

Thriving Communities Partnership

Fostering Financial Stability for People in Prison Project

*Emerging insights
and opportunities*

PHASE 1 REPORT | March 2021





Thrivng Communities Partnership is a cross-sector collaboration with the goal that everybody has fair access to the modern essential services they need to thrive in contemporary Australia, including utilities, financial services, telecommunications and transport. Thrivng Communities Partnership aims to build more resilient communities and stronger organisations.

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 an adequate standard of living, and live free from discrimination.

The Thrivng Communities Partnership secretariat thanks our Partners for their ongoing support - without you all, our work would not be possible.

This project has been enabled by a grant from the Financial Counselling Foundation and we thank them for their support.



We proudly acknowledge the Traditional Custodians of the land on which we work and live, and pay respect to their Elders past and present. We recognise and value the continuing rich culture and the contribution of Aboriginal and Torres Strait Islander people and communities to the Australian community.

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Executive summary

Multiple studies identify a link between debt, incarceration and recidivism rates. In one study, 49% of people in prison reported that they had committed a crime to repay a debt¹, while a 2016 study in Victoria found that women who reported having debts before they went into prison were nearly two times as likely to return to prison than those who didn't².

This impacts not only the individual, but also families and society as a whole. In Australia, 44.8% of incarcerated people released 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. The cost of imprisonment also goes beyond the monetary for individuals 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. The non-monetary cost for society is also confronting. Aboriginal and Torres Strait Islander people made up 29% of all the people in prison as at 30 June 2020^{5a} despite representing 3.3 percent of the total population in Australia^{5b}, highlighting the need for drastic change across all sections of our society to address racial inequality and discrimination. 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, legal aid lawyers, corrections officers and others working to shift the statistics and improve the financial stability of people in prison.

ABOUT THE PROJECT

Our guiding vision for the Fostering Financial Stability for People in Prison Project is that people are able to leave prison in a financially stable position.

The project aims to build on existing work, most notably Financial Counselling Australia's (FCA) 'Double Punishment: How People in Prison Pay Twice' report⁶. 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 and Thriving Communities Partnership (TCP) recognised the need to build a holistic understanding of the national corrections landscape to avoid duplication and build on existing learnings. In response, this project was born.

The Fostering Financial Stability for People in Prison project aims to understand the various challenges, risks and success factors for existing prison programs across Australia that are designed to support the financial stability of people in prison. It will work with people with lived experience, to build on existing initiatives and seek to understand how programs that support people to leave prison in a financially stable position can be as effective as possible.

The project will follow a three-phase approach to achieving the project purpose:

- 1. Understand** – To review and understand successes and failures of existing projects.
- 2. Immerse** – To understand current and desired end to end experience for people in prison.
- 3. Co-create and Share** – To co-create opportunities that address the barriers and challenges in achieving the desired end-to-end experience and share findings broadly.

RESEARCH FINDINGS

This report summarises the findings from Phase One of the project. The following research insights were generated from 22 deep-dive interviews with financial counsellors, Corrections staff, community sector and essential services sector representatives from across Australia. A focus group with Victorian financial counsellors working in prisons and a national cross-sector workshop further matured these findings. We are grateful to those who shared their insight and expertise with us throughout Phase One of the project.



KEY INSIGHTS AND EMERGING OPPORTUNITIES IDENTIFIED

There are diverse cohorts of people in prison with specific needs in relation to financial stability

Finances are one piece of a complex puzzle. If people's background, circumstances and unique needs are not considered holistically when designing and delivering services, specific needs may go unmet. For services to be accessible, timely and relevant they must be purpose-built or flexible to meet the needs of the people they aim to serve.

Some key emerging opportunities identified by stakeholders include:

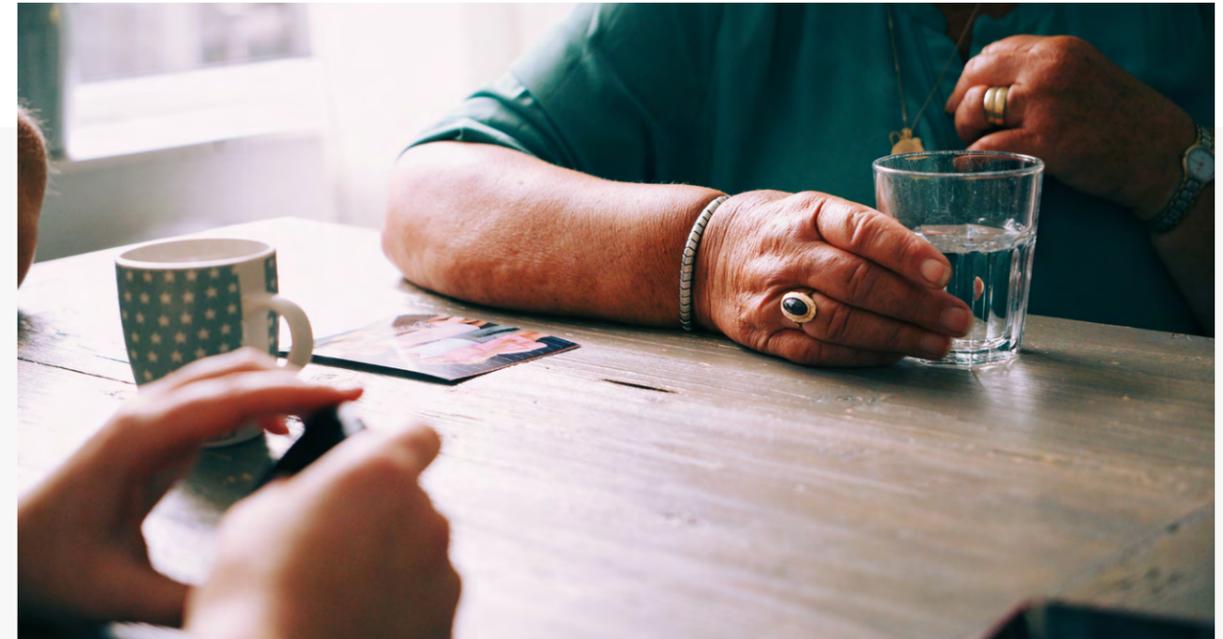
- Build an understanding of the people we aim to support by engaging with them to understand their needs.
- Trial and adapt programs that work for specific cohorts and develop better practice guidelines to share broadly, including via leveraging national advocacy groups.
- Improve support to manage Disability Support Pension (DSP) and National Disability Insurance Scheme (NDIS) plans.

There is a spectrum of debt-related needs

People often have numerous debts, fines and financial obligations, from creditors debt to tenancy debt to personal loans and infringements. Different types of debt may require different responses, as might each individual case. Whilst one-to-one consultation with a financial counsellor or debt-relief specialist (i.e. fines specialist or civil lawyer) is ideal, supplementary and alternate approaches for some types of debt may be needed to ensure a timely resolution for people.

Some key emerging opportunities identified by stakeholders include:

- Provide tiered levels of assistance that consider people unable to address their financial issues themselves through to people with the capacity to self-advocate.
- Explore increased automation in addressing some debt issues (i.e. working off fines through time served) that are supported by group sessions run by financial counsellors to maximise impact.
- View and manage different types of debt differently.
- An agreed baseline response(s) from creditors for debt relief for people in prison.



Low priority of financial matters is a barrier to accessing support

Finances are often not a priority for people in prison due to many reasons including a lack of awareness of their financial situation and many competing priorities. This means more proactive engagement and assistance is required to build awareness and understanding and ensure financial stability needs are not neglected.

Some key emerging opportunities identified by stakeholders include:

- Financial capability strategically and consistently embedded in other programs throughout sentence (i.e. food budgeting and maths as part of cooking classes).
- Develop and embed comprehensive processes for addressing finances upon entry to corrections system.
- Targeted engagement in financial capability pre-release across all prisons including practical assistance and advocacy (i.e. planning budget, Centrelink).
- Train and equip prison staff and other service providers to proactively engage people in financial conversations and refer them to financial counsellors as appropriate.
- Peer mentors for people with the capacity to self-advocate, to provide financial capability information and accountability.

Targeted support for people on remand and short sentences is a current challenge and key opportunity

The uncertainty around the length of a person's stay in remand, their sentencing outcome and sentence length creates many challenges for prompt and effective debt relief. Even if debt is identified and addressed, it can be difficult to achieve an outcome with creditors that is positive longer-term due to the many unknowns. In general, people on remand and short sentences have less access financial counselling and debt relief services and many face worse outcomes upon leaving prison than those serving longer sentences.

Some key emerging opportunities identified by stakeholders include:

- Improve pathways for debt to be identified and addressed upon entry to prison.
- Explore a multi-channel approach to information and assistance to engage people early.
- An agreed baseline response from creditors for people remand and with short sentences and process for notifying creditors of sentencing outcome / length.
- Improve support for people released on time-served.



Continuity of support improves outcomes, but there are many barriers to achieving this across the journey

Exiting the corrections system is a major transition point for people, but staying connected to people, services and support they know and trust helps to ease the stress and challenges of the transition. People are often moved between corrections facilities suddenly, meaning they may find themselves in an unfamiliar environment without their usual support, having to tell their story again. Effective referral pathways between financial counselling services across prisons and post-release are key to keeping people connected to the assistance they need.

Some key emerging opportunities identified by stakeholders include:

- Improved process for notifying support services of prisoner relocation.
- Improved pathways for people in prison to engage with financial counselling services and debt relief support during their sentence.
- Coordinated post-release reintegration pathways with warm referrals to services upon release.
- Involve family members in the support journey and financial decision making where appropriate and support the financial stability of the family.

Barriers for essential service providers supporting customers in prison

There is a general lack of awareness, understanding and engagement amongst creditors and essential service providers. This may serve as a barrier to them better supporting customers in prison which may lead to negative outcomes for both people in prison and creditor organisations.

Some key emerging opportunities identified by stakeholders include:

- Work with organisations to understand barriers to supporting clients/customers in prison.
- Work towards organisational commitment by building understanding, dispelling stigma and increasing senior leadership buy-in.
- Work towards industry-level change including consistent responses and policies, by engaging industry member-led groups.

SHORT-TERM OPPORTUNITIES IDENTIFIED

Why is it important to start taking action now?

In the current context of the COVID-19 pandemic, ways of working have had to adapt and evolve particularly in prisons. Technology has been rapidly adopted to keep people in prison connected to their families and support services when face-to-face services have been put on hold. Through this project, we have identified that the rapidly changing environment may be leveraged to introduce new approaches and build on positive system changes that have occurred as a result of the pandemic.

How might we identify where to take immediate action?

TCP is taking a Systems Practice approach to identify small, focused actions that may have significant enduring effects on the system. We recognise that by coming together to explore these targeted interventions, we may positively influence the financial stability of people in prison in the shorter-term, whilst also engaging the right people in conversations about making longer-term, systemic change.

NEXT STEPS

The findings presented in this report are built on the perspectives of stakeholders working with people in prison, from financial counsellors, to corrections staff to essential service providers. Phase 1 of the project seeks to present a systems-level view and build an understanding of the intersect between multiple service providers. Recognising the need for a people-centred approach to systems, program and service design and delivery, all findings are yet to be explored and validated with people with lived experience, which will occur in Phase 2 of the project.

Phase 2 - Immerse

Phase 2 of the project, which commenced in January 2021, aims to understand the current and desired end-to-end experience for people in prison by working with people with lived experience in the corrections system, and prison staff. By building this understanding, we hope to collaboratively identify and shape opportunities and approaches to improve outcomes and move towards the desired end-to-end experience for people. We will also investigate with stakeholders and with people with lived experience, the opportunities to progress the short-term interventions identified in Phase 1.



The 5 key short-term opportunities identified include:

- Increase opportunities for financial conversations.
- Improve access to financial capability programs.
- Increase awareness and engagement among essential service providers.
- Increase opportunities to notify creditors of imprisonment.
- Improve information, support and engagement for family and significant others.

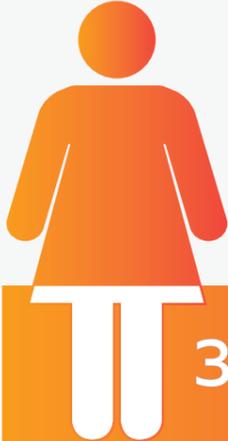
A snapshot of the problem

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

49% of prisoners say they had committed a crime to repay a debt¹

Women who reported having debts when they went into prison had much higher rates of returning to prison²

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 (to 2016-17)³



Keeping a person in jail for 12 months is estimated at

\$110,000⁴

Numerous challenges limit the impact of financial counsellors (FC), legal aid lawyers, corrections officers and others wanting to shift this problem.

① **Barriers to access** between people in prison and support services⁷



② **Prioritisation** of legal issues over financial issues⁷

③ **Limited referral** pathways for debt resolution⁷

④ **Inconsistent and ineffective communication** between financial counsellors, lawyers, financial institutions and debt collectors⁸



⑤ **Responses vary** across states, uncoordinated and often adhoc⁹

The project

PROJECT VISION

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

PROJECT OBJECTIVES

The project aims to understand the various challenges, risks and success factors for existing prison programs across Australia that are designed to support the financial stability of people in prison. It will work with people with lived experience, to build on existing initiatives and seek to understand how programs that support people to leave prison in a financially stable position can be as effective as possible.

The project aims to build on existing work, most notably Financial Counselling Australia's (FCA) 'Double Punishment: How People in Prison Pay Twice' report⁶. 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.

In 2019, TCP supported FCA by facilitating a cross-sector ideation workshop help at the FCA national conference in Tasmania. Building on FCA's research report, multiple interventions were identified, including the establishment of a working group 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 pilot developed, the group recognised the complexity of developing a pilot project to support people in prison and various gaps in our collective understanding needed to move forward with the pilot.

