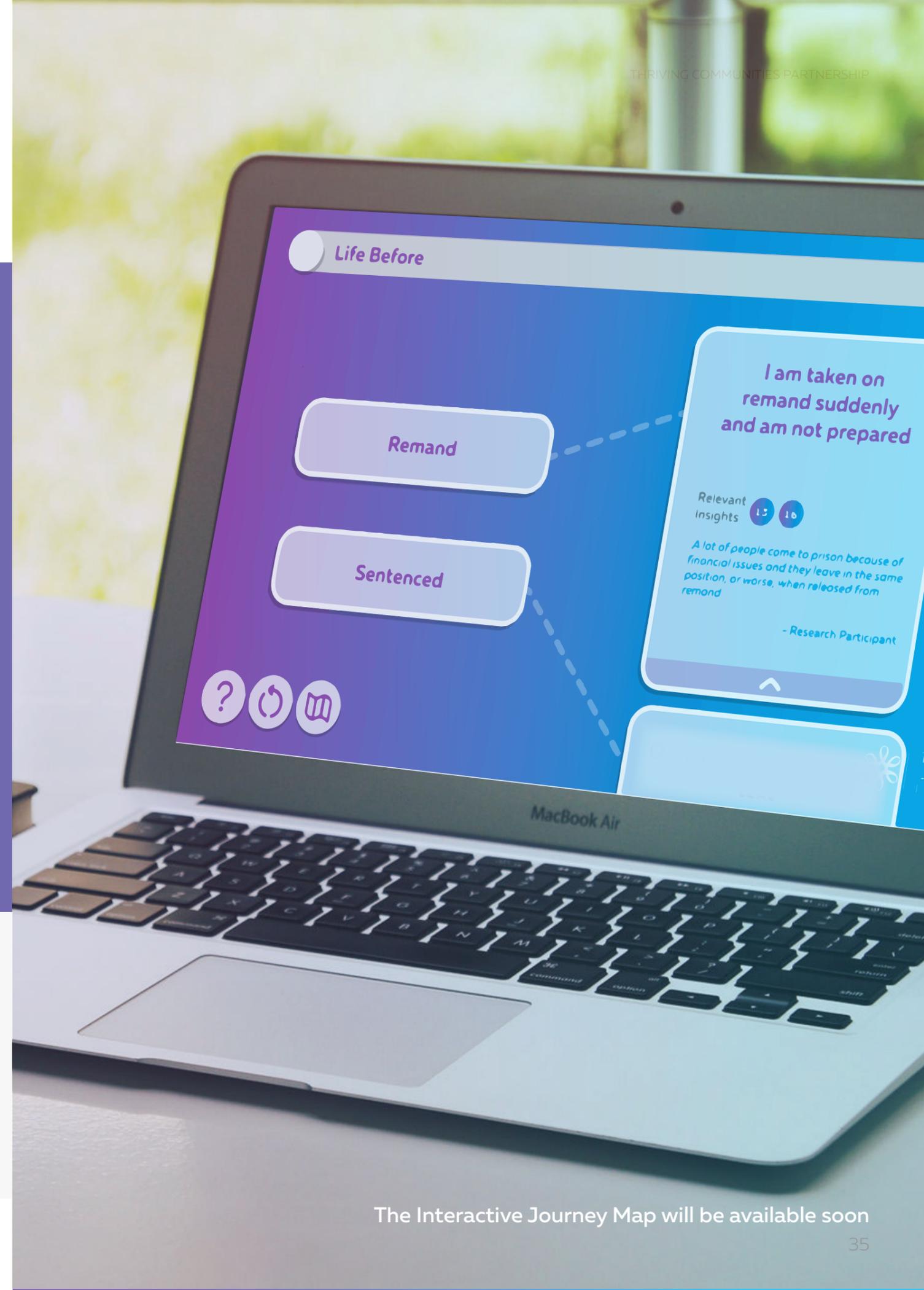
Outlining common experiences, in both remand and sentenced journeys, the map's goal is to make the complexity tangible so that organisations can understand where and how they can adapt their services to encourage more positive outcomes.

The map provides users with various options which can lead to positive and negative outcomes in the journey, highlighting key points in which the user's journey relates to relevant findings and opportunities in the research report. We hope that this journey map can provide people and organisations with a new and engaging way to interact with the research, allowing them to see clearly how the parameters of corrections life and organisational policies and practices greatly influence people's ability to achieve financial stability in prison.

THE JOURNEY MAP INCLUDES:

- The key phases of a journey through corrections including induction, serving time, pre-release and reintegration
- Different journey options depending on the type of financial issues people face, how they choose to face them and what options are available to them in prison
- Relevant research insights and opportunities, and quotes from lived experience advocates at key points in the journey

It is noted that this journey map represents only an overarching common journey and does not directly reflect specific individual factors that may influence someone's experience. Everyone's experience in prison is unique, this map simply provides insight into commonly met barriers and challenges as identified by the research.



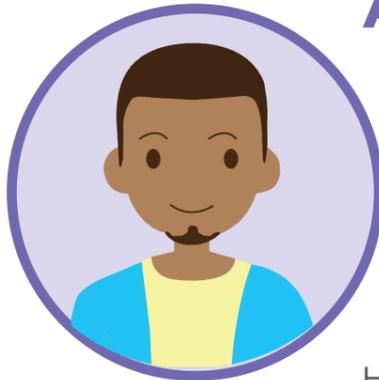
The Interactive Journey Map will be available soon

PERSONAS

The five personas have been developed based on actual experiences of lived experience advocates that participated in this research. Though their names have been changed and certain details altered, their experiences reflect real events that are common across the corrections journey and provide a personal, human-centred insight into the way financial stability can be managed or prevented while in prison.

Below are the beginnings and endings of each persona narrative. These showcase how, through a system of mismanagement, organisational barriers and poor support systems, people's financial stability can deteriorate in prison, leaving them worse off than when they entered.

ANGUS



Angus has battled with homelessness for a long time and has challenges with low financial literacy, low education levels and an ABI. Angus fears he may be trapped in a cycle of reoffending forever and is determined for this to be his last time in prison, hoping to build financial stability, provide for his children and regain his independence.

He feels ignored, unsupported, powerless. Under the pressure of life on the outside, Angus resigns to reoffending and returns to prison once again.

MARIE

Marie is a single mother, with low education, living just above the poverty line, and has experienced child abuse in her early years which has been left relatively unsupported. She is placed on remand suddenly and is completely overwhelmed by the unexpected experience.

As her custody battles continue and Marie struggles to meet the demands of her debt, she feels like she is sinking further every day without any support. Feeling that she has no other options, Marie reoffends to try to pay off her debt and returns to prison.



KRISTY



Kristy has been struggling financially and living in her car for a number of months when she is taken into custody and placed on remand. Kristy isn't sure where her debts are owed, and without professional advice available, isn't sure where to begin.

Following her release, Kristy faces immediate repayments for her debts. Her car, along with all her belongings, has been towed, and she finds it very difficult to find a stable job. Feeling she is back at square one, Kristy's life begins a downward spiral.

ALANI

Alani is a victim-survivor of domestic violence with a high level of education, and is financially stable prior to entering prison.

Upon exiting prison, with the support of her family, she is able to gain employment and begin rebuilding her life, but Alani still battles with the burden of inflated insurance premiums as well as mortgage and utilities debt which act as a constant reminder of her incarceration and history of abuse.



HARRY



Harry is a middle-aged man living in a regional area who has struggled with drug addiction and mental health challenges since completing high school. Harry is financially unstable as a result of his addictions and is taken hours from his home to a corrections centre in the city.

Harry feels judged by all his service providers as he attempts to reintegrate on his own, and as a result of his history in corrections has lost 3 jobs. He wants to do better and change his life, but he feels the system is against him and old habits begin to return.

RESEARCH FINDINGS AND INSIGHTS

1. The prison environment creates unique challenges for people that prevent control of finances and access to financial support

There are a variety of challenges unique to a person's journey through the corrections system that require understanding from organisations hoping to support and engage with people in prison. A general lack of control and agency permeate throughout all facets of the corrections journey; with uncertainty, time delays, limited access to technology and resources, and movement between prisons all specific challenges that organisations must understand when interacting with people in prison. The loss of these freedoms creates barriers for all people to self-advocate and address their finances while inside, with people on remand also facing additional uncertainty, limited support options and cognitive overload.

1.1 - People in prison experience a lack of agency and control over their lives which causes delays, frustration and problems in fostering financial stability

- Across all of the findings in this report, a lack of control and agency underlies the barriers that people in prison face when attempting to manage their finances and achieve financial stability.
- We can define agency as the capacity of individuals to act independently, to have control over, and to make their own free choices¹². Lack of agency occurs when structures and influencing factors limit people's ability to act independently, have control over their actions and to make their own decisions.
- While certain restrictions and limitations within prison are an unavoidable aspect of the corrections journey, it is important to note that these contribute to people's inability to manage their finances, pay bills and engage with organisations effectively.
- Organisation's processes have the ability to either further limit someone's sense of agency, or support their ability to act independently and have control over their finances.
- Due to lack of agency, accompanied by

complicated processes and reliance on others, many people feel they are forced to wait until they leave prison to deal with financial issues, which is often too late.

"All of a sudden things just suddenly stop getting attention and if you don't have external help, **it's like you're banished from the world.**"

- Research Participant

1.2 - Even the most basic tasks can take months to complete in prison

- Everything takes longer to complete in prison because of limitations to communication pathways and basic resources. Making phone calls, sending letters or obtaining a photocopy of a document - these basic tasks can be easily delayed and interrupted by the restrictions and limitations of prison life.
- It is difficult and often incredibly time consuming to obtain items from your storage box in prison, and some of these

items (e.g. ID, bank cards) can be helpful or even essential in supporting financial stability.

- Purchasing items (e.g. stamps) are subject to limitations and can sometimes take months to acquire, delaying interactions with essential services and the addressing of financial issues.

"Just getting a stamp in prison is a complicated process."

You can only buy them at the canteen on Thursdays. If they don't have any left, you have to wait for the following Thursday and if there is a lockdown in the prison, you then have to wait another week.

It can take months just to send an organisation a letter. If organisations just sent a reply-paid envelope, it would make things a lot easier."

- Research Participant



1.3 - Sudden changes to restrictions occur in prison, creating a constant state of uncertainty and barriers to accessing support

- Sudden changes like lockdowns* were identified as common experiences for people in prison.
- This level of uncertainty can make it difficult for people to organise times to speak with services on the phone, organise face-to-face meetings and access basic resources (photocopier, stamps etc) within a prison.
- As a result of the COVID pandemic, less services were allowed into prisons and spaces that were previously used for orientation and other programs were used for isolation.
- Uncertainty in the corrections journey can be particularly damaging during phases like entry and pre-release as these times are integral for addressing finances and preparing to integrate into prison or back into society.

**Lockdown - In this report, lockdowns refer to enhanced security measures that limit the movement of people in prison due to a sudden emergency or threat. For example, a tool is missing from the woodwork room and everyone must remain where they are until it is found.*

1.4 - There is very limited access to technology in prison, so managing finances is far more complex and requires tailored solutions

"Every new meeting you have with a different person you have to start your story over and over again - they have a file, so I shouldn't have to do that. New workers and new jail - every time."