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

Additionally, we recognise the integral role of financial counsellors in supporting the financial stability of people in prison. This project will explore the challenges and successes they experience working with people in prison and identify opportunities to better support financial counsellors in building financial stability of people in the prison system.

An exploratory approach will be taken to test assumptions and understand the feasibility, viability and potential impact of the opportunities identified in FCA's research report and others identified throughout the course of the project. Any subsequent pilots and actions will be informed by research findings and co-designed in consultation with people with lived experience and project stakeholders from across sectors.

Our project Steering Committee

A Steering Committee of cross-sector representatives was formed during Phase 1 of the project to provide strategic advice across the different phases of the project, identify gaps and opportunities for the project and ensure cross-sectoral and national representation within the project.

Steering Committee members include:

- Fiona Guthrie, CEO Financial Counselling Australia,
- John Berrill, Principal Lawyer Berrill and Watson,
- Fiona Byrne, Manager, Partnership and Community Engagement, Corrections NSW,
- Elissa Hughes, Program Development Officer, Offender Services and Programs, Corrections NSW,
- Anna Henry, General Manager, Rehabilitation and Reintegration, Corrections Victoria, and;
- Alison Churchill, CEO, Community Restorative Centre (CRC).

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

**When we refer to the 'corrections ecosystem' we are referring to all the individuals and organisations that a person will come into contact with from prevention through to post-release.*



PROJECT APPROACH

This project will follow a three-phase approach to achieving the project purpose over 24 months:



UNDERSTAND

To review and understand successes and challenges of existing and past projects.



IMMERSE

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



CO-CREATE AND SHARE

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

PROJECT PRINCIPLES

The following project principles were co-created with members of the Prison Notification Pilot working group, and will inform the direction and approach to this project:



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)

Phase 1: Research design and scope

The scope of Phase 1 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.

PHASE 1 RESEARCH APPROACH

At TCP we recognise the complexity and interconnectivity of our ecosystem. We believe that organisations must work collectively, rather than individually, to build a holistic understanding of the complex environment we operate in and to build an Australia where everyone feels 'I matter'.

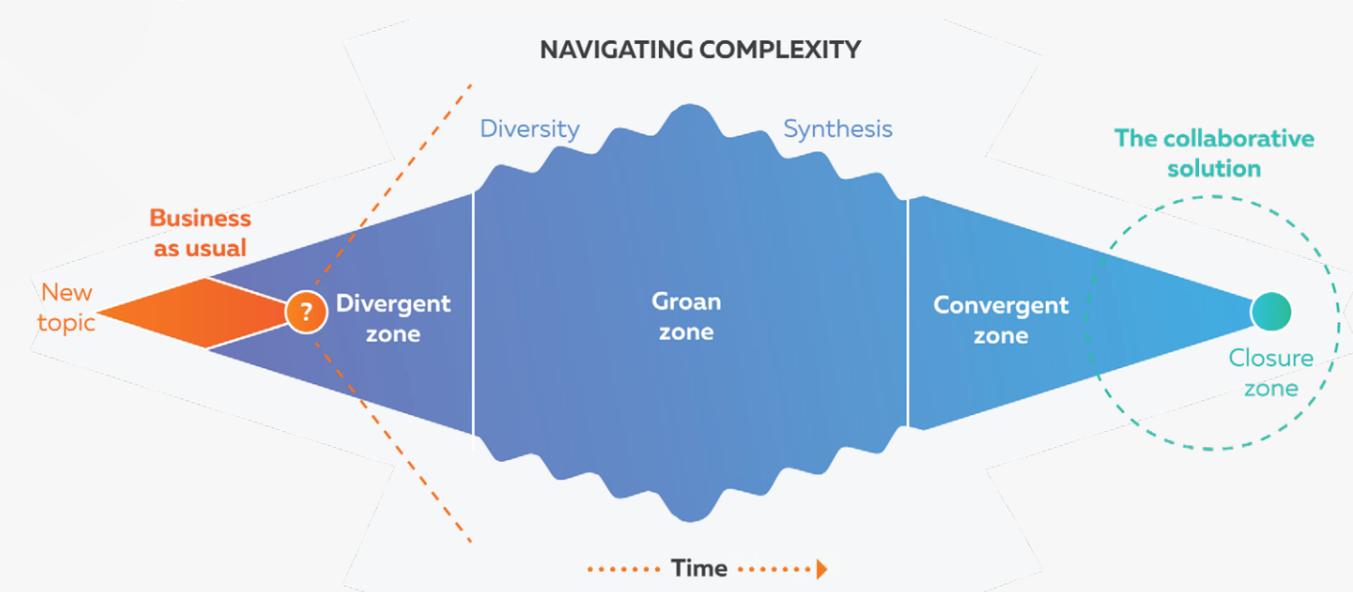
If we want to make sustainable positive change, we must recognise that we all have a co-responsibility and need to come together to reflect, learn and test new responses. We need to work together with stakeholders, including community members directly impacted by the work we do, to develop transformational partnerships that move us away from doing business as usual.⁹

As such, our research approach for Phase 1 also sought to increase awareness and interest of the problem space among TCP partners and participating organisations across sectors.

The following diagram¹⁰ illustrates the approach to research and problem exploration TCP took throughout this qualitative study. In order to navigate the complexity of the problem space, we:

- Diverge –took an exploratory approach which aims to build an understanding of diverse contexts and cohorts, and look at the problem holistically
- Converge – came together to validate, and further understand research findings and identify individual and collective opportunities to improve outcomes for people.

Note, findings from Phase 1 will be further explored and validated with people with lived experience in the corrections system during Phase 2 of the project.



Adapted from: Kaner, S. (2014). Facilitator's Guide to Participatory Decision Making. 3rd edition, Jossey-Bass: San Francisco, California, United States of America.

PHASE 1 RESEARCH ACTIVITIES

The research has been 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. (See appendix 1 for a table documenting our findings on ‘what has been done before’).
2. Interview and engage with key stakeholders from across sectors who have touch-points within the corrections system. (See appendix 2 for a sample of the interview discussion guide).
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, which will be validated in Phase 2 with people with lived experience).

To date we have held:

22

Contextual interviews

1

Focus group with financial counsellors working in Victorian prisons

15 +

Additional project meetings and discussions

A National cross-sector workshop with

80 +

stakeholders from across 7 sectors and 7 States / Territories

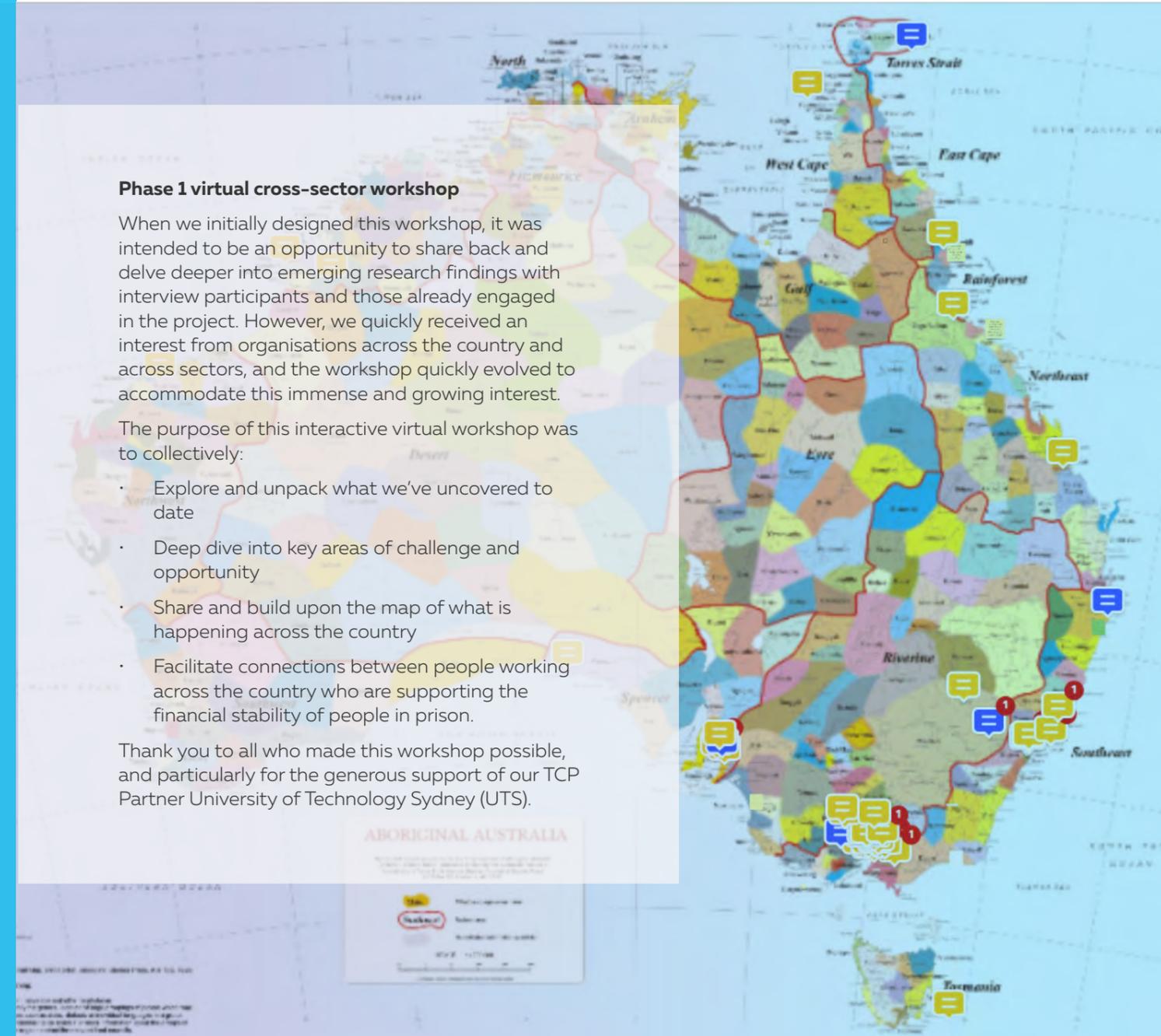
Phase 1 virtual cross-sector workshop

When we initially designed this workshop, it was intended to be an opportunity to share back and delve deeper into emerging research findings with interview participants and those already engaged in the project. However, we quickly received an interest from organisations across the country and across sectors, and the workshop quickly evolved to accommodate this immense and growing interest.

The purpose of this interactive virtual workshop was to collectively:

- Explore and unpack what we’ve uncovered to date
- Deep dive into key areas of challenge and opportunity
- Share and build upon the map of what is happening across the country
- Facilitate connections between people working across the country who are supporting the financial stability of people in prison.

Thank you to all who made this workshop possible, and particularly for the generous support of our TCP Partner University of Technology Sydney (UTS).



WHO WAS INVOLVED

A snowball sampling technique was applied for selection of interviews, focus groups and for attendance at the virtual workshop. This technique relies on stakeholders to refer us to the next person or organisation to speak to. While this approach allowed us to build connections and understanding as we progressed, it did mean our sample was restricted to those organisations and programs who already had established connections with someone we knew. Given our geographic location, this meant we had a stronger response from respondents in Victoria and NSW. However working virtually, and running our national roundtable via Zoom, allowed us to expand our reach across Phase 1. We will continue to expand our understanding and connections across Phase 2 and 3 of the project as we build our network nationally.

See appendix 3 for a list of the different sectors engaged in the project throughout Phase 1.

RESEARCH LIMITATIONS

The findings of Phase 1 present the perspectives of stakeholders working with people in prison. They consider the need for a people-centred approach to systems, program and service design and delivery. Where findings speak about the needs of people in prison, we acknowledge we cannot understand people's experiences and needs without speaking to them directly. All findings are yet to be validated with people with lived experience during Phase 2 of the project.



Understanding the corrections ecosystem

Research findings

The following section of the report details the research findings and outputs in relation to each of the key research activities for Phase 1 of the project.