- RESEARCH PARTICIPANT

- Limitations in access to technology and the internet, as well as basic digital resources like photocopiers, computers, printers etc is a common barrier for people in prison.
- Without the ability to access email, online banking and other online accounts, people in prison often lose control of their finances and are unaware of issues that arise, like instances of financial abuse, debts and other financial obligations they may have.
- Time sensitive financial issues are difficult to manage as a result of these limitations to access. For example, call centre operators can often direct callers to a form that needs to be completed online, or a communication that can only be sent via email. In most circumstances these options are inaccessible to people in prison and they feel frustrated and stuck without a viable pathway to resolve their issues.
- Mobile phones are a key source of identity, information and access. When these are confiscated upon entry (and in some cases never returned as it has been seized for evidence), people can be without the personal information they need to engage effectively with service providers, even after release.

“You lose your mobile phone number – that’s everything to some people, their phone.”

– Research Participant

1.5 - Moving between prisons is common, causing complications, delays in support and loss of key contacts

- People can be moved between prisons suddenly for a variety of reasons, which can cause a range of barriers and challenges including:
 - Losing contact to their advocate (either working within corrections or through an external support service)
 - Losing progress on application processes

- Needing time to adjust to a new location and the way things work within a new corrections facility
- Variations to security levels
- It is often the responsibility of the person in prison to inform family members and service providers about where they are.
- Moving interstate or between rural and metropolitan locations can leave people further from their support networks.
- Programs and support services are often funded for a specific prison or location. When people move to a different prison, they often lose access to these programs and support.
- With this loss of support and continuity, people often do not know what claims and processes they have in place with their service providers, which results in delays and people having to retell their story.

“People might start a total and complete disability claim or something similar but then move and have to start all over again or cancel it.”

– Research Participant

1.6 - People on remand face unique and additional challenges of uncertainty, limited support options and cognitive overload

- If a person is ‘on remand’ it means they are unsentenced, held in custody before and during their trial by order of a court.¹³
- Longer times spent on remand pose greater risks for people’s financial situations. Spending 1–6 months in custody can be long enough for financial issues to spiral and deteriorate, but not long enough to deal

with them effectively while inside. Many of these people will leave prison without ever being sentenced.

- In some cases, people aren’t offered the same level of support as those who are sentenced, meaning their time on remand can be extremely damaging to their financial stability.
 - For example, service providers often ask for a release date in order to provide support like moratoriums and account holds. Without this information, these services can be limited to very short-term options or entirely unavailable, leaving support services like financial counsellors to spend hours constantly renewing/extending these services.
- Time served on remand can involve a lot of overwhelm and uncertainty. People’s focus is often on their legal issues and adjusting to their surroundings, so there is limited bandwidth to deal with financial issues.

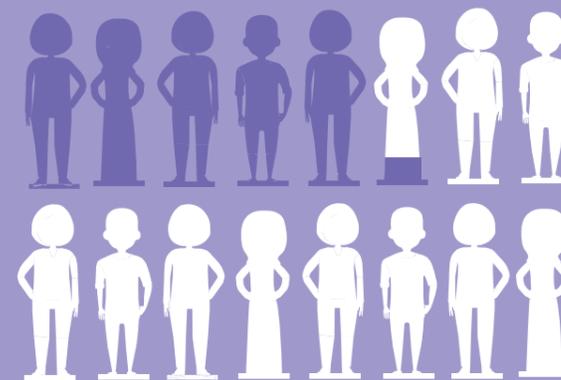
- Court dates can be moved suddenly for people on remand and they can be released unexpectedly, returning to the community in a far worse financial position and without the appropriate transition support.
- The amount of people on remand has increased in recent years, up 16% from 2020–2021¹⁰.
- In Victoria, 32%¹⁴ of remandees spend 1–6 months in custody – long enough for financial issues to spiral and deteriorate.

“Sentenced people get a lot more time to prepare for release but remand people don’t – just the chance to be able to talk about finances would be huge.”

– Research Participant

The amount of people on remand has increased in recent years,

Up 16% from 2020–2021.

In Victoria, 32% of remandees spend 1–6 months in custody – long enough for financial issues to spiral and deteriorate.

2. Relationships in prison are integral to support across all stages of the journey, but can be doubled-edged with inherent risks, stresses and complex power dynamics

There is a certain duality to the relationships people maintain within the corrections ecosystem. Connection, engagement and support from family, other people in prison, corrections staff and service providers plays a significant role in fostering financial stability, but can also be the source of a lot of stress, distrust and anxiety. Each of these relationships need to be carefully understood and navigated when designing systems and policies to support people in prison.

2.1 - Families play a crucial role in supporting financial stability for people in prison, but it can come at a cost as it often strains the relationship

- Families are a key support system for people in prison, providing emotional and financial support, acting as power of attorney, and assisting contacting and engaging with service providers.
- Families can also be a motivator for people wanting to achieve financial stability; to support their children and contribute to household bills.
- Families can also be the source of a lot of stress, guilt and anxiety. An overreliance on family can cause tensions and create the sense of being a burden, meaning their support can put a great strain on the relationship.
- In some cases, family members are the perpetrators of financial abuse, causing complex tensions and a lack of support networks for people in prison. More information on financial abuse in Finding 7.1.
- People who do not have family support, community networks and are generally socially excluded find it far more difficult to address financial issues while in prison, leading to more complex financial issues and less financial stability when leaving.

"I don't think our relationship (with mum) has ever recovered, which is really sad. **I didn't have anyone else to turn to.**"

- Research Participant

"It's difficult when you've got families out there and children and you have to rely on them to support you. It's hard to accept, even though they really want to support us."

- Research Participant

2.2 - Relationships between people in prison can provide important support and communication networks, but elements of distrust can create complexity

- Relationships with other people in prison can provide important emotional support. They are also an essential way of learning how things work in prison and what programs are available, acting as a rapid and effective communication channel.
- While people might have seen a pamphlet or referral form about a service, often hearing about someone's positive experience using a service is what encourages others to 'give it a try'.
- These relationships can sometimes, however, be affected by elements of distrust, with people feeling an unwillingness to share personal information, particularly around financial issues, due to privacy and other concerns. This can foster a sense of isolation, fear, and prevent awareness of and engagement with support programs.

2.3 - Peer mentors can be a key facilitator between corrections staff, support services and people in prison

- Peer mentors, or prison representatives, are leaders in the corrections community and can often act as a facilitator and connector to the services available to people in prison, breaking down power dynamics between staff, organisations and other people in prison.
- Particularly through COVID where orientation programs had to stop running, peer mentors have been even more vital in ensuring people know what services and support is available to them, and how to access them, while they are in prison.

2.4 - Corrections staff's role in people's journey through prison is vital, but overreliance, conflicting priorities and power dynamics can cause challenges and barriers in the relationship

- With the ability to help people in prison access resources and support (e.g. photocopier, private telephone rooms,

"As peer listeners (mentors), **we try to help make living better in prison and work with people.** If I was wearing a uniform, people wouldn't receive the message the same. There's a power dynamic and lack of trust with prison staff."

- Research Participant

phoning a service provider), corrections staff play an integral role in supporting the financial stability of people in prison.

- An overreliance on staff to assist with financial issues can result in long delays, tensions within the prison and experiences of frustration and powerlessness. These delays in assistance can create long-term effects for people's financial situations.
- Safety and security often take precedence, meaning that financial assistance can face resourcing challenges and cause frustration for people in prison hoping to address their issues.
- People in prison can experience feelings of judgement, distrust and a lack of control and support in prison in regards to their relationship with staff, which can make it hard to ask for help.
- The relationship between people in prison and staff is often strained due to the dynamics of power, and people sometimes look for, and overwork, the staff who are willing to help them.

See Finding 4.2 and Finding 10 for more insight into the role of corrections staff in supporting the financial stability of people in prison.

"My ex partner got access to my bank and drained it and because I was in custody I could do nothing about it.

The officers couldn't help me for 2 weeks and by that stage the little money that I had was gone."

- Research Participant



2.5 - Judgement and stigma, and a lack of awareness and understanding of the corrections journey can prevent effective relationships between people in prison and their service providers

- Lack of understanding of the conditions, restrictions and challenges of prison can prevent effective and supportive engagement with service providers. Being asked to make statements to police, reply to emails or visit organisations in person are examples of this lack of understanding.
- The uncertainties and limitations of prison life (remand, lockdowns, moving prisons, restricted communication etc) create constant barriers, and understanding how these may affect relationships with organisations is integral to meaningful engagement with people in prison.
- People often had to repeatedly tell their service providers that they were in prison. This experience was often accompanied with experiences of judgement and stigma, causing shame and trauma for people in prison which can deter them from engaging with organisations in the future.

See Finding 7 for more insight into the role of service providers in supporting the financial stability of people in prison.



3. Effective, tailored communication of services through formal and informal channels is integral to supporting access, awareness and the overall financial stability of people in prison

Communication channels and resources within prison can pose unique challenges to people's ability to engage with support services and maintain or restore financial stability. Formal and informal channels are available, both posing opportunities and barriers to increasing awareness of services while in prison. Appropriate language and formats must be considered by organisations across all channels, with the aim of catering to the diverse needs of people in prison in relation to factors like education levels, financial literacy, cultural background and other influential human factors.

3.1 - Formal communication channels can be restricted and complicated, so communications must consider the variety of challenges faced by people in prison and be disseminated through multiple channels

- Given the restrictions on communication channels like the internet and telephones, written communications can be the most common way to alert people in prison of available services.
- Formal communications (e.g. letters, pamphlets) are useful, however considerations for the language, including limiting organisational jargon is required to support comprehension and engagement.
- Communications need to be offered in a variety of formats to suit the various needs and preferences of people in prison. These needs can be in relation to:
 - Education levels
 - Existing communication channels
 - Preferred interaction styles
 - Level of restriction in prison
 - Presence of ABI/disability

"There is one form with a list of all the things available. I've been here for years and I still don't really know what they mean."

- Research Participant

3.2 - Informal communication channels can be effective ways to spread information, but misinformation and distrust can cause challenges

- Word of mouth in prison is often recognised as one of the quickest and most efficient ways to spread information.
- When engaging with word of mouth communications, however, misinformation can be common and only adds to the barriers and challenges for people in prison, especially in regards to managing their finances.
- Peer mentors can be effective in supporting communication, but as trusted members in the prison community, any communication strategies involving them must maintain and respect the importance and trust of this role.

4. Timely, clear and direct access to and awareness of support services (e.g. financial counsellors) in prison can support financial stability, but existing barriers and challenges prevent effective support

Access to a variety of support services like financial counsellors, transition support, legal aid, employment services and housing organisations, are integral to supporting the financial stability of people in prison. Easier access to these services and broader awareness of what they can offer is key to providing opportunities for people in prison to adequately address their finances. Corrections staff are integral to access and awareness of services like financial counsellors, but navigation of current barriers including resourcing issues, lack of early intervention strategies and the restrictions of telephone communications in prisons continue to hamper effective support.

4.1 - Financial counsellors are a valuable support service for people in prison, so easier access and greater awareness of their services is key

- Corrections staff are often limited in their ability to address multiple financial issues for people in prison. The benefit of access to financial counsellors is that they are able to connect to multiple services and address them all in the context of the person's individual needs and circumstances.
- Many people in prison are unaware of what financial counsellors can offer and do not engage with them, despite having financial issues to address.
- Some people who accessed financial counsellors in the latter part of their corrections journey felt they would have benefitted from earlier intervention.
- There are currently long delays in accessing financial counsellors for people in prison. Waits of up to 6 weeks for support have been noted, and sudden changes like prison lockdowns or moving prisons can result in losing contact, needing to restart applications and other challenges to financial stability.
- Many corrections facilities don't have any direct access or relationship with financial counselling services or other external support.