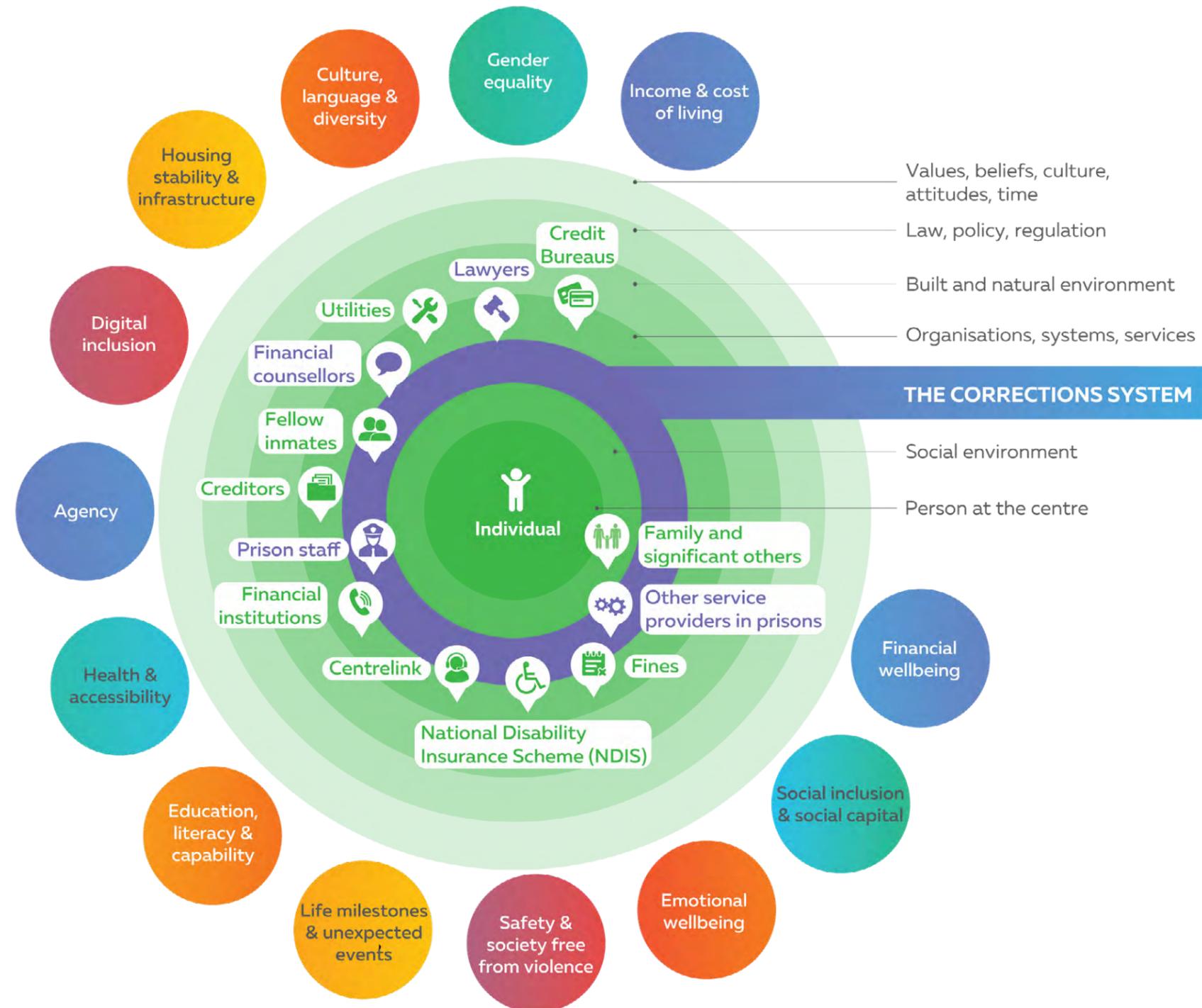
Taking an ecosystem approach

TO MAPPING THE CORRECTIONS ECOSYSTEM

Our perspective is systems-wide and people-centred. As organisations, it's our responsibility to understand people, their experiences and the impact that we, as an ecosystem, have on people's wellbeing and ability to thrive.

This mapping process enabled us to better understand the stakeholders that impact the financial stability of people in prison and is something we will continue to evolve throughout this project. Through this, we will hope to support the design of sustainable, system-level change that improves outcomes for people.

- **The Individuals** – have their own skills, knowledge, need, motivations, internal resources and strengths.
- **The Social Environment** – includes informal and formal social connections, including family and friends.
- **The Corrections System** – includes the corrections staff and service providers that work within prison, such as lawyers and financial counsellors.
- **Organisations, Systems and Services** – includes stakeholders such as financial institutions, utility providers and credit bureaus who provide essential products and services to people.
- **Built and Natural Environment** – stakeholders that influence the environment include housing providers.
- **Law, Policy and Regulation** – includes regulators and law and policy makers.
- **Values, Beliefs, Culture, Attitudes and Time** – systems change takes time and a deep shift in mindset. Stakeholders involved on this layer include community leaders and advocates.



What makes this problem hard to solve?

We acknowledge there is a wealth of work and research that has already been completed and is currently underway in support of the financial stability of people in prison. However, we recognise the many complexities that make this problem hard to solve. As a way to capture this complexity and highlight areas for exploration, we began our synthesis by capturing the many paradoxes that we know exist within the problem space. This list is certainly not exhaustive, and may be added to as new challenges and complexities emerge from our Phase 2 research.

The following page illustrates some of the paradoxes that we know exist in relation to supporting the financial stability of people in prison.

“Multiple studies identify a link between debt, incarceration and recidivism rates... however, sorting out personal debts and finances is often not a priority when people are incarcerated.”

Multiple studies identify a link between debt, incarceration and recidivism rates...

...however, sorting out personal debts and finances is often not a priority when people are incarcerated.

There is limited communication, integration and alignment of services and programs for people in prison and post-release...

...however, people in prison require holistic, longer-term and often intensive support across the multiple facets of their life.

People require holistic, longer-term and often intensive supports across the multiple facets of their life...

...however, they are often relocated within the corrections system without support services being aware.

There is a demand for more financial counselors across prisons...

...however, working in the corrections environment is time-intensive, resource intensive and can also be emotionally challenging.

There is a need for scalable initiatives to reduce the debt of people in prison...

...however, scalability is often enabled by technology, which has limited use within prisons.

Some people in prison may have access to financial capability-building information and programs...

...however, many have little or no access to money while incarcerated, making these skills and behaviours challenging to apply and embed.

There is a need for more targeted, intensive support for particular cohorts in prison...

...however, there is a general reluctance from the community and institutions to invest further in support for people in prison.



Understanding the problem: a systems lens

Given the complexity of the problem space, we adopted a systems practice approach to better understand and communicate the current state of the corrections ecosystem.

What is systems mapping?

Systems mapping is an approach used to visualise and analyse factors that make up a system. It can help us build an understanding of what the system looks like and how it behaves, by examining cause and effect relationships. A systems approach helps us to explore the system, communicate understanding and identify knowledge gaps, intervention (or leverage) points and insights. It brings diverse stakeholders together to rally around a shared story and unite around a common purpose to drive change.¹²

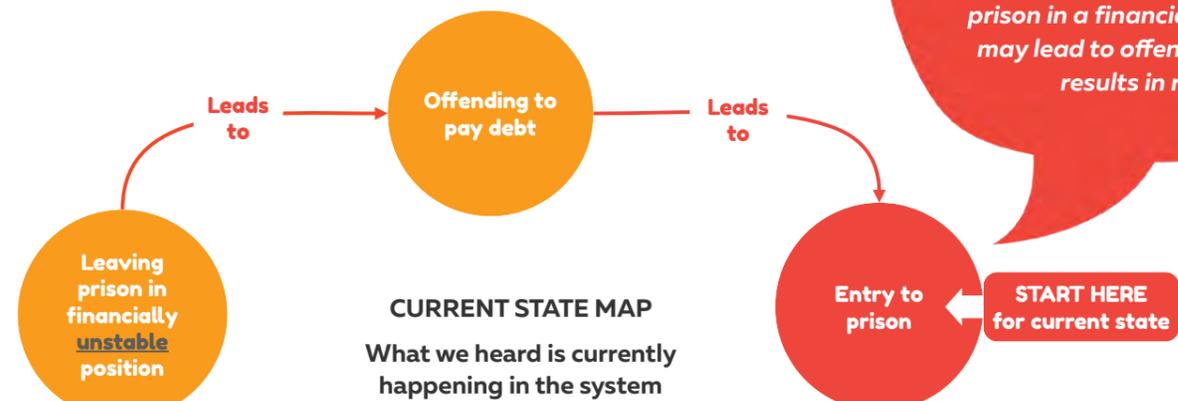
Systems mapping identifies opportunities for action within a system that are often intuitively identified by key stakeholders¹³ and those who play a role within the system. Therefore, the map's purpose is not to bring new understanding, but rather to enable a shared language around the problem.

When is it useful?

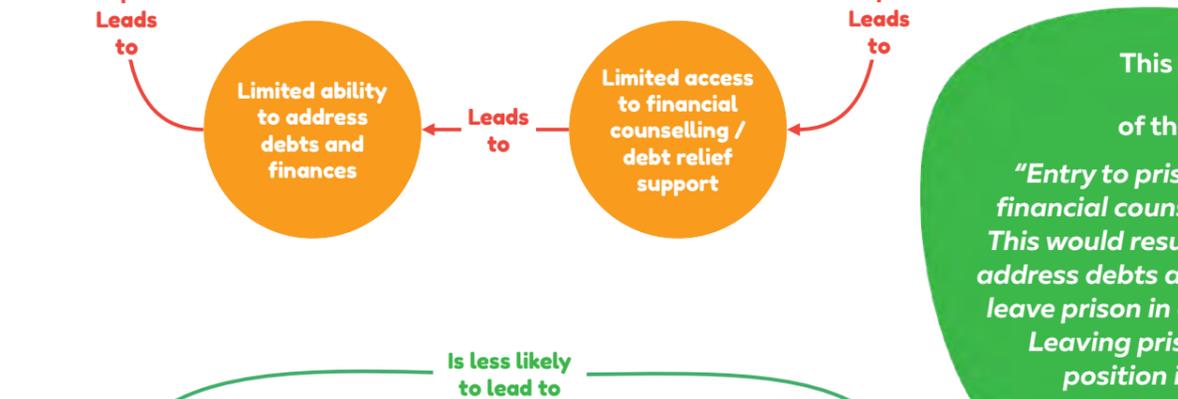
- When the complexity of the problem makes it difficult to untangle cause and effect and identify effective solutions
- When collective actions are needed from multiple stakeholders to shift the system
- When trying to influence a system at the macro, national, multinational or global level
- When dynamics in the overall system are replicated in subsystems (e.g. national issues are replicated in multiple states)¹⁴

LOOK OUT FOR SYSTEMS MAP THROUGHOUT THE REPORT

Systems maps like these ones can be found throughout this report. These maps visualise the insights our research uncovered about what influences the 'current state' of the corrections ecosystem.



This map shows us the **CURRENT STATE** of the system. It reads:
"Entry to prison leads to limited access to financial counselling / debt relief support. This results in a limited ability for people to address debts and finances, causing them to leave prison in a financially unstable position. This may lead to offending to pay a debt, which results in re-entry to prison."



This map shows us the **IDEAL STATE** of the system. It reads:
"Entry to prison could lead to access to financial counselling / debt relief support. This would result in the ability for people to address debts and finances, causing them to leave prison in a financially stable position. Leaving prison in a financially stable position is less likely to result in re-entry to prison."

How to read these maps

The maps show causal relationships within the corrections ecosystem. They don't show steps in a journey or process.

The circles on the maps represent things occurring within the system. The arrows show the influence these things have over one another.

- = Negative influence
- = Positive influence

Leveraging the good within the system

Having explored the context, we began to synthesise the success factors and challenges of various historical and current projects and initiatives that we had collated. From this analysis we can start to understand commonalities in project success factors and 'what works', as well as common challenges that impact on the long term sustainability and scalability of the projects.

The following are selected case studies of initiatives identified by stakeholders, that are contributing to positive outcomes within the system and for people.

See appendix 4 for a detailed list of initiatives and associated success factors, challenges and lessons learned, as informed by our research to date.

CASE STUDY 1

ASIC'S FINANCIAL WELLBEING WORKBOOK PILOT

The pilot aim:

To provide Aboriginal and Torres Strait Islander people with information, resources and practical tools to support them to improve their financial wellbeing while in prison and post-release.

The pilot approach:

The Financial Wellbeing Workbook created by ASIC's Indigenous Outreach Program (IOP) is currently being piloted in Albany Regional Prison (Western Australia). The Workbook is available to people in prison via several avenues including the Education Support Unit, the Transition Support Manager and through prisoner intake. Support is available for completion of the Workbook through the Education staff, peer mentors trained in the Workbook by the Transition Manager and external service providers attending the prison.

Impact and outcomes to date:

- The pilot is still in progress, emerging lessons learned and feedback will inform future iterations and updates to workbook.
- Broader rollout of the Workbook across correctional facilities is being considered.

What works well?

- The workbook was designed specifically for Aboriginal and Torres Strait Islander peoples by ASIC's Indigenous Outreach Program. It is a starting point, step by step workbook designed to encourage individuals' engagement with their finances.
- The Workbook was informed by direct input from the Education Unit and Transition Unit, including ensuring appropriate supports were in place to assist completion with limited access options (i.e. little or no access to phone and internet).
- The Workbook provides straight forward, easy to follow information, steps and guidance for people on how to engage with their finances. From accessing and understanding bank statements, informing creditors of imprisonment, to finding lost superannuation.

What are some of the challenges and lessons learned to date?

- Due to limited access options, it takes a significant time commitment for people in prison to engage with finances. Providing the Workbook as part of the prison intake process gives people in prison more time to engage in the steps.
- The Workbook will require adapting for specific cohorts, including females in prison with different priorities upon release and people in remote locations or with significant language barriers (the pilot is currently run with an all-male cohort).

CASE STUDY 2

CLEAN SLATE PILOT PROJECT

The project aim:

The Clean Slate Pilot Project aims to lower recidivism rates by reducing prisoner debt and fines. By relieving the financial pressure experienced by people leaving prison, it is hoped that they will be less likely to return to crime to fulfill their financial obligations.

The project approach:

The Clean Slate Project Pilot, led by the Brimbank Melton Community Legal Centre (a program of CommUnity Plus Services), involved negotiation of bulk debt waivers with the support and collaboration of creditors, essential services and debt collection agencies.

The Clean Slate Pilot Project assisted:

- 122 women at the Dame Phyllis Frost Centre (DPFC) in Ravenhall between June, 2014 and March 2015, in only 5 visits.
- 101 women at the DPFC in 2017-18, when the Pilot Project ran again in partnership with the Mental Health Legal Centre.

Impact and outcomes to date:

- Waivers of more than \$380,000 of debt for people in prison (across both Pilot Project periods).
- Participation of 20 companies (including essential service providers and debt collection and credit reporting agencies).
- 15 clients concurrently served additional infringement warrants to reduce their fines, as part of the Deemed Served Program.