"My financial counsellor took care of everything - debts, secured accounts etc. It was a really positive experience one year in, but **I wish I knew about it sooner.**"

- Research Participant



4.2 - Corrections staff act as important intermediaries between people in prison and financial counsellors and other external supports, but timely, consistent, and more direct access to services is needed for effective support

- Corrections staff were noted as either a gatekeeper or facilitator to accessing support services in prison, like a financial counsellor, so increasing their awareness of services is key.
- Given the long list of responsibilities corrections staff have, they often don't have time to facilitate help with financial

issues, and training staff to assist with these issues, especially complex ones, would be a burdensome and difficult task.

- Consistency of contact point for the person in prison (with support services and corrections staff) was seen as an influential factor in providing effective support.
- Access to transition support prior to exiting was noted as an integral service, but many people felt they were unable to address their finances adequately or early enough before exiting.

People in prison usually have a limited pre-approved list of numbers they can call for a fee, commonly occupied by family and friends.

There are limited numbers on this list that you can call for free (e.g. Legal aid, ombudsmen).

Service providers are not on this list as they are primarily saved for families, and organisations like banks cannot be called for security reasons.

Public phones are the most common avenue for personal calls, while some prisons can facilitate a more formal channel through corrections staff (e.g. a supervised call in a private room).

Through this formal channel, banks and other service providers may be called, though barriers and challenges are common.

4.3 Restrictions and limitations on phone calls greatly impact the ability for people in prison to self advocate and engage with external services

- The public phones in prison often have time limits (12 minutes being common), are often in a public space that lacks privacy and are unable to use the IVR system (e.g. press 1 for...), making it difficult to have conversations about complex or sensitive financial issues.
- The cost of phone calls is a central, common barrier for people in prison; a 12 minute call to a mobile costing as much as \$10. When compared to the wages of people in prison (see Finding 5.1), these costs can be unsustainable.
- As service providers are not on most pre-approved call lists, people in prison are unable to self-advocate and manage financial issues without the facilitation of staff, which can cause long delays, frustration and often still result in no resolution of issues.
- Even with the facilitation of corrections staff, people in prison can still face barriers when engaging with services over the phone including extensive time spent on hold and lack of resourcing (e.g. availability of private rooms and staff).

"If you need transitional assistance (eg. setting up a bank account or an email) they tell you to go to the Assessment Transition Coordinator (ATC). But ATC says they can't do that because you need to go into a branch and provide ID in person."

- RESEARCH PARTICIPANT

5. Avenues for building financial capability are limited in prison, and tailored education and support strategies are required

Financial capabilities including understanding how to manage a tight budget, how to save money and pay off debts etc are essential to fostering financial stability. Though there is a lack of formal financial capability training and education in prisons, which can greatly support improved financial outcomes, other challenges include the limited wages people earn in prison and their lack of autonomy in money management and building savings. Organisations need to consider the impact these challenges may have and seek to remove barriers, support autonomy, and encourage more inclusive and relevant financial education and training for people in prison.

5.1 - People in prison often earn a very small wage, however this money is managed by the correctional facility and in most circumstances is only enough to cover what they need within the prison environment

- In many prisons across Australia, people may be paid a small sum of money for undertaking work or participating in certain programs. Wages vary from prison to prison, with participants commonly noting amounts of \$6-10 per day up to one case that noted payments of up to \$35 a day. These funds are managed collectively by the correctional facility, usually in a trust, and not in an individual's external bank account.
- Those who had the means would have family members transfer a small amount of money each month, in addition to wages earned through work or participation in programs, but

the amount they can receive in this manner is limited.

- The majority of these funds are used to purchase things while in prison, such as toiletries, food, essential needs and phone calls, with little left over for savings.

5.2 - A lack of autonomy can inhibit people's ability to build savings and manage their own money, impacting their attempts to prepare for reintegration and build financial capability

- Some participants indicated a strong desire to save money while in prison. Motivations included having financial stability upon release and wanting to contribute to bills or purchase items for their children.

"Here we live in a cottage situation. We budget for our food, we have to learn to do this. I didn't learn to do this on the outside. That's a stepping stone for me."

- RESEARCH PARTICIPANT

"Some of the expenses you don't think about are your insurance and car registration. The money side of things is a big issue because it's more than the amount you're allowed each week."

- Research Participant



- Compulsory savings programs varied across states. Some states require that a certain percentage of wages earned must be held as withheld savings (usually 20-30%), while others do not have this requirement.
- Any money leftover at the time of release is sometimes given as either cash or a cheque. Cheques can provide barriers for people if they are released on a weekend or without a bank account.
- Many people had the desire to manage their money with more autonomy, but found multiple limitations and restrictions in doing so which they felt hampered their preparations for release. These included:
 - Having more visibility on their accounts (e.g. they may only be able to check their amounts once a month, or when they visit the canteen)
 - Put more money into their withheld accounts for release
 - Have more access to their withheld savings to spend on children, school fees etc
 - The ability to earn even a small amount of interest on these funds

5.3 There is a lack of formal financial capability training in prison. This type of training could present opportunities

to build real-world budgeting skills and act as a stepping stone to financial counselling support

- Financial capability workshops are not common in prison, and many of those that do exist are often felt to lack relevance to managing money outside of prison (e.g. How to manage expenses on a Jobseeker allowance).
- Often these workshops or budgeting discussions are undertaken by corrections staff, rather than financial capability workers or others trained in this area.
- Basic skills classes including budgeting, managing debt, tax returns, mortgage payments etc are seen as a gap in the current offerings within the corrections system.
- Workshops or information sessions run on specific topics (such as how to set up your Disability Support Pension payments or ICAN's Yarnin' Money), were extremely effective ways to raise awareness of the importance of sorting out finances and proved to be an effective stepping stone to one-on-one support and financial counselling.
- Corrections facilities with "buy-up" programs* or independent living cottages can help people in prison develop budgeting habits, prepare for release and gives them a sense of agency which can help foster financial capability.

**Buy-up programs are where people in prison are granted the privilege of making discretionary purchases through the weekly grocery buy-up, and the monthly activities buy-up, as part of a normalisation process consistent with their eventual reintegration into the community.¹⁵*

"It's taken me 9 sentences to realise I can do it. I can save money. I've finally clicked on, and I want to change."

- Research Participant

6. Early intervention in addressing finances in prison is key, but overwhelm and complex financial situations can prevent effective engagement

Entering and exiting prison are often the most stressful and overwhelming times. Assessing finances upon entry and managing them upon release are key moments that can help lead to greater financial stability, but they are also often the most difficult time to do so. There are also multiple different types of debt and fines people can face, each of which operate in a distinct and sometimes complex way. Awareness of support options and management strategies is integral to maintaining financial stability, and the consistency of financial conversations and engagement with support can ensure that debts and other issues don't accumulate unnoticed.

6.1 – When entering prison, people may not prioritise their finances due to overwhelm and limited bandwidth, and people with large debts may be reluctant to disclose this information

- It is common for finances not to be a priority for people when entering prison. Although asking about finances, debt and notifying services about their incarceration is often part of the induction process, people can have limited bandwidth to deal with financial issues, or may not know who their debts are with.
- Lack of prioritisation of finances was more prominent for people entering prison for the first time and in those who have entered prison or remand suddenly, where there is no time to prepare for entry and legal issues can take precedence.
- People who did try to prepare financially for prison found it difficult to find information about what to prepare for and what to expect while in prison.
- People who have accrued large debts (some as much as \$10,000) with service providers prior to entering prison can be reluctant to raise this, particularly during the induction process into prison.
- Despite, and because of, these challenges,

research participants reinforced the importance of having discussions about their finances and access to support at the induction phase.

"Having something at the induction state is good, but for some people it's such a shock. Finances are not even on their minds. **They have**



so many other things on their mind."

- Research Participant

6.2 – People become engaged with their finances at any stage of the corrections journey, motivated through a variety of different factors, so access to support should be available across all phases of the corrections journey

- The support of family, and higher levels of

financial inclusion, capability and resilience prior to entry are all factors that can positively influence a person's ability to be financially stable while in prison.

- However, even people who had organised their finances prior to entry into prison often found that their financial situations could change suddenly throughout their sentences. When this occurred, they often found it difficult to access the support required in a timely manner.
- Specific acute events could raise awareness of issues and motivate people into action during their sentence, including the arrival of a debt collector's letter at their parent's house or becoming aware of financial abuse, such as an accumulation of debt in their name. Being unable to address these issues can then cause stress, anxiety and guilt.
- Other common motivators for people wanting to sort out their finances while in prison included the desire to support family, the desire to change behaviour and prevent reoffending, support themselves through addiction and hearing about the success others have had in sorting out their financial issues while in prison.

"I knew a few **people who didn't know they had money problems** until the letter showed up at their parent's house."

- Research Participant

6.3 – Different debts and fines operate in different ways and require unique management strategies to best support people in prison

- Different support offerings are available for different financial situations. For example, in some states fines can be converted into prison time or reduced through a Work and Development Order* (WDO), whereas debt with service providers may need to be

wiped, paused or deferred until release.

- There is often a lack of awareness from people in prison on how they can manage these different types of financial issues. Delays in addressing these issues can cause further complications like the prevention of crisis payments upon release, housing issues and even court summons.
- Complex financial situations, like small business management, can require specialised support that is often unavailable in prison, and support opportunities are left to corrections staff or left unattended.
- Some ongoing repayments, debts, subscriptions etc are easily forgotten and can slip through the induction process, resulting in long-term financial issues. For example, payday loans, gym membership, appliance rentals and weekly food deliveries.