- A bulk debt negotiation implementation guide was developed based on the Clean Slate model. It was envisaged that this document would service to assist Community Legal Centres, Victoria Legal Aid and other legal organisations looking to run bulk debt negotiation projects with defined groups.

For a detailed report on the 2014-15 Clean Slate Pilot Project, see [here](#).

What works well?

- Clean Slate effectively engaged creditors, built awareness and understanding of the benefits of waiving debts for customers/clients in prison, and promoted a consistent, cross-sector response.
- Through group sessions, questionnaires and other engagement channels, Clean Slate allowed debts to be addressed more efficiently and enabled more people to be reached.

What are some of the challenges and key lessons learned to date?

- Funding, resourcing and coordination is required to scale and achieve ongoing implementation of bulk debt waiver initiatives.
- Knowledge of key contacts within organisations and a strong relationship with Corrections staff is critical to success.
- A positive relationship with a creditor reporting agency reduced turn around times in obtaining clients' credit reports.
- The potential for debt waivers to prevent people being granted credit or reconnection to essential services upon leaving prison was identified as a systemic challenge.

CASE STUDY 3

INSIDE ACCESS: LEGAL SERVICES, FINANCIAL COUNSELLING AND DEBT RELIEF FOR PEOPLE IN PRISON AND ON REMAND

The program aim:

- To increase access to civil legal advice and representation via outreach legal clinics.
- To deliver specialist legal education sessions within prisons and forensic hospitals.
- To continue to gather evidence based information on systemic concerns and capacity to scale the program.

Inside Access seeks to contribute to an improved Corrections system for people with a mental illness by delivering legal assistance whilst their clients are incarcerated. The service aims to ease clients' transition into the community upon release.

To learn more about the Inside Access Project, see [here](#).

The program approach:

Inside Access, a legal service of the Mental Health Legal Centre (MHLC), provides free civil legal services, financial counselling and other support services to people with cognitive impairment and mental health issues in correctional and forensic facilities in Victoria.

The program runs regularly Dame Phyllis Frost Centre (DPFC) and Ravanehall Correctional Centre, providing legal assistance and advocacy in areas related to financial stability including (but not limited to):

- Fines and infringements
- Centrelink debts
- Other credit and debt issues
- Access to health and mental health services.

Impact and outcomes to date:

- Having run for 10 years, this program has helped improve outcomes for many people in prison.
- With the support of an additional Financial Counsellor, funded by the AMP foundation, 50 clients were assisted at DPFC between June - December 2020. A total of \$47,835 of debt was waived and a further \$18,368 placed on hold.
- See MHLC's [Annual Reports](#) for more details on the program's impact.

What works well?

- High engagement from people in prison and awareness of services raised via word-of-mouth.
- Inside Access consists of a dedicated Fines Clinic, financial counselling and civil legal services. Collaboration and coordination between these services for maximum impact is highly effective.
- The program recognises the need to address different types of debts differently (i.e. fines addressed separately to utility debts).
- The program is designed and targeted specifically for people with cognitive impairment or mental health issues, and caters for people on remand.
- One-on-one assistance and advocacy is delivered alongside a community legal education program for people in prison. This allows for maximum reach and provides a referral pathway to one-on-one assistance when needs are identified.

What are some of the challenges and lessons learned to date?

- Funding, resourcing and cross-sector co-ordination required to scale.
- Meeting demand for services among people on remand in a timely way is a current challenge.
- Improved processes, information and pathways within the Corrections system to address financial and civil legal needs would reduce number of people requiring one-on-one assistance and advocacy.



Let's keep leveraging the good within the system

Are you involved in a project or pilot that supports the financial stability of people in prison you'd like to share?

Submit your case study [HERE](#).



Emerging insights and long-term opportunities

The following emerging insights highlight current challenges and long-term opportunities for change within the corrections ecosystem, as identified through our Phase 1 research.

EMERGING INSIGHTS AT A GLANCE

INSIGHT 1



There are diverse cohorts of people in prison with specific needs in relation to financial stability

INSIGHT 2



There is a spectrum of debt-related needs

INSIGHT 3



Low priority of financial matters is a barrier to accessing support

INSIGHT 4



Targeted support for people on remand and short sentences is a current challenge and key opportunity

INSIGHT 5



Continuity of support improves outcomes, but there are many barriers to achieving this across the journey

INSIGHT 6



Barriers for essential service providers supporting customers in prison

INSIGHT 1

THERE ARE DIVERSE COHORTS OF PEOPLE IN PRISON WITH SPECIFIC NEEDS IN RELATION TO FINANCIAL STABILITY

Finances are one piece of a complex puzzle. If peoples' background, circumstances and unique needs are not considered holistically when designing and delivering services, specific needs may go unmet. For services to be accessible, timely and relevant they must be purpose-built or flexible to meet the needs of the people they aim to serve.

Note, the findings related to insight 1 take a system-level perspective, based on the perspective and expertise of stakeholders working with people in prison. They consider the need for a people-centred approach to systems, program and service design and delivery.

Where findings speak about the needs of people in prison, we acknowledge we cannot understand people's experiences and needs without speaking to them directly. All findings are yet to be validated with people with lived experience during Phase 2 of the project.

Challenges

- There is no 'one size fits all' approach to financial stability for people in prison.
- If we are not sharing our lessons learned on successful approaches this means we may be 'reinventing the wheel' unnecessarily.
- Different people have optimal times and channels for engagement and will require different levels of support.
- Different people may require different levels of assistance and support to address finances. Some will require intensive one-on-one, longer-term advocacy and assistance.
- Programs or interventions that aim to support financial stability should consider:
 - gender
 - culture and language
 - accessibility and disability
 - literacy and financial literacy levels
 - length of sentence
 - other supports and services required.



Walking beside someone and supporting them holistically is so important. Someone's situation is never 'too complex'. People often hear 'we can help with 'X' but not 'Y' is exhausting.
- COMMUNITY ORGANISATION



People with NDIS plans often require so much advocacy and assistance. The plans almost never follow them into prison, the system is not designed to support this.
- FINANCIAL COUNSELLOR

What works well

- Concise, accessible information and targeted support that is relevant to a specific cohort.
- Programs designed with people with lived experience with the purpose of understanding the needs of a specific cohort.
- Existing face-to-face group and one-on-one sessions to assist people to:
 - Access Disability Support Pension (DSP) when leaving prison.
 - Claim Income Protection Insurance entitlements.
 - Connect people with the various assistance they need through strong communication and referral pathways.

Emerging opportunities identified

- Build an understanding of the people we aim to support by engaging with them to understand their needs.
- Trial and adapt programs that work for specific cohorts and develop better practice guidelines to share broadly.
- Leverage national advocacy groups to share and adapt programs and approaches that work.
- Invest in evaluation and share project learnings.
- Improve support to manage and access Disability Support Pension (DSP) and National Disability Insurance Scheme (NDIS) plans.

"People in prison generally have very limited capacity to communicate with the outside world."

-Research participant

INSIGHT 2

THERE IS A SPECTRUM OF DEBT-RELATED NEEDS

There is a process for serving off fines while in prison. This is great but people often need help to understand what this means for them financially and for their sentence length.

- COMMUNITY ORGANISATION



Each person's circumstance and case is unique. Triaging people and doing a full financial assessment is very important, but resource intensive.

- FINANCIAL COUNSELLOR



Debt with utilities, telecommunications and creditors is so prolific among people in prison...a one-on-one case work approach isn't feasible or effective to address all debt issues.

- COMMUNITY ORGANISATION



People often have numerous debts, fines and financial obligations, from creditor debt to tenancy debt to personal loans and infringements. Different types of debt may require different responses, as might each individual case. Whilst one-on-one consultation with a financial counselor or debt-relief specialist (i.e. fines specialist or civil lawyer) is ideal, supplementary/alternate approaches for some types of debt may be needed to ensure a timely resolution for people.

"People often have debts with multiple service providers but don't know who their debt is with..."

-Research participant

Challenges

- There is limited resourcing for and access to financial counseling and debt relief support in prison. These services alone cannot currently meet demand.
- A holistic, one-on-one approach to addressing financial stability is generally seen as most effective, yet the extreme prevalence of creditor debt issues means one-on-one casework is not always feasible.
- Some people and financial matters require extensive one-on-one advocacy and support, yet this is not necessary in every circumstance.
- Some people may have the capacity to self-advocate and self-manage their debts and finances, but they have limited opportunities to do so when in the prison system.
- Security restrictions make it difficult for people to notify creditors of their imprisonment directly (i.e. creditor phone numbers are not accessible via prison phone lines). Post is the only feasible channel for communicating with creditors directly, yet this means a resolution may take months.
- Understanding and triaging people's debt related needs can be challenging. Current triaging processes may not consider finances, or don't have effective pathways for referring or resolving issues.

- Different types of debt may require a different approach and may need to be considered at different stages in a person's sentence. Types of debts to consider include:

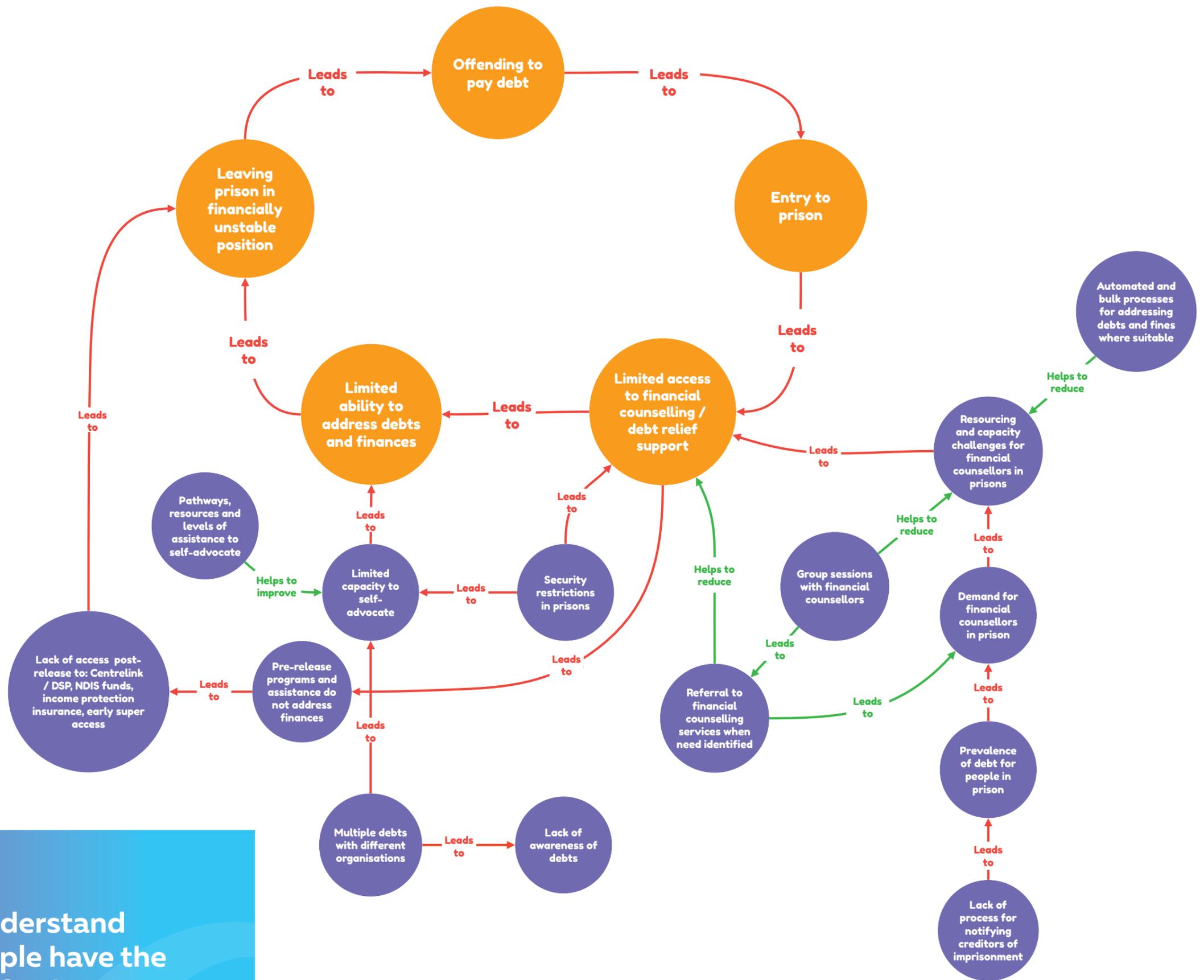
- Financial counselling and debt management with creditors.
- Debt management with Government departments (i.e. housing and Centrelink).
- Debt management with fines and infringements.
- Financial capability building.
- Financial stability opportunities (e.g. super income protection insurance, early access to super where applicable etc).
- Management of National Disability Insurance Scheme (NDIS) funds while in prison and access to Disability Support Pension (DSP) when leaving prison.

What works well

- Face-to-face interaction is generally preferred to build trust and communicate effectively.
- Tools and information provided to people in prison who are willing and able to self-advocate.
- Referral pathways from group information sessions to one-on-one financial counselling as a form of triage.
- Bulk debt waiver approaches.
- Working off fines and addressing fines separately to other debts.

Emerging opportunities identified

- Provide tiered levels of support that accommodates people unable to address their financial issues themselves through to people with capacity to self-advocate.
- Explore increased automation in addressing some debt issues (i.e. serving off fines while in prison) that are supported by group sessions run by financial counsellors to maximise impact.
- Increase scope for people to self-advocate.
- Train and equip prison staff with clear pathways to assist people in resolving debt via referrals to financial counsellors.
- Improved support to access Centrelink post release.
- Agreed baseline response(s) from creditors for debt relief for people in prison.
- View and manage different types of debt differently.



We need to understand that some people have the capacity to self-advocate while in prison, but many need more support."

-Research participant

This partial systems map is intended to represent key cause and effect relationships identified within the system, **related to this insight**. The corrections ecosystem is complex and this map is not exhaustive. It is also not representative of what is/is not happening in any specific prison. However, we believe it is a helpful tool to understand challenges, relationships and therefore opportunities that exist within the correction ecosystem nationally.

INSIGHT 3

LOW PRIORITY OF FINANCIAL MATTERS AS A BARRIER TO ACCESSING SUPPORT

Finances are often not a priority for people in prison due to many reasons including a lack of awareness of their financial situation and many competing priorities. This means more proactive engagement and assistance is required to build awareness and understanding, and ensure financial stability needs are not neglected.



Challenges

- Finances are often not a priority for people in prison as there are many more immediate issues (i.e. housing, child custody) they may be navigating.
- People may be unaware they have debts and infringements.
- Often people have very little / no money to manage in prison, therefore financial capability may not seem relevant to them.
- It may be difficult for people in prison to build their financial capability when they have limited opportunities to practice and apply knowledge and skills, making it harder to remember and embed behaviours.
- People are less likely to self-refer to services or attend sessions if they don't perceive finances as a priority.
- Delivery of financial capability building programs is inconsistent within and across prisons.
- Lack of awareness of services available may be a barrier to engagement (particularly due to ad-hoc and often-changing nature of some services).



When word gets around from other people in prison about what financial counsellors can do for them, that is when they engage and start to think about their own debts.
- CORRECTIONS STAFF MEMBER



People have so many competing priorities when they enter prison...legal proceedings, child custody...finances often slip off the list. Money is not an immediate concern.
- COMMUNITY ORGANISATION

What works well

- Word-of-mouth is effective in increasing awareness and engagement among people in prison.
- Face-to-face group sessions (with the option for referrals to one-on-one financial counselling).
- Targeted sessions for specific cohorts (i.e. for people accessing Disability Support Pension).
- Engagement in financial capability building prior to release with a focus on practical assistance and preparedness.
- Financial capability building activities embedded in other programs and offerings to demonstrate practical applications and increase engagement / exposure (i.e. food budgeting and maths as part of cooking classes).

“People in prison may not identify financial stuff as a core need... we need to think about how we can design and frame programs that get people interested. ‘Financial counselling’ might sound like its just for people with money.”

-Research participant

INSIGHT 4

TARGETED SUPPORT FOR PEOPLE ON REMAND AND SHORT SENTENCES IS A CURRENT CHALLENGE AND KEY OPPORTUNITY

The uncertainty around the length of a person's stay in remand, their sentencing outcome and sentence length creates many challenges for prompt and effective debt relief. Even if debt is identified and addressed, it can be difficult to achieve an outcome with creditors that is positive longer-term due to the many unknowns. In general, people have less access financial counselling and debt relief services and many face worse outcomes upon leaving prison than those serving longer sentences.

Challenges

Remand:

- Difficult to address debts in a timely way.
- Self-advocacy via post takes too long.
- Extensive advocacy often required with creditors.
- Uncertainty of sentence length is a challenge in negotiating with creditors.
- Limited / adhoc support available in remand.
- Lack of awareness and understanding of options for support with fines and infringements.
- Finances generally not a priority for people upon entry into remand (many don't self-refer to see a financial counsellor).
- Triage processes (upon entry to remand or from remand to prison) may not address debts. This means debt cannot always be followed up and actioned in a timely way.

Short sentences:

- Difficult to address debts in a timely way.
- Self-advocacy via post takes too long.
- Extensive advocacy often required with creditors.
- Limited time to engage in pre-release planning and reintegration programs.
- Some creditors may not agree to waive debts for short sentences. Even if held in remand, further advocacy with creditors may be needed to reach appropriate resolution.

It's hard for us to reach a longer-term debt resolution for people when they don't know how long they will be in prison for.

-ESSENTIAL SERVICE PROVIDER



There is a lot of back and forth with essential service providers before and after someone is sentenced. There is no baseline practice or policy for addressing debt for people on remand

- FINANCIAL COUNSELLOR



What works well

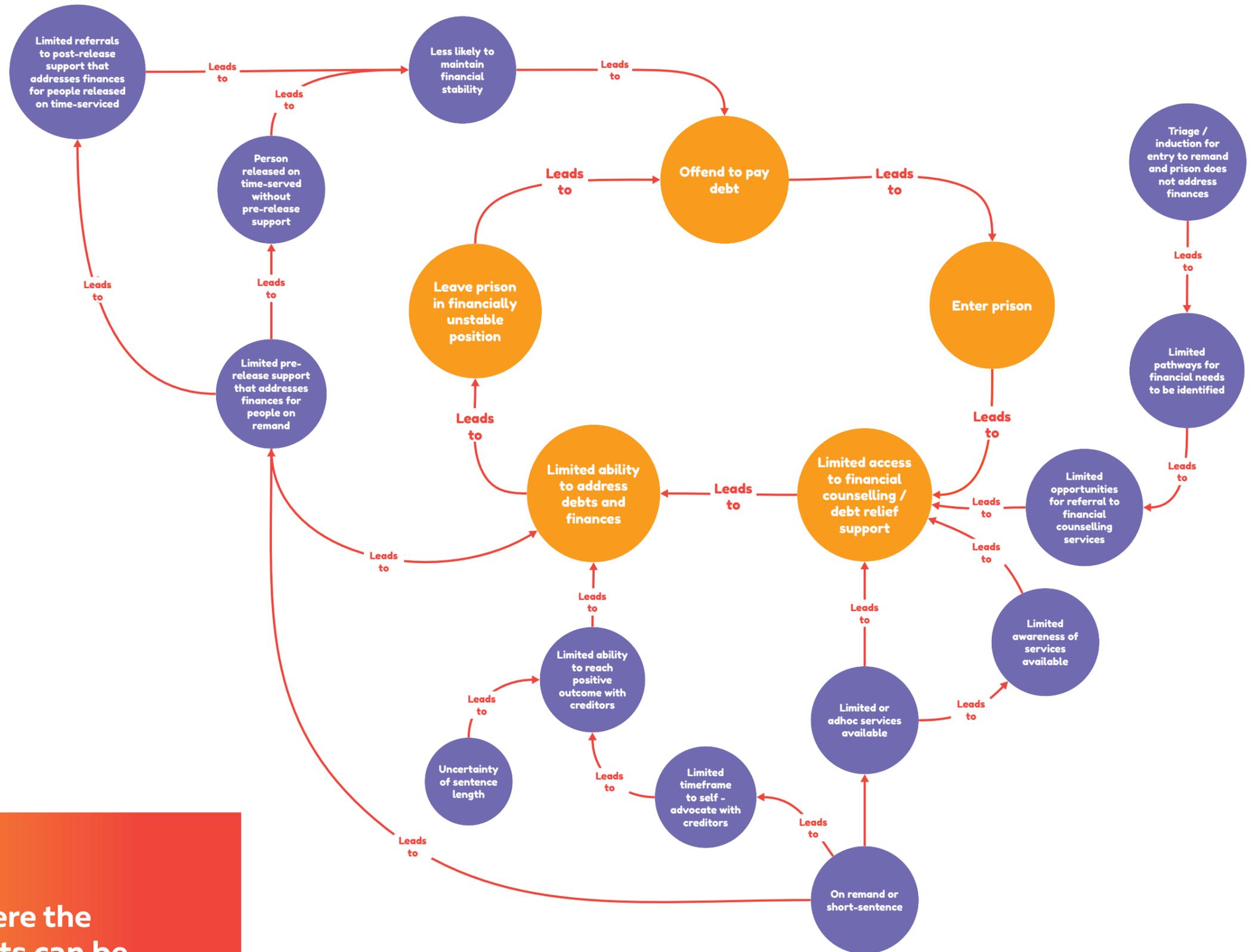
- Fines and other debts addressed separately for people on remand.
- Physical presence of services and programs (i.e. financial counsellors or fines specialists) in remand centres makes them more accessible and raises awareness among people on remand of the need to address these issues.
- Specialists assisting with different types of debt (i.e. housing, fines, utilities) to achieve faster resolution.
- Bulk debt waiver approach enables greater impact and efficiency.
- Reintegration processes that start at the beginning of a person's sentence, are strengths based and tailored to the person's needs.

"In remand people accumulate debt...some people released on time served have had no support with debt and are released to no support..."

-Research participant

Emerging opportunities identified

- Improve pathways for debt to be identified and addressed upon entry to remand and prison.
- Explore a multi-channel approach to information and assistance to engage people early.
- An agreed baseline response from creditors for people on remand and with short sentences.
- An agreed process for notifying creditors of sentencing outcome / length and agreed baseline response from creditors.
- Improve support for people released on time-served.



“Remand is where the greatest benefits can be had...getting [debt] early and holding or waiving debt as soon as possible.”

-Research participant

This partial systems map is intended to represent key cause and effect relationships identified within the system, **related to this insight**. The corrections ecosystem is complex and this map is not exhaustive. It is also not representative of what is/is not happening in any specific prison. However, we believe it is a helpful tool to understand challenges, relationships and therefore opportunities that exist within the correction ecosystem nationally.

INSIGHT 5

CONTINUITY OF SUPPORT IMPROVES OUTCOMES, BUT THERE ARE MANY BARRIERS TO ACHIEVING THIS ACROSS THE JOURNEY

Exiting the corrections system is a major transition point for people, but staying connected to the people, services and support they know and trust helps to ease the stress and challenges of the transition. People are often moved between corrections facilities suddenly, meaning they may find themselves in an unfamiliar environment without their usual support, having to tell their story again. Effective referral pathways between financial counselling services across prisons and post-release are key to keeping people connected to the assistance they need.

Challenges

- People in prison are often relocated or released without support services being aware, leaving them without support.
- People often have to tell their story multiple times.
- Referral to support post release is dependent on the person's release address.
- Lack of integration and communication between support services may lead to gaps or duplication in supports.
- Family and significant others are key to providing support post-release and assisting people in prison to self-advocate, yet they are often not involved across the support journey or in financial decisions.
- Services and programs relating to financial stability are ad-hoc and not available in every prison.
- There is a lack of opportunities for people to access financial counselling services outside the prison during their sentence. They cannot contact them directly, so a referral must be made on their behalf. Appointments via phone or in person need to be set up in advance and coordinated via prison staff.

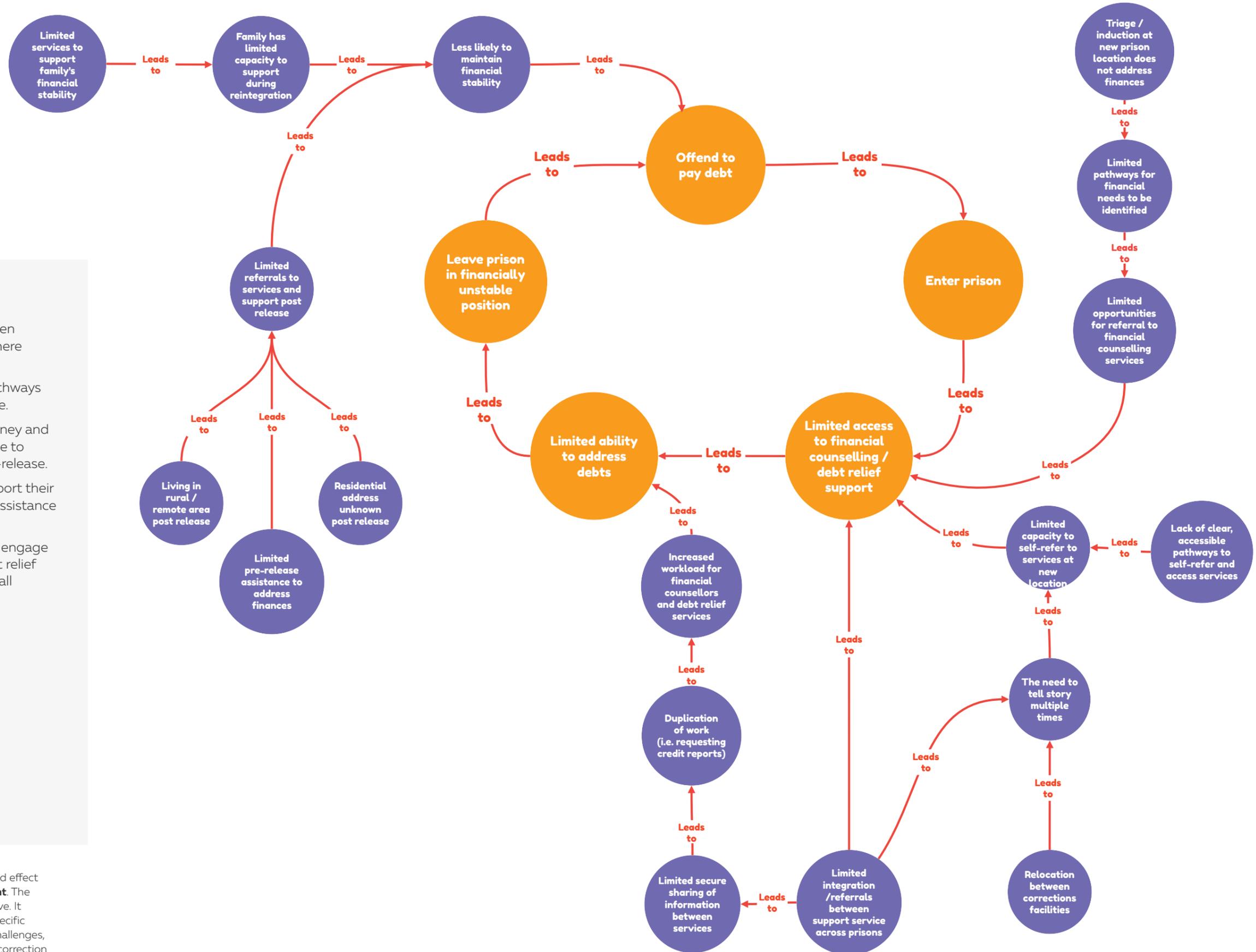


What works well

- Financial capability building to enable people to self-advocate / self-refer to available supports at new location.
- Pathways for communication between services across locations (however these often rely on established relationships between individuals working within the corrections system and the NGOs that provide support).
- Some existing databases are capturing people's movements throughout the corrections system but security restrictions and a disconnect between systems and services may limit their effectiveness.