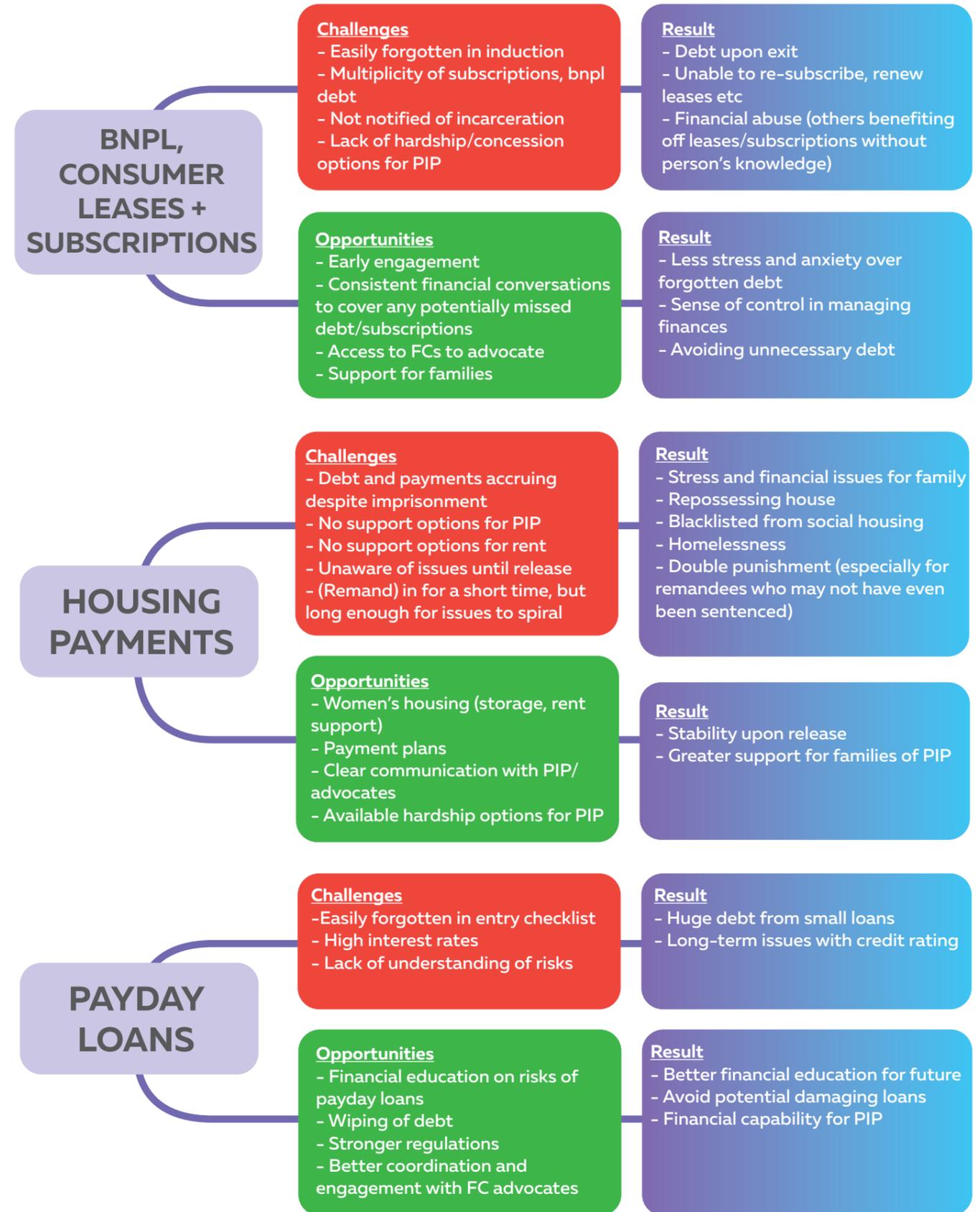
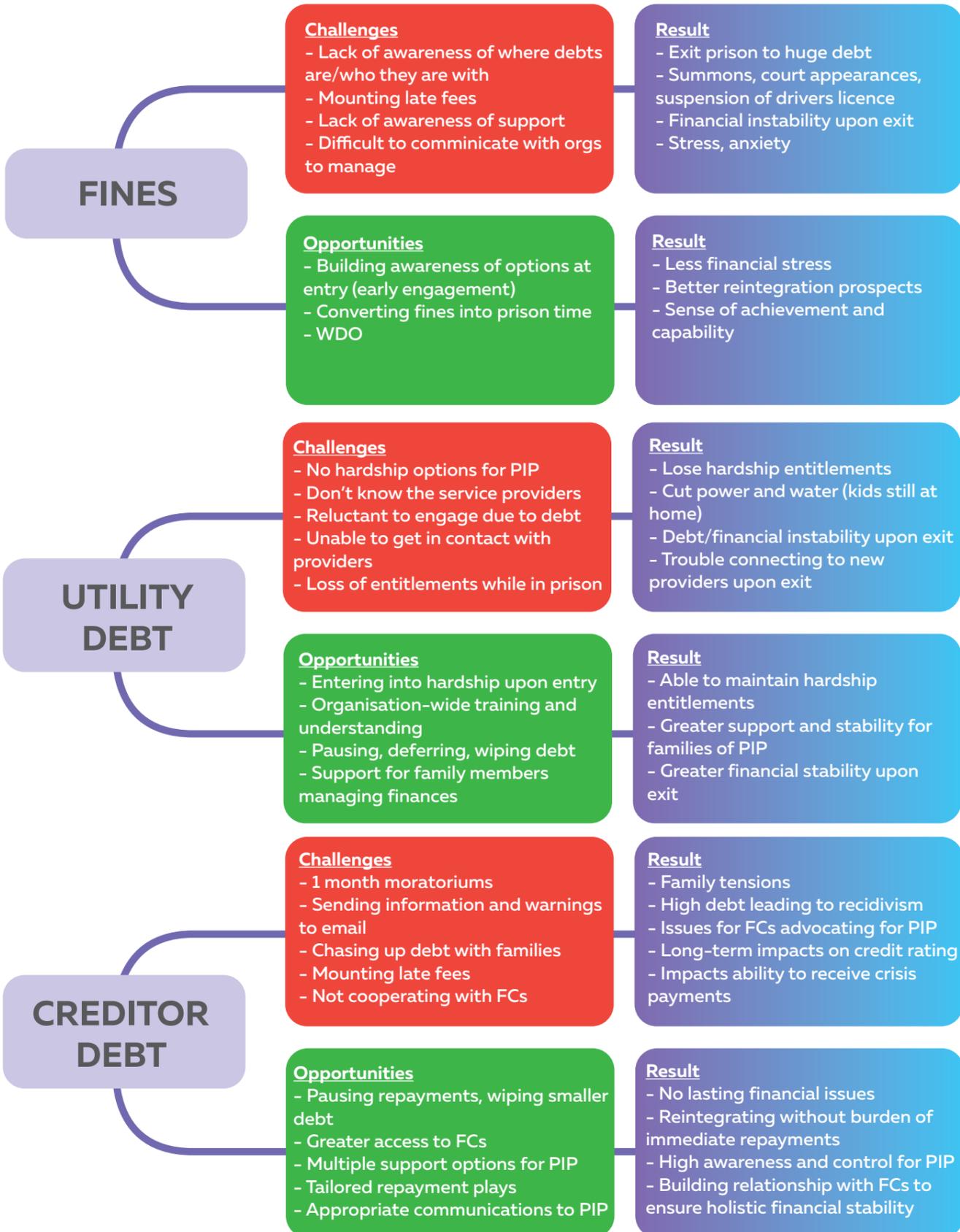
Refer to the table below for further information.

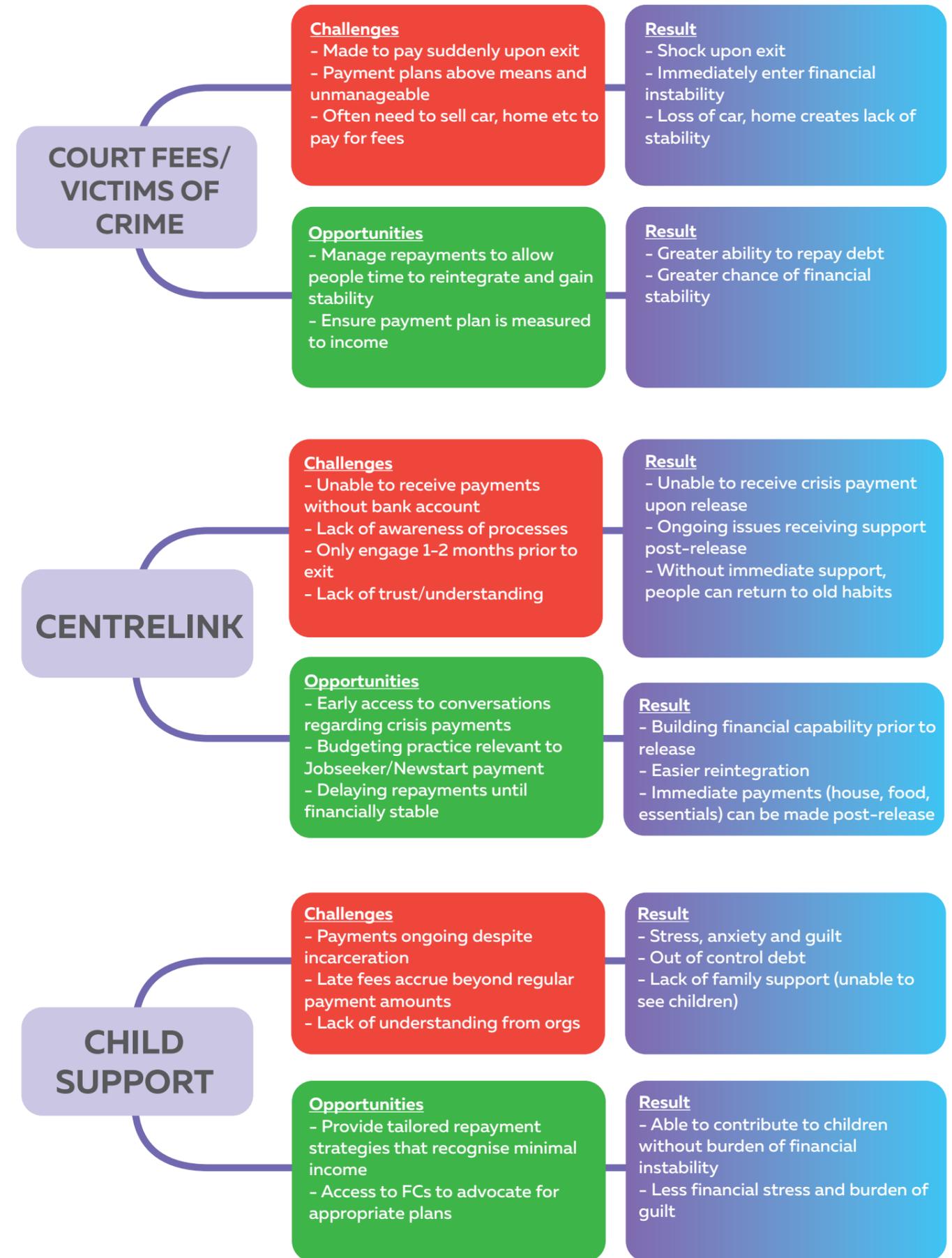
**A WDO enables you to reduce your fine by up to \$1000 a month, by allowing you to participate in unpaid work, courses, counselling or treatment programs.¹⁶*

"I had a lot of issues crop up in my first few months and had to basically reorganise my life from the inside."

- RESEARCH PARTICIPANT

DEBTS, FINES AND MANAGEMENT STRATEGIES





7. Financial, telecommunications, utilities and other service providers can greatly influence someone's ability to achieve financial stability while in prison and during reintegration

Communicating and interacting with service providers (banks, telecommunications, utilities etc.) for people in prison occurs at pivotal moments in their journey. The ability to alleviate barriers and achieve positive outcomes at these moments can directly affect this journey, the reintegration process and, ultimately, people's financial stability. Understanding the unique and complex barriers people face in prison, including ID issues, potential for financial abuse and long delays in services, is essential to designing a service system that responds to these challenges directly, simplifies processes and supports financial stability.

7.1 - People inside the corrections system are vulnerable to financial abuse and require equal opportunity and support as other customers and clients

- The lack of agency and control people experience in prison can make them vulnerable to financial abuse while inside. Financial abuse at the hands of intimate partners and ex-partners was common throughout the corrections journey.
- The process of finding out financial abuse has been committed against them, getting support from corrections staff to call the service providers and then resolving the issue is long and challenging without support.
- In some instances, people had given power of attorney over to someone who then abused this power to take money from their accounts while they were in prison. In other instances, perpetrators of financial abuse would use marriage certificates, ID, internet banking passwords and other mechanisms to take debt out in the name of the person in prison.
- People often experienced a sense of judgement or lack of understanding from organisations when reporting financial abuse over the phone. They recalled being told it was their fault for sharing passwords or were

asked to file a report at a police station - an impossible task in their position.

- Financial counsellors provided integral support to people experiencing financial abuse while in prison. In their advocacy, however, they also faced similar challenges, particularly when the case was passed from a hardship team to a fraud or security team who had less understanding of the complexity of the prison environment.