“People may move facilities multiple times during their sentence...and its hard to locate them and connect them to support...they get sick of retelling their story.”

-Research participant



Emerging opportunities identified

- Improved process for notifying services when their client in prison has been relocated, where appropriate.
- Coordinated post-release reintegration pathways with warm referrals to services upon release.
- Involve family members in the support journey and financial decision making where appropriate to assist with reintegration and support post-release.
- Engage family of people in prison and support their financial stability by offering pathways to assistance and financial counselling.
- Improved pathways for people in prison to engage with financial counselling services and debt relief support throughout their sentence, across all prisons.

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INSIGHT 6

BARRIERS FOR ESSENTIAL SERVICE PROVIDERS SUPPORTING CUSTOMERS IN PRISON

There is a general lack of awareness, understanding and engagement amongst creditors and essential service providers. This creates a barrier to them better supporting customers in prison which may lead to negative outcomes for both people in prison and creditor organisations.



Challenges

- Societal biases (including staff) towards people in prison.
- A lack of awareness and understanding about the barriers, challenges and limitations for people in prison (i.e. access to information, ability to contact creditors).
- Reluctance to prioritise investment in supporting people in prison as opposed to other cohorts and initiatives.
- Lack of perceived benefits for organisations.
- Cohort of customers/clients in prison perceived as too small to warrant investment.
- Key champion within the business may leave.
- Difficult establishing leadership buy in.
- Lack of regulation and direction from industry bodies.
- Organisations are often not aware that their customers / clients are in prison. There is also a lack of awareness among people in prison, prison staff and others contacting essential services on people's behalf of what support is available or who to contact.

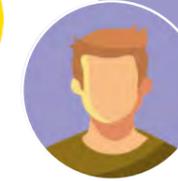
We often don't have a way of knowing that our customers are in prison until we get to the debt collection or disconnection stage.

-ESSENTIAL SERVICE PROVIDER



Staff in prisons often don't have awareness of what organisations can and cannot do for people or the programs available to support financial stability.

- CORRECTIONS STAFF MEMBER



What works well

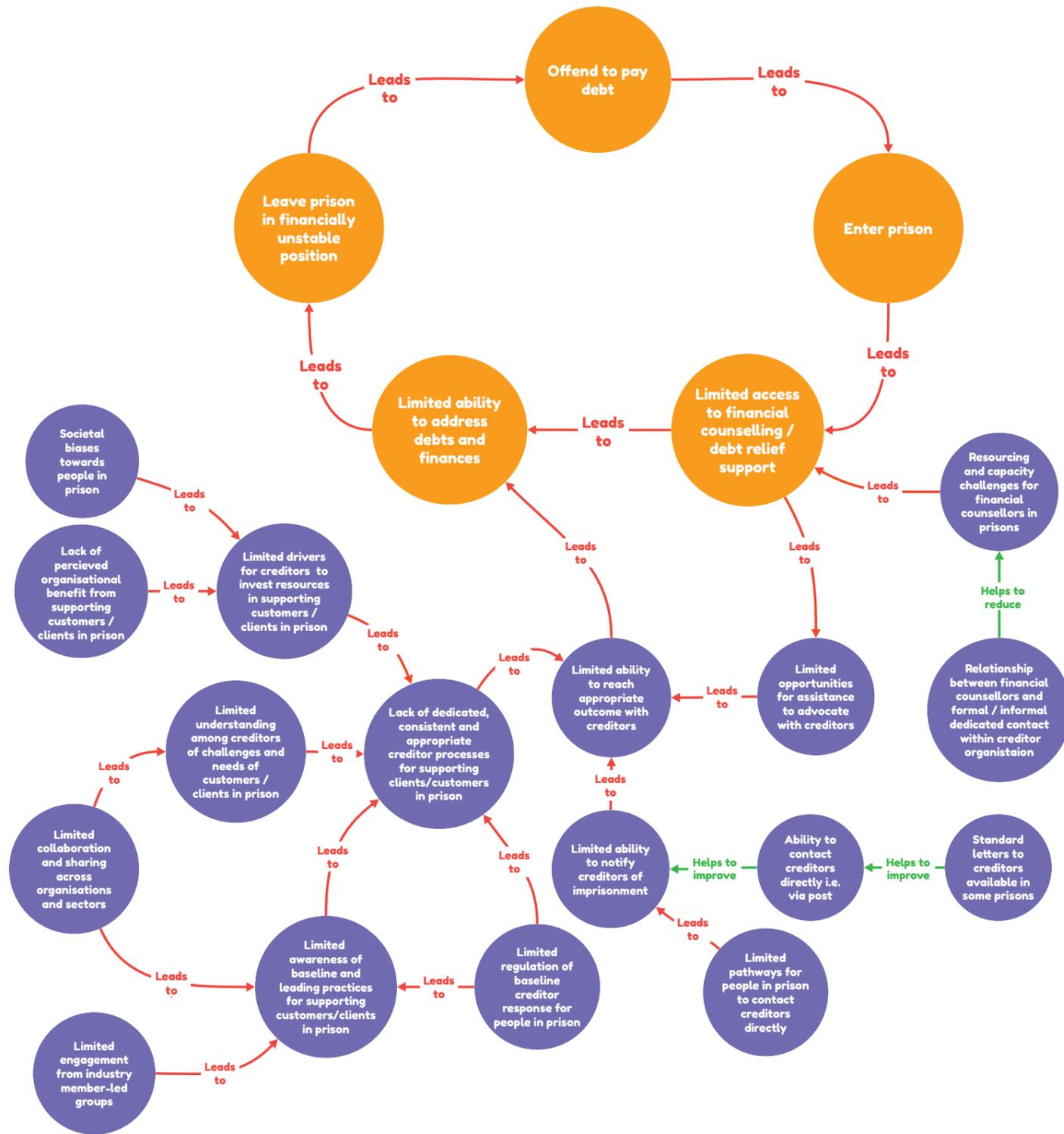
- Bulk debt waiver initiatives engage creditors and highlight the benefits of programs for customers/clients and organisations.
- Dedicated phone line for financial counsellors and access to a key contact within an organisation.
- Collective conversations between organisations across sectors to share challenges, learnings and approaches.

Emerging opportunities identified

- Work towards organisational commitment by building understanding, dispelling stigma and increasing organisation buy-in.
- Work with organisations to understand barriers to supporting clients/customers in prison.
- Industry-level change, including a consistent response and policies led by industry member-led groups.
- Work with organisations to design processes to support clients/customers in prison as many do not have existing processes in place.
- Dedicated hardship line in creditor organisations with no hold times available to financial counsellors, prison support staff and any others support people in prison in with their finances.

“There is no conversation more broadly about...the complexity of what drives people to the criminal justice system.”

-Research participant



This partial systems map is intended to represent key cause and effect relationships identified within the system, **related to this insight**. The corrections ecosystem is complex and this map is not exhaustive. It is also not representative of what is/is not happening in any specific prison. However, we believe it is a helpful tool to understand challenges, relationships and therefore opportunities that exist within the correction ecosystem nationally.

Emerging shorter-term interventions

The following interventions highlight small, focused actions that may be implemented in the shorter-term, to positively influence system-level change and financial stability outcomes for people in prison.

HOW MIGHT WE START TAKING ACTION NOW?

The project Steering Committee identified that some of the insights emerging from phase 1 could be used to inform short term actions. They asked the TCP project team to identify the immediate opportunities or 'quick wins' that could be adopted from the insight already gleaned to date.

Why is it important to start taking action now?

In the current context of the COVID-19 pandemic, ways of working have had to adapt and evolve particularly in prisons. Technology has been rapidly adopted to keep people in prison connected to their families and support services when face-to-face services have been put on hold. This rapidly changing environment may be leveraged to introduce new approaches and build on positive system changes that have occurred as a result of the pandemic.

How might we identify where to take immediate action?

The project team used the system maps and findings from the research to identify small, focused actions that may have significant enduring effects on the system. We recognise that by coming together to explore these targeted interventions, we may positively influence the financial stability of people in prison in the shorter-term, whilst also engaging the right people in conversations about making longer-term, systemic change.

Reflecting on the system maps and through consultation with key stakeholders, we have identified five areas for immediate action. These areas have been defined because they meet the following criteria:

- a potential opportunity for 'leverage', identified by key stakeholders
- perceived by key stakeholders to be relatively easy to implement
- perceived by key stakeholders to be impactful in the shorter-term
- relates to key longer-term opportunity for change identified
- perceived to have few / no significant barriers to implementation
- low risk to trial / implement.

Considerations

It is important to highlight that all shorter-term interventions identified are at a systems level.

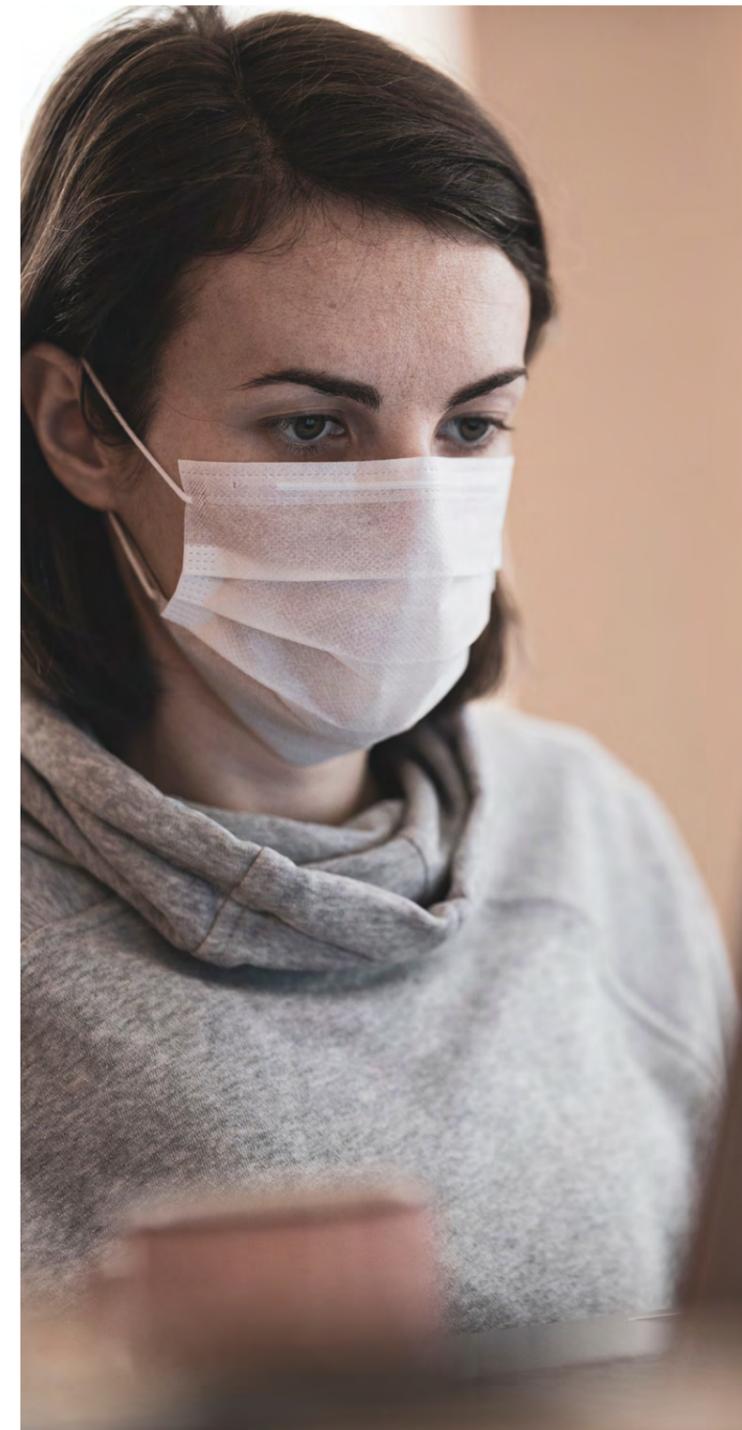
This project is yet to engage with people who have lived experience of being in the corrections system. This will be done in Phase 2 of the project, to further understand the true impact and priority of these interventions on experiences and outcomes for people.

“The currently rapid changing environment may be leveraged to introduce new approaches and build on positive system changes that have occurred as a result of the pandemic.”