"The bank saw that my PIN was used to access my account so I'm not covered. I didn't give my ex access, but they don't believe me because I just got out of jail. I can understand that but that's what I'm worried about."

- Research Participant



7.2 - Issues with ID is a common barrier in prison, causing delays in support, difficulties during reintegration and challenges engaging with service providers

- People in prison don't have access to their ID - they don't have their phones, licences or other forms of identification readily available. Obtaining the 100 points of ID required to handle financial issues, as well as answering specific ID questions like their last transaction, phone banking pins etc proved a huge barrier for people when engaging with service providers from prison.
- Corrections ID is not commonly accepted as legitimate ID when engaging with service providers, especially when dealing with banks. This can cause long delays in time sensitive issues like freezing accounts, pausing debt repayments and opening a bank account upon or prior to exit.
- People in prison often use their withheld funds to purchase ID documents (e.g. birth certificate, proof of age cards). The cost of these items in comparison to their income/savings can be a barrier to obtaining the documentation necessary for tasks like opening a bank account.
- Aboriginal and Torres Strait Islander people can often find obtaining ID particularly challenging, facing unique social and economic barriers.
- Though there were some examples of banks accepting corrections ID as a valid form of ID, there was no consistency across the sector, causing further confusion and complications for both people in prison and their advocates.

"My bank account was shut years ago and **it can't be reopened unless I walk in there with my ID**, which I can't get until I get out of prison."

- Research Participant

7.3 - Delays in services (freezing accounts, pausing debt etc) for people in prison can cause long-term financial issues and impact mental health

- There are often complex workarounds for people in prison to undertake basic financial tasks like freezing bank accounts or deferring debt. The delays incurred as a result of these workarounds can create complex, long-term financial issues and be a source of stress and anxiety as people feel they have no control over their finances.
- Delaying support to freeze accounts, pause debt etc at entry and prior to exit were noted as key pain points and opportunities for improvement for people in prison.
- Delays and complications in getting assistance when dealing with financial abuse can make people in prison more susceptible to these forms of exploitation, which acts as a form of double punishment.

"Corrections have to come on board. If you want to talk to a bank, you can't just call them up if they are not on the approved list."

- RESEARCH PARTICIPANT

7.4 - Removing barriers for people exiting prison with opening/unfreezing accounts is essential to the reintegration process

- Being able to open a bank account prior to release from prison is key to financial stability in the reintegration process. Without an active account, people are unable to receive Centrelink payments upon release, can't cash their withheld funds in cheque form and are generally left in a financially vulnerable position.
- If people are released on a weekend, they have no way of accessing immediate support. When released without adequate savings or access to money (especially if their time was served far from home, i.e. interstate or rural/metro), reintegration can be a very difficult process.
- Variations in security levels can have a direct effect on people's ability to prepare for release. Being able to leave prison prior to release to set up bank accounts and access services can provide greater financial stability and readiness, but this is not commonly available except across a small number of low security prisons.
- For people returning home to regional areas, immediate access to local service providers (e.g. smaller credit unions and banks) can be limited and can negatively impact the reintegration process.
- Some banks are beginning to develop partnerships with prisons, allowing people to set up an account before they leave via phone consultations, accepting corrections ID or face-to-face visits. Though this experience has been positive, barriers still exist for people with previous debts or issues with the particular bank.

7.5 - A lack of support options and misalignment of eligibility criteria for available support negatively impacts people's experience in regards to their utilities and telecommunications

- Some people may choose to disconnect their utilities when they enter prison. This, however, can result in the loss of entitlements such as relief grants and other support, which can impact financial stability.
- There can often be difficulties obtaining and maintaining entitlements to hardship programs while in prison. If people have children at home and need to keep their utilities on, it can be incredibly difficult to manage bills and entitlements from prison, resulting in debt and financial instability upon release.

"While incarcerated, my kids stayed at home and so the bills piled up. I came back to absolute mayhem."

- Research Participant

"You're in the dark and then you'll hear a prisoner talk about something, and unfortunately a lot of that is inaccurate. So you get your hopes up and wait for months to get a phone call that actually can't happen."

- RESEARCH PARTICIPANT

8. People exiting prison can suffer double punishment long after they have served their sentence, including inflated prices for products and services, housing issues, employment problems and financial scams

A key factor in recidivism has been shown to be the ongoing issues people face when exiting the corrections system. Difficulties with financial support, employment, safe housing and insurance are just some of the ways people in prison experience 'double punishment'⁵. Effective pathways to support services and hardship programs are ways service providers can support safer and more positive reintegration processes for people exiting the corrections system and contribute greatly to reducing recidivism and promoting safer communities.

8.1 - Post-release requirements can prevent full engagement in reintegration processes, including managing finances

- Community Corrections Orders (CCO), drug testing, connecting with parole officers and other post-release requirements can limit people's headspace to manage finances upon release.
- This disruptive nature of some people's corrections journey during reintegration can affect their ability to manage their finances and feel a sense of stability and normalcy.

8.2 - Judgement and stigma can prevent employment post-release, inhibiting people's ability to reintegrate and achieve financial stability

- People exiting prison constantly face judgement and stigma when attempting to gain employment due to their history in the corrections system.
- Without stable employment, people found it hard to build financial stability and resilience, increasing chances of recidivism.
- COVID also compounded employment

issues for some as jobs became scarce, further inhibiting reintegration and attempts to build financial stability.

8.3 - Housing is a key factor in recidivism and stability

- People's housing situation can play a pivotal role in stability, security and reintegration. Without stable housing, people are often unable to focus on other reintegration processes like employment and finances.
- Transitional housing, while an effective temporary method and source of support for people exiting prison, can often come with complications. People can sometimes lack a sense of safety, security and stability that they need to focus on managing their finances, employment and other responsibilities.
- There is an increased presence of people with experience in the corrections system sleeping in their cars. If these have been impounded or are a source of debt (unpaid registration, fines etc), people may be forced to sleep on the street or engage in illegal activity, like driving an unregistered car.
- Some people prefer to reoffend and return to prison rather than face homelessness, unsafe environments and instability on the outside.

8.4 - Inflated insurance premiums based on corrections history

- People often found they could not get insurance if they had a criminal record.
- For those who were able to access it, they found that the cost coverage was also higher because of their history - even if the person's charge does not relate to theft, fraud, or other related charges.

"Lots of women experienced homelessness. For many, jail is seen as preferable - 3 meals, no bills... **on the outside they have no support, no home, no money.**"

- Research Participant

8.5 - People in prison can be susceptible to frauds and scams and require support that caters to their unique circumstances

- People in prison can often get support from financial advisors post-release that results in further damages to their financial stability. Poor financial advice that results in ill-considered loans, overpriced payment plans etc can be detrimental to people's ability to reintegrate.
- Online scams pose a new threat to people exiting prison. On the basic Jobseeker allowance, people may be looking for alternate opportunities to make money, and if they have been in prison for a long time they may not be aware of current scam behaviour.

8.6 - The inability to pay off debts in prison can result in being immediately overburdened with late fees and debt accumulation upon leaving

- When repayments are started immediately

post-release, people often don't have enough time to find stability in housing, employment and finances before beginning to repay debt.

- Sudden and sometimes substantial expenses, such as court fees and victims of crime fees, can arise upon release, meaning people can have an even more limited budget to repay debts to their service providers immediately post-release.

"I was taken to court for legal debt because they wanted me to pay \$50 or more a week and I could only pay \$10-\$20. **I'm trying to get back on track**, but there's things like this that can bring you down."

- Research Participant

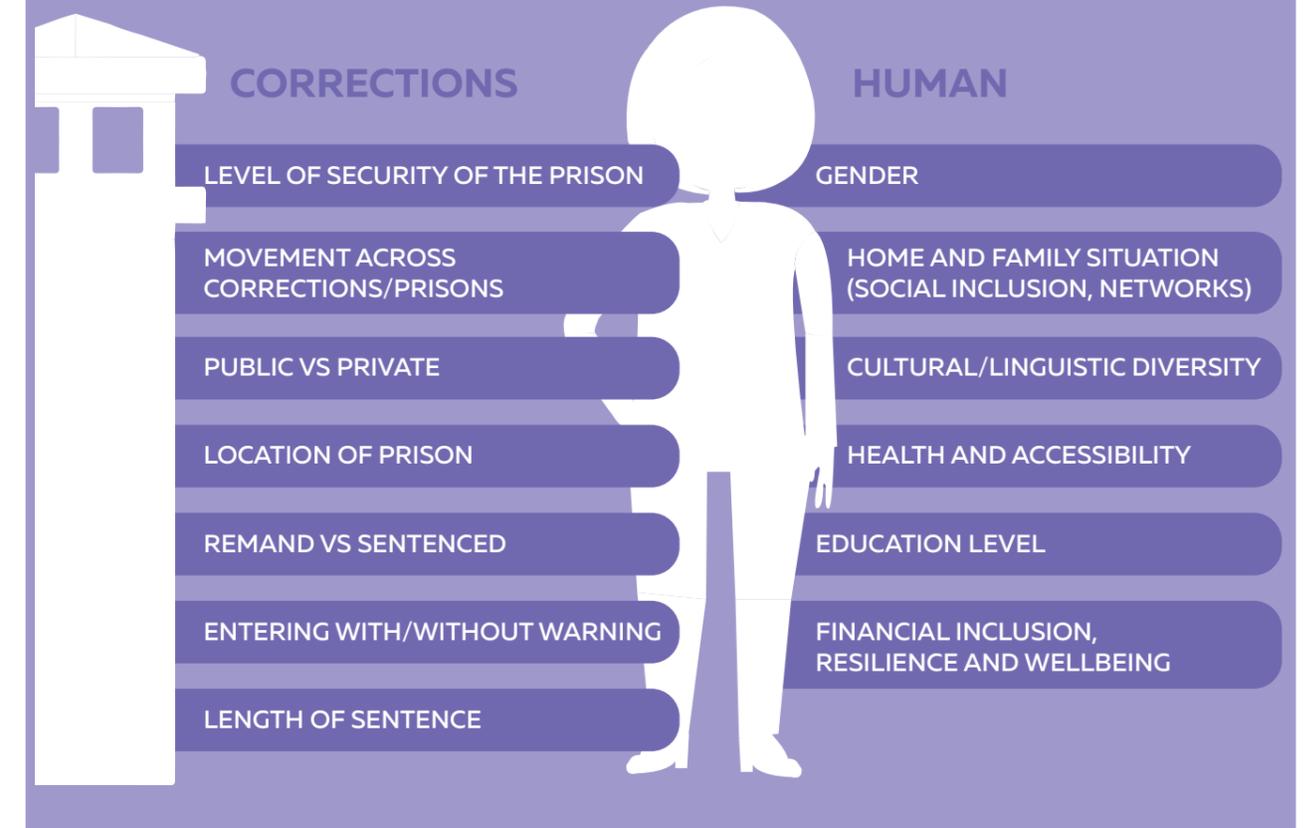
8.7 - Continuity of support, from serving time through to reintegration, is essential to fostering long-term financial stability and preventing double punishment

- Assistance and advocacy during the reintegration phase is a key way to avoid double punishment post-release. Providing people exiting prison with sound financial support to allow them to focus on other aspects of reintegration can promote positive outcomes.



- Consistent contact points over time help to develop trust and confidence in the support service being provided and encourages ongoing engagement.
- Strong community links can promote effective transition support. Building connections to organisations in the corrections centre's local area that can assist with education, employment and housing can create a smooth reintegration process.
- Continuity of support can be difficult for people moving from metropolitan corrections centres to their rural homes. A lack of services local to the person exiting prison can break this continuity.