SHORTER-TERM OPPORTUNITIES AT A GLANCE

Shorter-term opportunity	Intervention	Summary of findings
 <p>Increase opportunities for financial conversations</p>	<ul style="list-style-type: none"> Access to the National Debt Helpline. 	<ul style="list-style-type: none"> Could be a useful tool for corrections staff to make referrals. However, further research with lived experience is needed to explore if and how it could be used by people in prison to have a financial conversation, because of the short phone time and lack of privacy of public phones within prisons.
 <p>Improve access to financial capability building programs</p>	<ul style="list-style-type: none"> Sharing, scaling and adapting programs across prisons based on what we know works. Embedding financial capability building activities into other programs run in prison. 	<ul style="list-style-type: none"> A focus on practical assistance and advocacy pre-release tailored to specific cohorts is needed. Must provide referral pathways to financial counselling services.
 <p>Increase awareness and engagement among essential service providers</p>	<ul style="list-style-type: none"> Facilitate collective conversations with essential service providers and increase alignment in responses. 	<ul style="list-style-type: none"> This is a current gap and key first step towards organisational engagement and an effective, aligned response.
 <p>Increase opportunities to notify creditors of imprisonment</p>	<ul style="list-style-type: none"> Piloting the expansion of existing templated letters to creditors. 	<ul style="list-style-type: none"> Processes and assistance to support people to self-advocate with creditors via post is necessary. Should be supplementary to other assistance pathways including one-on-one financial counselling.
 <p>Improve information, support and engagement for family and significant others</p>	<ul style="list-style-type: none"> Updating resources for families to include information about finances and assistance options. Training staff at prison visitor centres to proactively engage families in financial conversations and refer them to financial counselling services. 	<ul style="list-style-type: none"> Engaging family in financial conversations, where appropriate, supports the family's financial stability and assists with reintegration. Families may assist people in prison to self-advocate.



SHORTER-TERM OPPORTUNITY 1

INCREASING OPPORTUNITIES FOR FINANCIAL CONVERSATIONS

What is the current challenge?

There are limited opportunities for people in prison to have financial conversations.

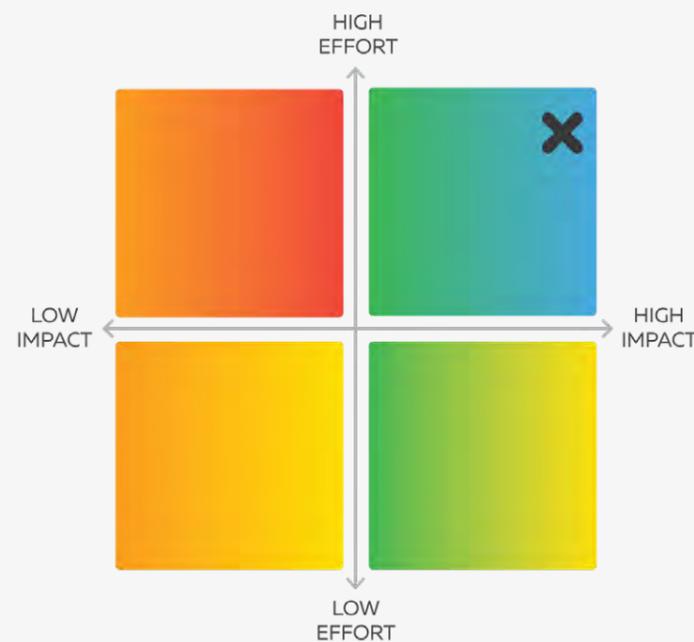
What is the intervention?

Access to the National Debt Helpline:

- Via a dedicated phone line.
- For corrections staff to make referrals to and organise appointments with financial counsellors on behalf of people in prison.
- Also, further explore with people with lived experience how this dedicated phone line could be best utilised directly by people in prison.

What longer term opportunity for change does it support?

- Increase scope for people to self-advocate.
- Improved pathways for people to engage with financial counselling services.



Impact and effort of the intervention
as assessed by stakeholders in the Phase 1 workshop

WHAT WE HEARD

Providing people in prison with access to the National Debt Helpline (via the adding it to the ARUNTA free call list) would be a feasible and impactful way of increasing access to financial counselling services.

WHAT WE LEARNT

Perceived benefits of implementation:

- Increased access to financial counselling services would reduce demand on visiting financial counsellors.
- More effective pathways are needed for prison staff and case workers to follow up debt / make referrals on a person's behalf.

Challenges of implementation:

- Time limits on phone calls make it difficult to for a person's financial needs to be effectively assessed, triaged and addressed.
- Limits on the number of phone calls people in prison can make means calls to National Debt Helpline would likely be de-prioritised by people in prison to contact significant others, address legal matters etc.
- Lack of privacy for people in prison when using phones may be a barrier to discussing financial matters.
- Resourcing and funding.



People in prison have limited time and privacy on the phone...so this is not a feasible place to talk about finances. The ability to make an appointment via phone with a financial counsellor would give people the opportunity to have these conversations.
- CORRECTIONS STAFF

Considerations for implementation:

- Follow-up (preferably face-to-face) consultations with a financial counsellor via warm referrals would be necessary to ensure financial matters are effectively addressed.
- Awareness of this service among staff and people in prison would need to be actively increased for it to be utilised.
- Training and information for corrections staff would be required.
- Availability of appropriate interpreter services needs to be considered to ensure communication is not a barrier for people engaging with the service.
- A specific line for people in prison at the National Debt Helpline would ensure they are not kept on hold (limiting their call time further) and that the person had the right information to assist them with a referral.

SHORTER-TERM OPPORTUNITY 2

IMPROVING ACCESS TO FINANCIAL CAPABILITY BUILDING PROGRAMS

What is the current challenge?

Delivery of financial capability building programs is inconsistent within and across prisons.

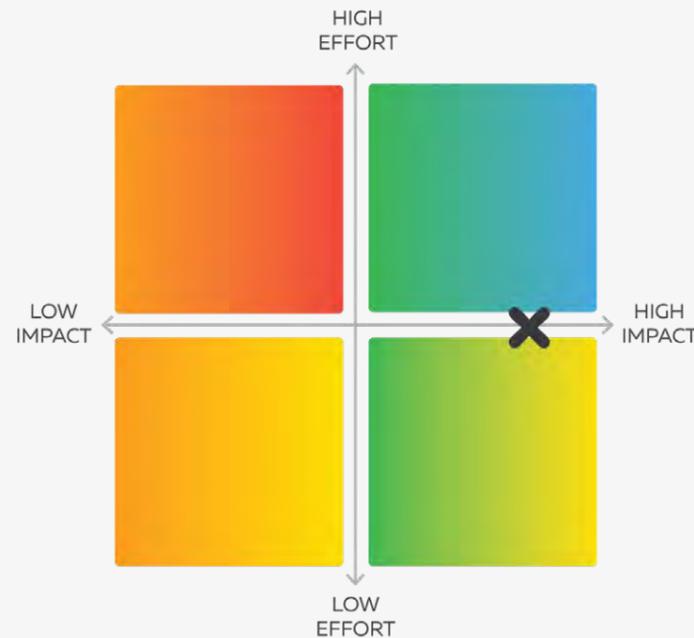
What is the intervention?

Delivering accessible, engaging and relevant financial capability building programs more consistently across prisons by:

- Refining existing programs based on what we know works.
- Sharing, scaling and adapting programs across prisons.
- Embedding financial capability building activities into other programs run in prisons.

What longer term opportunity for change does it support?

- Targeted engagement in financial capability pre-release across all prisons.
- Financial capability building is strategically and consistently embedded in other programs throughout sentence.



Impact and effort of the intervention as assessed by stakeholders in the Phase 1 workshop

Practical, hands-on assistance is key when people are leaving prison...working out a budget and plan, making sure people are connected to Centrelink...

- COMMUNITY ORGANISATION



There is no need to re-invent the wheel. Let's share, expand and invest in financial capability programs we know are effective.

- COMMUNITY ORGANISATION



WHAT WE HEARD

There are some effective financial capability building programs run currently but these need to be expanded, with a focus on practical support, advocacy and assistance pre-release.

WHAT WE LEARNT

Perceived benefits of implementation:

- Increased financial preparedness for people leaving prison and ability to maintain financial stability post release.
- Programs would provide a referral pathway to financial counselling and debt relief services.
- Increased access to and consistency of programs and offerings across prisons.

Challenges of implementation:

- Ad-hoc or limited funding impacts consistency of program delivery.
- Programs need to be engaging and relevant in order for people to participate.
- Resourcing and funding.
- Capacity of current services to expand their delivery.

Considerations for implementation:

- Financial capability building activities that include intensive practical component should be delivered pre-release to prepare and support people with reintegration.
- Financial capability building activities, knowledge and skills should also be embedded into other programs throughout prison where possible, via collaboration with other programs.
- Programs should be targeted to the group they are being delivered to, and include relevant matters such as Disability Support Pension, NDIS, Child Support etc.
- The level of assistance should also be tailored to the context and the individual with options for different levels of support.
- Communication and collaboration between service deliverers and corrections staff is critical to arrange session times and follow-up appointments with people in prison.

SHORTER-TERM OPPORTUNITY 3

INCREASING AWARENESS AND ENGAGEMENT AMONG CREDITORS AND ESSENTIAL SERVICES

What is the current challenge?

There is a general lack of awareness, understanding and engagement amongst creditors and essential service providers. This serves as a barrier to them better supporting their customers in prison.

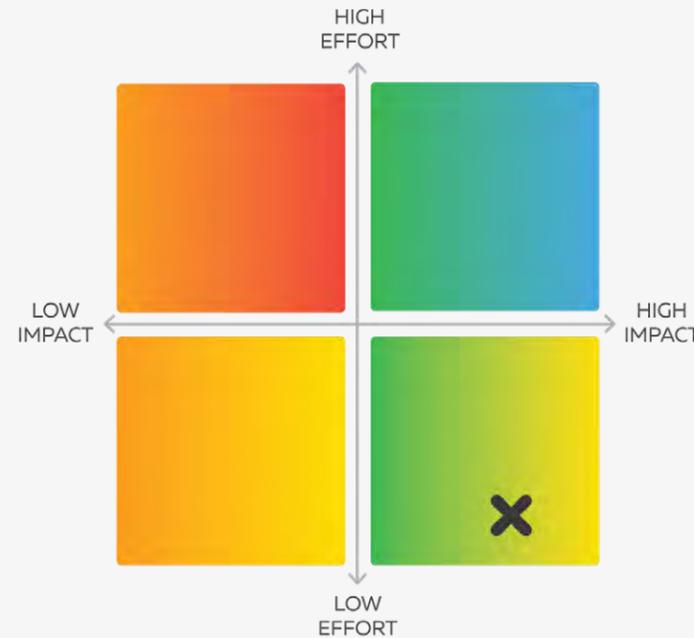
What is the intervention?

Facilitate collective conversations with creditors and essential services via:

- Engaging industry bodies and member organisations to drive sector-wide awareness.
- Leveraging the TCP partnership network and events, including through this project.
- Enrolling champions within organisations and sectors to lead the cause.

What longer term opportunity for change does it support?

- Organisational commitment.
- Industry-level change.
- Work with organisations to understand barriers.



Impact and effort of the intervention
as assessed by stakeholders in the Phase 1 workshop



WHAT WE HEARD

There are a number of barriers and assumptions preventing some creditors from better supporting their customers in prison. Many of these stem from a lack of awareness and understanding.

WHAT WE LEARNT

Perceived benefits of implementation:

- Awareness of people in prisons' needs and existing challenges (i.e. access to ID, ability to contact creditors).
- Challenging assumptions and biases within organisations.
- Better understanding organisational barriers to engagement.
- More consistency in organisational responses achieved via collective conversations and sharing.

Challenges of implementation:

- Overcoming / challenging existing stigma and biases within the community.
- Difficult to evaluate progress.
- Dependent on organisations being receptive and willing to engage.
- People who are engaged / championing the cause within an organisation may leave.

Considerations for implementation:

- Starting the collective conversation is an integral first step towards a mindset shift amongst creditors.
- A mindset shift is foundational for tangible, sustainable change to occur.
- This will need to be a strategic, multifaceted effort in enrolling champions within business, engaging industry bodies and member organisations and existing advocacy groups also.
- This is something we can feasibly start doing now, but a meaningful mindset shift resulting in tangible change will require consistent longer-term effort.

SHORTER-TERM OPPORTUNITY 4

INCREASING OPPORTUNITIES TO NOTIFY CREDITORS OF IMPRISONMENT

What is the current challenge?

Limited access to financial counselling and debt relief support coupled with security restrictions in prison make it difficult for people to notify creditors of their imprisonment.

What is the intervention?

Increase opportunities for people in prison and prison staff to contact creditors by:

- Piloting the scaling and adaption of existing 'standard letters to creditors'.
- Employing processes and assistance to support people to self-advocate with creditors via post.

What longer term opportunity for change does it support?

- Provide tiered levels of support.
- Increase scope for people to self-advocate.



Impact and effort of the intervention
as assessed by stakeholders in the Phase 1 workshop

WHAT WE HEARD

The prevalence of creditor debt and limited access to financial counselling for people in prison means other means of notifying creditors needs to be explored. Standard letters to creditors are currently being piloted in some prisons, but they are not available to all people in prison.

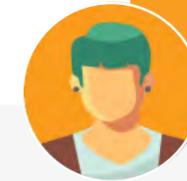
WHAT WE LEARNT

Perceived benefits of implementation:

- Increased ability for people in prison to self-advocate and notify creditors of their imprisonment.
- Increased ability to address debts early / upon entry to prison.
- More consistency and frequency in communication to creditors may encourage more effective responses.

Challenges of implementation:

- Low engagement with finances among some people in prison means assistance and accountability may be required for letters to be used.
- People have differing capacity to self-advocate. Some people need assistance to notify creditors or require need this to be done on their behalf.
- Differences in creditor processes and requirements.
- Resources and funding to coordinate scaling, adaption and distribution.