Key characteristics that may influence people's experience in prison:



9. Complex life experiences, and human and behavioural factors are amplified in prison

Every individual's journey in the corrections system is unique and altered by a variety of human and behavioural factors. Things like the presence of acquired brain injuries, addictions (drugs, alcohol, gambling etc) or experience with domestic and family violence can play a role in a person's journey through corrections, impacting their ability to achieve financial wellbeing. Understanding the unique impacts and needs of these people, and engaging with empathy and without judgement, can assist organisations in offering more tailored, effective support to people in prison.

Other human factors that may influence people's experience in prison include people that are culturally and linguistically diverse (CALD) and those who identify as LGBTQIA+. We did not ask participants to identify these factors within the research, so this is not addressed directly.

9.1 - People with an acquired brain injuries (ABI) and people eligible for disability support pension (DSP) can experience a variety of complications in relation to managing their finances upon exiting prison

- An ABI can affect comprehension and understanding, and many of the forms and processes people in prison must follow to get access to support are often complex.
- While in prison Centrelink payments are suspended, including DSP payments. DSP needs to be reapplied for if it has been suspended for more than 2 years, even if the nature of the disability is permanent.
- For people serving sentences over two years, the reapplication process often involves many steps, including assessments by medical professionals, which are challenging to do while in prison. This means that people often leave prison without the financial support they are eligible to assist them in managing their disability.

9.2 - Experiences of Domestic and Family Violence (DFV) can be common in prison and continue to affect people's lives in complex ways throughout the corrections journey

- DFV, particularly for women, was a common experience for people prior to entering prison. This can greatly affect people's lives prior to entry, causing emotional, physical and financial trauma, as well as complex familial relationships, which can permeate and reappear throughout the corrections journey.
- Family plays a key supportive role in the corrections experience. For victim-survivors of DFV, complications with children (e.g. worrying about their wellbeing, getting them out of foster care upon release) and other complexities with family relationships can add to the already difficult corrections experience.
- Financial abuse against people in prison is rife and often requires support from financial counsellors to be resolved. Due to the complex limitations of prison life, it can take a long time to resolve these issues and cause ongoing fear, anxiety and trauma.

- Legal challenges relating to DFV can be time-consuming, exhausting and re-traumatising. As these challenges persist in prison, there is often not enough focus on financial issues, which can continue to deteriorate unnoticed.
- Experiences of DFV can also lead to instability in regards to housing. Some people are forced into homelessness or sharryping in their car upon release, impacting their ability to build financial stability. See Finding 8.3 for more information on the role of housing in recidivism.

"So many women in prison have come from DV - they've got no support, their kids are in foster care and they don't know where they are."

- Research Participant

9.3 - Drug, alcohol and gambling addictions can affect people's physical and mental health in prison, as well as their financial stability

- For some people, prison was a pathway to getting clean and in some instances, accessing support for gambling addictions facilitated a pathway to address finances through financial counsellors.
- Some participants found it challenging to get access to support for their addictions while in prison. Lacking privacy, not feeling safe disclosing issues and difficulty finding appropriate services and social workers/counsellors were noted as key barriers.
- Reintegration is an overwhelming experience, so without adequate support throughout this time and beyond, relapses and other issues with addiction can return and inhibit mental, physical and financial stability, as well as impact the potential of recidivism.

9.4 - For migrants and people with residency issues in the corrections system, financial stability is seemingly impossible

- There can often be limited rights for migrants in the corrections system in regards to finances. Access to their bank accounts and superannuation can often be prevented during their sentence and even after release, meaning they have to rely solely on their minimal income in prison.
- Being far from home can cause great distress for migrants and people with residency outside Australia. If they were supporting their families back home prior to entry, this can be very difficult to manage from prison.
- Immigration lawyers are extremely expensive, as much as \$5,000 an hour, so many people have to rely on prison legal services for these issues.

"If they've been working in Australia prior to coming into custody, they have a bank account, but we struggle to help them access it. Sometimes you can speak to the bank, then the consulate, then maybe the court, but it's a long and teething process. I can tell you, it's a massive, massive thing to do."

- RESEARCH PARTICIPANT (STAFF)

9.5 - There is a strong link between mental health and financial wellbeing which can be exacerbated by an experience in prison

- There is a clear link between mental health and financial wellbeing. Due to the complex and often stressful nature of managing finances in prison, people can suffer exacerbated mental health issues while inside.
- People in prison can often experience vulnerability. While adequate support options are available on the outside, like hardship programs and concessions, these can be difficult to obtain for people in prison and experiences of vulnerability can persist and deteriorate.

“Ex-prisoners would be the best ones to deliver financial advice - they understand us. **Lived experience is critical.**”

- Research participant



9.6 - Some people in prison have a desire to give back and are a great source of lived experience insight for support services

- Understanding the lived experience of the corrections journey is an invaluable resource for organisations looking to support people in prison. Many people want to use their experience for good and help develop services that understand the needs of people in prison.

“I haven’t been able to see my son in 6 years. I love him, I miss him. The late fees now exceed the amount I actually owe in child support. I’ve gained another \$1,900 in fees on top of the \$1,800 I originally owed. They say I can’t do anything about it till I get out.”

- RESEARCH PARTICIPANT

10. Corrections staff are essential to fostering financial stability for people in prison, but they constantly face their own unique barriers and challenges in advocacy

Corrections staff play a key role in facilitating the connection of people in prison to service providers and other support services. Bound by many of the same restrictions and barriers such as time delays and a lack of understanding from organisations, staff are constantly challenged in their attempts to advocate for and support people in prison with their finances. When supporting the financial stability of people in prison, organisations need to consider the role that corrections staff will play and how they might be impacted, to ensure organisational policy and practice support them in their advocacy.

10.1 - Without adequate access to financial counsellors and professionals, financial capability training and the management of financial issues for people in prison can become the responsibility of corrections staff

- Limited funding and availability of financial counsellors can often result in minimal financial education and professional assistance for people in prison.
- Without professionals to run financial capability training and provide advocacy and support for financial issues, the burden can fall on staff to fulfil these roles. Staff are often not properly trained in this space, don’t have enough time or capacity to undertake the necessary tasks, and are not equipped to deal with the complex financial situations people may present with.
- Staff are unable to assist with financial issues in the same way that financial counsellors can. For example, security reasons can prevent them from handling banking issues on behalf of people in prison.
- There often is not a clear distinction between what financial counsellors can and should be doing and what corrections staff can and should do. This can cause confusion,

Corrections staff can have a variety of different roles, including:

- Unit Officers
- Service and Program Officers (SAPO)
- Case Managers or Assessment Transition Coordinator (ATC)

The nature of these roles varies across states and territories, however for the purpose of this report, we will differentiate between those who focus on maintaining order and security as **custodial staff*** and those who focus on providing individualised support for people in prison as **programs staff****.

“For our staff, we seem to be their be all and end all... we’re solving problems daily in things that we may not have experience in... especially when debt becomes the barrier to their access... we’re being asked to talk them through how to budget their money... we’re teaching more problem solving skills, whereas **they need that expertise and someone that can actually make change.**”

– Research Participant (Staff)



contacts, they can overburden them with calls, creating guilt for corrections staff and stress and burnout for organisation’s staff.

10.3 - Corrections staff can also face similar barriers when trying to access support for people in prison, with access restrictions, resourcing limitations and lack of understanding from organisations affecting their ability to advocate

- Access to technology is limited for corrections staff while engaging with people in prison. They are unable to have mobile phones on their person in the housing units, and internet and other resources can also be limited when working with people in prison.
- Long time delays (waiting on hold, email responses etc) are common for staff when advocating for people in prison, creating a lacking sense of control.
- Corrections staff can only access people in prison at certain times of the day. Between programs, work and other commitments, there is very little time to address finances, meaning waiting on hold can be detrimental to providing solutions.
- Lack of understanding from organisations about the restrictions and limitations of prison life also affects staff and causes distress and frustration during advocacy.
- When faced with barriers (time delays, lack of understanding), staff also need to manage the frustrations of people in prison. When this stress becomes overwhelming, it can require de-escalation processes and safety measures, ending in no financial support and tensions in the relationship.
- Staff are limited in their freedom to manage the finances of people in prison due to risk of criminal activity in custody, security and safety concerns, policy and regulations etc which limits their ability to support and advocate.

delays in services and tension amongst the prison population.

10.2 - Without the support of the service ecosystem, corrections staff can feel alone in their advocacy which can affect their mental health and resilience when attempting to advocate for people in prison

- Staff can sometimes feel that they don’t have the support of the service ecosystem and feel alone in their attempts to support people while in prison and when reintegrating back into society post-release.
- Staff can find it challenging to find organisations offering adequate support for people in prison. When they do find helpful

10.4 - Inconsistencies between financial organisations in communication, policy and practises can cause delays and barriers for staff’s advocacy

- Corrections staff are most often the facilitator between people in prison and service providers. Inconsistent communication preferences can be a huge barrier to their ability to support and advocate for larger cohorts of people in prison.
- Organisations switching to online communications is a big challenge for correction staff’s advocacy. With limited access to resources for both people in prison and staff, long delays are common and there can be a breakdown in communication.
- Processes and policies vary greatly across banks, meaning staff are forced to navigate multiple different systems with varied requirements to assist people in prison manage their finances (e.g. pause repayments, open a bank account etc).

10.5 - Relationships between custodial* and programs** staff can be key to providing support for people in prison, but complexities and challenging dynamics can sometimes prevent effective assistance

- It is important to note that roles can differentiate between states and corrections centres, and many of the responsibilities of custodial and programs staff can be shared and intertwined. This finding may not relate to all prisons.
- Programs staff, or those who facilitate programs and services, can often experience more positive relationships with people in prison than custodial or security staff, but both are essential to connecting people in prison to support.
- Relationships and power dynamics between people in prison, custodial staff and programs staff can create complex processes in providing appropriate and effective advocacy for people in prison.
- If people aren’t comfortable sharing information with custodial staff (who can be used to refer them to programs staff) then communication lines can break down and financial problems can continue unassisted.

**Custodial staff are often primarily responsible for the safety and security of the corrections facility. These staff are primarily uniformed officers.*

***Programs staff run programs and services for people in prison, and are often the ones advocating for them and facilitating engagement with organisations. These staff are often in plain clothes.*

“Seeing people in prison as humans and your customers, and not solely identifying them by their history with the corrections ecosystem is integral to change moving forward.”

OPPORTUNITIES

The research identified a variety of opportunities for organisations to better engage with and support people in prison to manage their financial stability. Each of the opportunities were developed from conversations and workshops with people with lived experience, financial counsellors, corrections staff and essential service providers.

Structures

1. Service providers (banks, utility telecommunications and insurance etc) consider having a team specifically trained and equipped to understand the complexities of prison life that could help to remove barriers for people in prison and those advocating for them. A direct line to this team for corrections staff and financial counsellors would reduce wait times and offer more tailored support before during and after prison. Other considerations include:
 - Having an agreement about the level of ID they'll accept
 - Set days and times for contact
 - Specialist teams can reduce the potential for vicarious trauma of staff who lack understanding of prison and may be triggered by a phone call from a corrections facility.
2. Service providers work with lived experience advocates, corrections staff and financial counsellors to develop and deliver organisational training that builds organisation-wide understanding and empathy of the experience of people in prison.
 - Seeing people in prison as humans and your customers and not solely identifying them by their history with the corrections ecosystem is integral to change moving forward.
3. Service providers improve organisation-wide understanding and processes for staff when working with financial counsellors, corrections staff and people in prison.
 - Understanding Authority to Act, supporting financial counsellors/ corrections staff ability to advocate for their clients in prison.
4. Local community organisations and service providers foster relationships with local corrections facilities to ensure people in prison can have a smooth transition when exiting prison. Local TAFEs, banks, housing facilities etc can help people get immediate support when leaving prison and promote safe reintegration.
5. Banks develop relationships with corrections departments/prisons to support people in prison to set up bank accounts prior to release.



Policies

6. People in prison/leaving prison often don't have any form of ID. Organisations should consider accepting prison/Corrections ID as a valid form of identification.
7. Upon entering prison, people may need to have their debt paused to create the best possible opportunity for them to repay their debts when they are financially stable.
8. Ensure the same support options are available to people on remand as to those who are sentenced.
9. Prior to leaving/upon leaving prison, give people breathing room and ensure they are automatically placed in the hardship program to ensure they have support available. Tailoring repayment plans that recognise the limitations to their income will support reintegration processes.
10. Many organisations have policies to support people experiencing family violence, people with a disability, and Aboriginal and Torres Strait Islander people. Organisations should consider the over-representation in prison of the people in these policies and use existing policies to gain organisational buy-in and action to improve support for people in prison.
11. Review insurance criteria and consider the impact on people exiting the prison system to ensure policies do not unfairly punish people with inflated premiums post-release.
12. Explore options for reducing the costs of phone calls in prison or other alternatives that may assist in reducing the impact of phone call costs on people's financial stability.



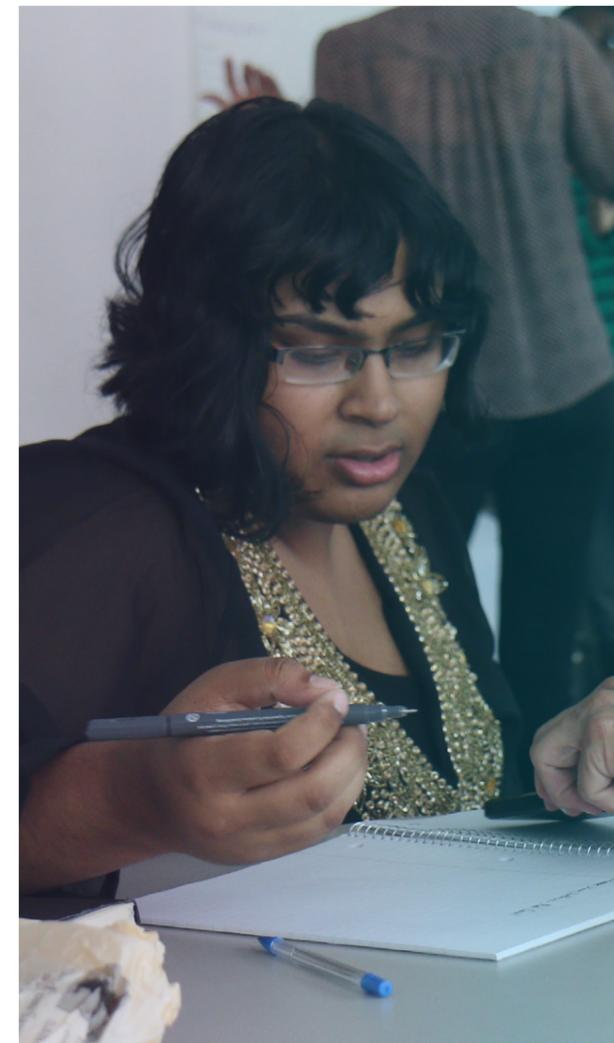
Practices

13. Consider wiping debt, especially smaller debts, to remove reintegration challenges and to support people exiting prison to achieve greater financial stability.
14. If organisations want someone in prison to send a document via post, send them a stamp/reply paid envelope. Even accessing stamps can take weeks in prison.
15. Remove conditionalities and complications from hardship and support programs for people in prison and those exiting prison. E.g. turning off your utilities and losing hardship entitlements.
16. Organisations need to ensure they attach Authority to Act paperwork to people's accounts to make it easier for financial counsellors, family, friends and other advocates to support people while they are in prison.
17. Timely access to credit reports is a key first step for some financial counsellors in supporting someone in prison with their finances. Making this process easier and quicker is vital to the work of financial counsellors in supporting the financial stability for people in prison.
18. Ensure consistency within industries and sectors in processes and communications for supporting people in prison. Industry peak bodies should develop key relationships with corrections departments to ensure these policies and processes can be communicated by a central point to maintain clarity and consistency.
19. Provide discounted or free birth certificates and proof of age documents to people in prison and recently exiting prison to assist with the reintegration process.
20. When seeking to engage corrections staff in a service offering, ensure that the service is simple and easily fits in with their existing processes. This will allow staff to more easily see the benefits and increase potential for engagement.
21. Provide more support and education for family members and friends who are navigating the system on behalf of the person in prison, especially for people with complex issues like ABI, CALD groups and migrants.
22. Small wins are important and help to build confidence in support offerings. If positive, small steps can be made (wiping small debts, pausing debt, freezing accounts etc) and people in prison can see the difference, they will be more likely to recommend it to others and may be more likely to reach out for help upon exiting prison.
23. Gain as much information as possible on people's finances upon entry into prison/remand to assist in preparations for support. Including this in the entry checklist will make things easier when it comes time to apply for credit reports, concessions, debt deferrals etc. Follow up shortly after to ensure nothing has been missed due to overwhelm.
24. Provide access to transition workers, case managers and other staff that help prepare people in prison for release at earlier stages of the corrections journey. Earlier intervention can help avoid overwhelm, lack of effectiveness due to time pressure, and promote greater preparation for reintegration.
25. Explore options for people in prison to earn interest on their savings or other ways in which they can take greater control of their finances, build financial capability and exit prison in a financially stable position.
26. For people needing to travel longer distances to return home post-release, ensure they are already connected to services in the person's local area. Simple things like having a key card to buy water and food, and having safe, secure transport to get home can create a smoother reintegration process and change the course of their post-release journey.
27. Offer tailored support for people who may be deported after their release from prison to ensure they can access superannuation or any other entitlements they are eligible for.

Communication

28. Centralise the information on available support services across industries and sectors and ensure these are communicated with corrections staff clearly so they can more easily advocate for and support people in prison.
29. Support corrections staff with information on what services are available for different financial issues. E.g. small business management, BNPL debt etc. Offer it in pamphlets, information booklets and other formats so that they can pass on the information to people in prison or assist them themselves.
30. Increase awareness of the [National Debt Helpline](#) prison resource webpage. Adding this link to corrections websites, legal aid websites and other relevant platforms may assist people in better preparing for entry.
31. Service providers should communicate with people in prison regarding activities relating to their accounts. Eg. acknowledgement of correspondence and following up on resolutions to requests, to help relieve stress and anxiety.
32. Improve communication channels across states to ensure that people in intrastate prisons don't face barriers when trying to obtain ID.
33. Work with people with lived experience when designing communications to be delivered internally in prison. This will help support more tailored and effective messaging and create more engagement between people in prison and service providers.
34. Include "postcards" in leaving packs that contain very basic information and contact details for financial counsellors and other services. These should be co-designed with people with lived experience, using simple language and contact details.
35. Run basic consumer messaging on intra-TV inside prisons which can provide information on where to go for financial help, what to do when you're in financial distress etc.
36. Peer mentors can be a quick and effective way to communicate with the broader prison population. When peer mentors are involved in communicating support or programs offerings, this involvement needs to consider:
 - Respecting the position of peer mentors as leaders in the corrections community and ensuring the support service can deliver what you say it will. If misinformation is passed on, trust can be lost.

- Designing with peer mentors and people in prison can help ensure the service can be communicated and understood effectively.
- Peer mentors would need to be confident the service works before they are happy relaying the information to others.
- They can't solve everything. Peer mentors would need to be adequately supported in this process, recognising that without the appropriate training and knowledge, their ability to influence solutions is limited.



Programs

37. Increase access to financial counsellors onsite at corrections facilities and remotely.
38. Offer financial education and capability training for people in prison run by trained financial capability workers/financial counsellors that teaches the basics of budgeting, tax, managing debt etc that can help people prepare for release. Include things like basic money management for unique future incomes (Centrelink Crisis Payment, Jobseeker) and education on financial scams/fraud, and offer it in a variety of formats e.g. booklets, group classes, videos etc.
39. Scope and pilot a financial counselling phone line for people in prison who don't have access to a financial counsellor onsite. Based on the services of the NDH, this service would need to be run by people with an in-depth understanding of the needs and limitations of the corrections ecosystem, and provide a referral to a conversation with a financial counsellor who can advocate on their behalf.
40. A future phase of TCP's [One Stop One Story Hub](#) could include people in prison. A financial counsellor or corrections staff worker supporting a person during induction could use the OSOS Hub as a tool to inform service providers that one of their customers is in prison.

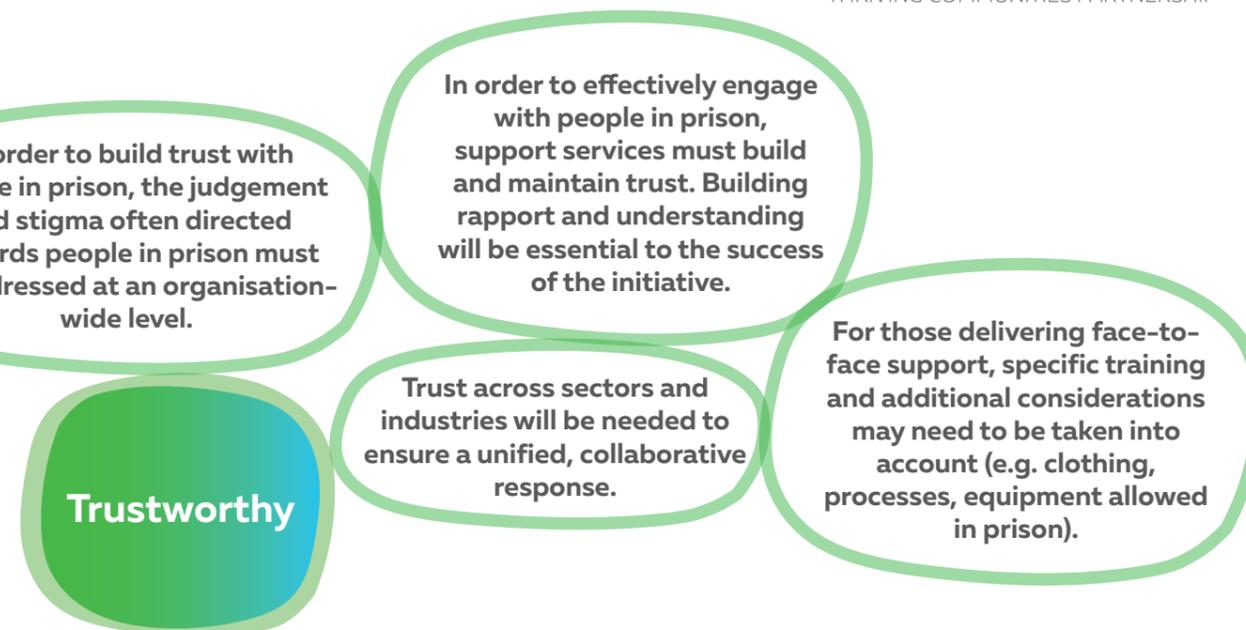
41. Provide financial training and education that tailors to the unique needs of people in prison and delivers information in a way that aligns with these needs and preferences. For example, [ICAN's Yarnin' Money](#) delivered a financial capability program through an Indigenous knowledges framework which involves Aboriginal epistemology and pedagogy.
42. Community legal centres and/or financial counsellors negotiating bulk debt waivers with the support and collaboration of credits, essential services and debt collection agencies.
43. Increase delivery of holistic support programs such as:
 - WEstjustice's Mortgage Stress Program, which addresses the legal, financial, emotional and health issues that cause and result from mortgage stress
 - Mental Health Legal Centre's Inside Access program, which provides free civil legal services and other support services to people with cognitive impairment and mental health issues in correctional and forensic facilities.
 - Australian Red Cross' Community Based Health and First Aid (CBHFA), bringing prisoners, prison staff and Red Cross together to implement a variety of relevant and meaningful health, safety and wellbeing projects within prison communities.
44. Provide support for people to apply or reapply for Disability Support Pension (DSP) prior to leaving prison, ensure they are accessing any insurance policies they may be eligible for and address any relevant financial issues they may require support with.
45. Encourage inclusive employment opportunities through support and education for businesses who are considering hiring people exiting prison, like Red Cross' Beyond the Police Check employment project. Collaborate across sectors to offer specific guidance on things like:
 - Best practice for assessing police checks
 - How to engage with and have open conversations when seeking to hire people with history in corrections
 - Support to understand the benefits of employing people from this cohort
 - Breaking myths (e.g. that employing people from this cohort is a negative reputation risk, when studies show it is the opposite)
 - Strength-based recruitment guides



DESIGN PRINCIPLES

There are a variety of opportunities for organisations within the corrections ecosystem to support the financial stability for people in and exiting prison. For these opportunities and initiatives to be successful and remove barriers instead of adding to them, there are some key design principles that organisations should consider when designing and delivering their programs and services to people in prison.

ANY SUPPORT FOR PEOPLE IN PRISON SHOULD BE:



NEXT STEPS

The findings and opportunities from this research report have already seen early engagement from industry peak bodies, banks, financial counsellors, corrections departments and other organisations working directly with people in prison. TCP's hope is that ongoing sharing and engagement will continue to identify opportunities for action and that this research can act as a helpful guide for future planning and action.

At TCP we know that financial counselling organisations, community organisations and some essential service providers have already been leading the way in championing for system change to better support people in and leaving prison. Our goal is to work alongside these organisations as an aligned voice in that movement; pushing for widespread systems change that keeps the values, needs and interests of humans we aim to serve.

A huge thank-you to major contributors of this research - the Project Steering Committee, Portable, Financial Counselling Australia, all lived experience advocates and key stakeholders and of course, the TCP Team. This project has also been enabled by a grant from the Financial Counselling Foundation and we thank them for their support.

“We believe this research has the potential to motivate, guide and drive systems change in supporting people in prison to manage their finances.”

“We hope to facilitate conversations and continue to be a voice for action.”

With the aligned and collaborative efforts of each of so many people across the corrections ecosystem, we believe this research has the potential to motivate, guide and drive systems change in supporting people in prison to manage their finances. We hope to facilitate conversations and continue to be a voice for action and change in this space and look forward to facilitating ongoing learning, growth and positive impact in support for the financial stability of people in prison.



PERSONAS

The below stories have been based on actual experiences of people with history in the corrections system heard through interviews and focus groups. Their names have been changed and certain details altered, but these stories reflect real and true occurrences, challenges and barriers for people attempting to manage their finances within the corrections system.

Angus

Angus has battled with homelessness for a long time and has challenges with low financial literacy, low education levels and an acquired brain injury (ABI). He is separated from his family but has a desire to maintain his child support responsibilities. With no support from others, he has returned to prison after reoffending, finding more safety, security and structure in his life in prison.

Angus fears he may be trapped in this cycle forever and is determined for this to be his last time in prison, hoping to build financial stability, provide for his children and regain his independence. While working in prison and saving what little he can from his wages, Angus is frustrated that he can't send more of his money to his children. It leaves him feeling that he lacks control of his life and cannot build a sense of autonomy and capability, and late fees and debt continue to pile up.

Angus wants to contact the bank to reopen his account, but he is not allowed to contact them through the public telephones. He spends 2 weeks anxiously waiting to have a supervised call, but the day of his appointment there is a lockdown and his appointment is cancelled. Another 2 weeks go by before he can make his call, which ends with the bank telling him he needs to visit a branch in person. Angus is left distraught and agitated - he is trying to make amends, but feels the banks aren't giving him the chance.

Angus continues his efforts to plan for his future and tries to organise his Disability Support Pension (DSP), but struggles to understand the financial pamphlets at the prison. When Angus is put up for parole, he becomes nervous about not being able to access his transition manager to prepare. Wait times grow longer and Angus leaves prison unprepared and overwhelmed.

Upon release, Angus has great difficulty opening a bank account as the bank won't accept his Corrections ID, causing delays in his DSP payment and access to crisis payments. He feels ignored, unsupported, powerless. Under the pressure of life on the outside, Angus resigns to reoffending and returns to prison once again.



Marie

Marie is a single mother, with low education, living just above the poverty line, and has experienced child abuse in her early years which has been left relatively unsupported. She is placed on remand suddenly and is completely overwhelmed by the unexpected experience.

At her induction, Marie undertakes a risk assessment but she is so worried about her children's safety and whereabouts that she doesn't engage in any financial conversations. On remand she is unable to work and is focused on her legal issues and connecting with her children who have been placed in the state's care. Distraught and confused, Marie doesn't address her financial situation and debt from her rent, utilities and payday loans begin to accrue without her knowledge - organisations send her emails, but she cannot receive them in prison.

Eventually, Marie is released from remand, but she is released on a Saturday and all the banks are closed. She only has access to a very small amount of money and has to wait until Monday to address her issues, all while her debt builds and builds. When she does begin to address her finances, she receives poor financial advice from an advisor and enters into payment plans far beyond her means, hoping this will wipe her debt faster.

As her custody battles continue and Marie struggles to meet the demands of her debt, she feels like she is sinking further every day without any support. Feeling that she has no other options, Marie reoffends to pay off her debt and returns to prison.



Kristy

Kristy has been struggling financially and living in her car for a number of months when she is taken into custody and placed on remand. She has been fearful to engage with service providers because of her debt, and after a few weeks tries to address these issues but there are little opportunities available to those on remand. She finally finds a helpful staff member, but her court date is moved suddenly and Kristy is sentenced and transferred to a low security prison.

Kristy isn't sure where her debts are owed, and without professional advice available, isn't sure where to begin. She decides to ask staff to help her arrange calls to the bank and other service providers. Between her programs, work and cell time, she has very limited time to make these calls and spends a long time on hold - twice they've hung up as soon as she says she's calling from prison. Kristy is retraumatized every time she has to tell her story over and over again to different people, and



facing constant judgement and stigma, she experiences a decline in her mental health.

Kristy starts spending most of her money calling her family and friends for support, which is expensive and diminishes her ability to continue saving. She attends a group program on budgeting and money management, but is nervous about sharing private information with other people and doesn't engage much. Eventually, she is able to pause her debt repayments and is put on a Work Development Order (WDO) to begin paying off her fines, and Kristy feels a sense of pride in addressing these issues, but she wishes she had known about these solutions sooner.

As her release date approaches, Kristy is extremely nervous, but is eager to leave prison and get things back on track. Following her release, Kristy faces court debt, victims of crime fees and, with her car towed and all her belongings inside, is finding it very difficult to land a stable job. Feeling she is back to square one, Kristy's life begins a downward spiral.

Alani

Alani is a victim-survivor of domestic violence with a high level of education, and is financially stable prior to entering prison. She is aware that she is about to enter and tries to find out what to expect, but she doesn't feel the need to put much thought into her finances.

When she enters, her partner accesses her bank account and begins to drain her money and incur large credit card debt in her name. She attempts to address this from prison but struggles to navigate her new surroundings and restrictions. Delays in access to support result in the issue progressing and every day that goes by Alani becomes more and more distressed. When she finally is able to contact the bank, they say they need her to file a police report. Alani feels trapped and alone, despite having the support of her family.

Alani is afraid of losing her home as her bills pile up and is unaware of what support is available to her. She hears from her peer mentors that financial counsellors are available inside the prison and signs up to speak with one, but there is a five week wait time. Alani continues to panic as she waits, and constant calls to her family begin to put a strain on their relationship.

When she meets with the financial counsellor, Alani is able to have the credit card debt waived, which is a huge relief, but there are fewer support options for her mortgage and utilities. Upon exiting prison, with the support of her family, she is able to gain employment and begin rebuilding her life, but still battles with inflated insurance premiums and mortgage and utilities debt which act as a constant reminder of her incarceration and history of abuse.



Harry

Harry is a middle-aged man living in a regional area who has struggled with drug addiction and mental health challenges since completing high school. Harry is financially unstable as a result of his addictions and is taken hours from his home to a corrections centre in the city. Upon entry, he is overburdened with information and finds it hard to address any of his financial issues.

Spending his first few months getting clean, Harry is soon forced to deal with his finances when a debt collector visits his family home, which triggers a lot of anxiety and guilt for him. Harry feels lucky to have the support of his family, but struggles with the guilt of being a burden on them. As he begins to address his financial issues, Harry finds that everything seems to take ten times as long in prison, even with help from programs officers. It takes him 3 weeks to get in contact with service providers and another 3 weeks to get stamps so he can send a form to them.

Just as he begins to get on top of things, Harry is moved to a new prison where they have different systems, restrictions and processes, which takes him a while to get used to. He continues to work in prison, but with his minimal income he struggles to get on top of his mounting debts and late fees. Harry becomes a peer mentor, hoping to help support other people struggling with addictions and engages in studies to keep himself busy.

Following his release, Harry is forced to sell his car to pay for legal fees and due to living in a regional area, struggles to attend his post-release requirements and connect with helpful organisations in his local area. Harry feels judged by all his service providers as he attempts to reintegrate on his own, and as a result of his history in corrections has lost 3 jobs. He wants to do better and change his life, but he feels the system is against him and old habits begin to return.



APPENDIX

Phase 1 Research

The scope of Phase 1 of the Fostering Financial Stability for People in Prison Project was to review and understand the successes and challenges of existing and past projects working to build the financial stability of people in the corrections ecosystem across Australia.

The research was conducted over 5 steps during a 12-month period during January–December 2020. Due to COVID-19 restrictions, all activities were conducted remotely.

1. Gather a list of historical and current projects and initiatives across the corrections ecosystem and review supporting materials.
2. Interview and engage with key stakeholders from across sectors who have touch-points within the corrections system.
3. Synthesise information to identify success factors, barriers and challenges, as well as the emerging opportunities.
4. Build a picture of the key stakeholders within the corrections ecosystem nationally.
5. Build an assumption systems map that captures the key cause and effect relationships that impact experiences and outcomes for people in the corrections system.



For more information and the detailed findings, [view the full Phase 1 Report here](#).

“We hope to facilitate conversations and continue to be a voice for action.”

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Preferred Citation:

Millwood, J. Collier, T. Sterling, C. & Moore, K. (2022) Fostering Financial Stability for People in Prison - Phase 2 Report, Thriving Communities Partnership.

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