Even for people in prison who are willing and able to self-advocate, it is almost impossible. The channels and opportunities for people to address debts and finances themselves are so limited.
-FINANCIAL COUNSELLOR

Considerations for implementation:

- Assistance to complete and post letters would need to be provided. This would need to be built into existing processes (preferably at entry and triage).
- Additional training and information for prison staff to assist people in completing letters may be required.
- Training of peer mentors to assist people to complete letters may be effective and is currently being piloted. But this would require time and resources.
- This intervention should be considered as supplementary to other assistance pathways including one-on-one financial counselling.

SHORTER-TERM OPPORTUNITY 5

IMPROVING INFORMATION, SUPPORT AND ENGAGEMENT FOR FAMILY AND SIGNIFICANT OTHERS

What is the current challenge?

Family and significant others are key to providing support post-release and assisting people in prison to self-advocate, yet they are often not involved across the support journey or in financial decisions.

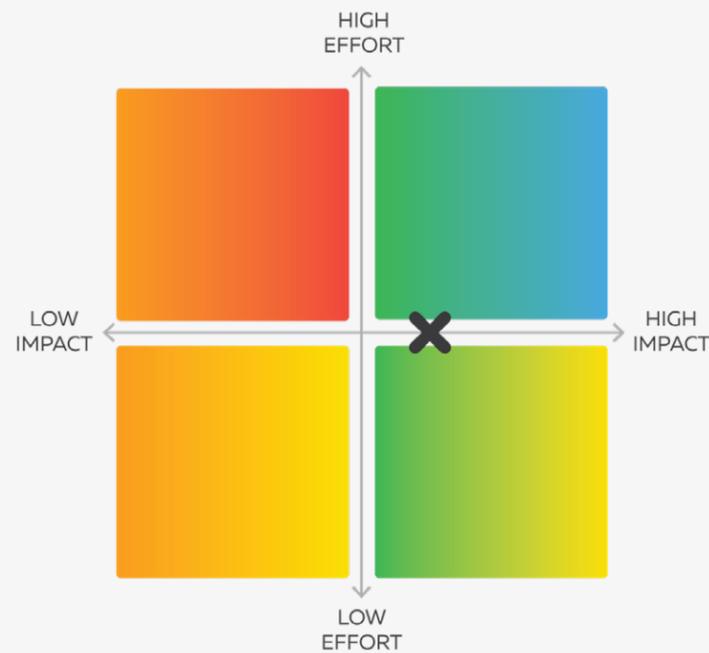
What is the intervention?

Increase information, support and engagement for family and significant others by:

- Updating existing resources for families to include information about finances and debt.
- Piloting the sharing and adaption of existing resources about finances and debt across prisons / states.
- Training staff at existing prison visitor centres to proactively engage families in financial conversations and refer them to appropriate services and resources.

What longer term opportunity for change does it support?

- Involve family members in the support journey and financial decision making.
- Engage the family of people in prison (where appropriate) and support their financial stability.



Impact and effort of the intervention
as assessed by stakeholders in the Phase 1 workshop

WHAT WE HEARD

Information and resources relating to financial stability and assistance options are not consistently available and accessible to the family and significant others of people in prison. Existing resources may be adapted or made more widely available but more proactive engagement is required.

WHAT WE LEARNT

Perceived benefits of implementation:

- Increased support for people in prison to self-advocate.
- Financial stability of the family of the person in prison would be better supported during their sentence and more likely to be maintained post-release.
- Reintegration would be smoother for both the person in prison and their family as they have been involved in the support journey and financial decision making throughout.
- Financial capability building for both people in prison and their family and significant others would be better supported.



The financial stability of a person's family is a key part of the whole picture. Supporting the family's financial stability and involving them in financial decisions that impact them is important.
- FINANCIAL COUNSELLOR

Challenges of implementation:

- Tailoring of information to ensure it is relevant to the specific state, prison and cohort.
- Ensuring information is accessible (i.e. available in Easy English, multiple languages and screen-reader friendly formats).
- Security restrictions in prison limiting family visitation.
- Lack of engagement in finances may be a barrier for families accessing resources.

Considerations for implementation:

- Resources should have referral to financial counselling services.
- Resources should be simple, accessible and relevant.
- Staff working in prison the and visitor centre staff may be required to proactively engage visitors in financial conversations.
- Privacy and safety concerns (e.g. family violence, financial abuse, elder abuse) for people in prison and their families mean engagement of family should be considered on a case-by-case basis.

What's next?

PHASE 2 - IMMERSE

Next steps for Phase 2

Phase 2 of the project, commencing January 2021, aims to understand the current and desired end-to-end experience for people in prison by asking people with lived experience in the corrections system, and prison staff directly. We will also validate our findings from Phase 1 of the research.

By building this understanding, we hope to collaboratively identify and shape opportunities and approaches to improve outcomes for people and move towards the desired end-to-end experience for people.

Collaborating with people with lived experience

At TCP we believe in designing with people not for people. The humans and communities who use our services are more than end users, customers or beneficiaries, they are an essential part of our ecosystem. Their expertise and experience helps to build an inclusive, fair and just system that works for all people. They support us in understanding individual circumstances, empathising, identifying and questioning our own biases and designing better futures.

Progressing shorter-term interventions

We recognise the opportunity, during Phase 2 of the project, to progress the exploration and piloting of shorter-term interventions, given appropriate interest from stakeholders, support, resourcing and opportunity to validate and work with people with lived experience in the design of the interventions.

By progressing with shorter-term interventions as an additional stream of project work, we will be responding to the interest from stakeholders to take more immediate action to improve outcomes for people via system-level change. We also recognise the opportunity to build on and increase engagement in the problem space by bringing people together from across sectors to develop and test approaches collectively.



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Appendices

APPENDIX 1

What has been done before

Through interviews with key stakeholders, TCP explored where work across the 25 interventions identified in FCA's 'Double Punishment' research report is already existing, as well as identifying other relevant opportunities that emerged from these conversations. The following tables document where we found some had begun or was underway. Our findings were informed by the information we received about the progress and lessons learned from this work.

Opportunity identified by FCA – within the corrections system	VIC	NATIONAL
Changing the system of telephone numbers The National Debt Helpline number (1800 007 007) must be added to the ARUNTA free call lists.		
Triage model Appointments for financial counsellors need to be managed using a triage approach.		
Mandatory financial health check at around one week into a person's sentence.		
Training of staff Training other caseworkers in prison to deliver financial capability information.		
Toolkit of resources Information for families. Standard letters to creditors.		
Working in partnering with other services Coordination of agencies working in prisons to increase effectiveness.		
Train people in prison Peer-to-peer support by other people in prison has been shown to be effective. This would require training.		
Educate and spread the word among people in prison about financial issues		
Run financial literacy sessions regularly across all prisons		

Opportunity identified by FCA – outside the corrections system	VIC	NATIONAL
Consistent response from creditors Debt waivers will be appropriate in many cases.		
Creditor portal to allow people in prison to notify creditors at the same time about their incarceration.		
Central contact point for hardship and people in prison within creditor organisations.		
A national hardship register for people in prison		
Identification documentation Government should ensure Corrective Services identification should be accepted as a valid form of identification.		
Better training of hardship department staff to support customers/clients in prison.		
Ability to work off fines		
Child support CSA staff need to visit prisons regularly. Corrective Services' computer systems should also link to CSA computer systems.		
Access to basic bank accounts Financial counsellors can assist people in prison make sure that they are accessing a no-fee basic bank account.		
Automatic cancellation of phone and rental good contracts		

Legend

- Data
- No data

Opportunity identified by FCA – outside the corrections system	VIC	NATIONAL
Access to insurance for people with a criminal record		
Creditor portal to allow people in prison to notify creditors at the same time about their incarceration.		
Early access to superannuation People in prison should also have early access to superannuation on the grounds of hardship		
Centrelink debts The federal government needs to introduce an equitable process for people in prison to wipe their Centrelink debts.		
Funding for prison financial counselling		

Legend

- Data
- No data

APPENDIX 2

Overview of Phase 1 interview discussion guide

Key questions in scope for this research included:

Understanding the landscape
Problem exploration
Impact of existing initiatives

- What is your background experience in the corrections system and supporting people in prison with financial stability?
- Provide an overview of what work your organisation/you (previous roles) have done to improve the wellbeing and/or financial stability of people in prison? (*facts, figures, overview*)

We know there are a number of barriers and challenges working in this space.

- What, if any, challenges have you encountered in your work? (*Explore*)
- Why do you think these challenges exist? (*If appropriate/relevant*)
- How did these impact your ability to work effectively?
- What, if anything, did you do in attempt to overcome/work around these challenges?
- What could have been done differently/better if you could do it again?
- If you could do anything to better support the financial wellbeing of people in prison what would it be? (*Prompt: entering, during sentence and leaving*)
- Assuming we were building from scratch - what would the ideal model for achieving financial stability for people in prison look like? (*Prompt: think before/entering prison, during sentence, exiting prison/post prison*)
- Who do you think should/could play a role in this space? (*Prompt: organisations, sectors, programs*)
- What role do you think financial counsellors could play?
- Given that we know there are not enough financial counsellors and not enough funding for financial counsellors, how else might we overcome this challenge?

- What was the impact of this work been? How do you know this/how have you measured this?
- Have you implemented ongoing/follow up support mechanisms? What are they? What have been most successful?

APPENDIX 3

The following table documents the different sectors we have engaged with and the nature of their involvement in the project to date.

Sector	Project involvement to date
Community Sector, Financial Counselling	Participated in Phase 1 interviews, focus group and cross-sector workshop
Community Sector, Legal	Participated in Phase 1 interviews and cross-sector workshop
Community Sector, Other	Participated in Phase 1 interviews and cross-sector workshop
Academia	Participated in Phase 1 interviews and cross-sector workshop
Government, Corrections	Participated in Phase 1 interviews and cross-sector workshop
Regulators	Participated in Phase 1 interviews and cross-sector workshop
Financial Institutions	Participated in Phase 1 interviews and cross-sector workshop
Utilities (Water)	Participated in Phase 1 interviews and cross-sector workshop



APPENDIX 4

Having taken stock of the context we are working in, we began to synthesise the success factors and challenges for the various historical and current projects and initiatives that we had collated.

The following table provides an overview of this work to date. From this analysis we can start to understand commonalities in project success factors and 'what works' as well as common challenges.

What has been tried before?	What works well?	What are the challenges?
Financial Wellbeing workbooks and resources (i.e. ASIC's Financial Wellbeing Workbook, Case study 1)	<ul style="list-style-type: none"> Targeted to specific cohort Included practical tools Peer mentoring to work through resource 	<ul style="list-style-type: none"> Pilot still in progress Potential need to customise across cohorts/literacy levels
Bulk Debt Waiver pilots (i.e. Clean slate, Case study 2)	<ul style="list-style-type: none"> Engagement from creditors Consistent response Increased efficiency 	<ul style="list-style-type: none"> Funding and resourcing to scale
Standardised letters to creditors	<ul style="list-style-type: none"> Enable people to self-manage Provided in conjunction with information 	<ul style="list-style-type: none"> Pilot still in progress – uptake currently unknown Relationship needed with prison staff to introduce and implement
Financial capability workshops	<ul style="list-style-type: none"> Referral pathways into one-on-one financial counselling Targeted to specific cohort 	<ul style="list-style-type: none"> Funding and resourcing Need to tailor to cohort Limited opportunities to build positive financial behaviours
Resources and information for people leaving prison	<ul style="list-style-type: none"> Targeted to specific cohorts Simple and accessible Supplementary to pre-release planning, assistance and advocacy 	<ul style="list-style-type: none"> Need to be accessible prior to release Unclear how these are provided to people in prison
Resources for families	<ul style="list-style-type: none"> Available online or at Visitor Centre's 	<ul style="list-style-type: none"> Family often not involved in support journey throughout Limited information regarding creditor and utility debts More proactive engagement to support financial stability of family is necessary
Onsite financial counselling, legal services, fines clinics and debt relief services (i.e. Inside Access Project, Case Study 3)	<ul style="list-style-type: none"> High engagement from inmates (word-of-mouth) Available to people in remand Collaboration across services Referral from group education sessions 	<ul style="list-style-type: none"> Funding limitations for continuation and scaling of pilot Accessing certain areas and cohorts in prison Option to 'serve off' fines exists but people need assistance to understand what this means for them

What has been tried before?	What works well?	What are the challenges?
Warm referrals to financial counsellors and lawyers at time of release	<ul style="list-style-type: none"> • Co-case management for a period post-release • Working well in some prisons 	<ul style="list-style-type: none"> • Inconsistency across prisons and states • Requires strong referral pathways and relationships • People in prison may move around – depends on their location post-release
Essential service providers visiting prisons to service their clients in prison (who are not able to access services via traditional channels available)	<ul style="list-style-type: none"> • Proactive action by essential service provider • Ability to wipe debt, set up bank accounts etc, removing ‘middle man’ 	<ul style="list-style-type: none"> • Only known to have occurred at one prison / by one provider
Legal advice and support on income protection and Disability Support Pension	<ul style="list-style-type: none"> • Ongoing support and contact with people in prison to build trust • Group sessions coupled with one-on-one advocacy and assistance 	<ul style="list-style-type: none"> • People often not knowing their super fund, or whether their employer was paying into it
Phone line pilots and digital comms channels	<ul style="list-style-type: none"> • Ability to virtually self-refer to support at some private prisons • Phone lines connecting people in prison to support services are available at some prisons • Increased digital services/access due to COVID 	<ul style="list-style-type: none"> • Long-term campaigning was required to make changes in some states • Different systems across prisons
‘Through-the-gate’ peer mentoring pilot (pre / post release)	<ul style="list-style-type: none"> • Supports social connection and re-integration 	<ul style="list-style-type: none"> • Training and funding required to scale
Fines hardship programs and ability to work-off fines	<ul style="list-style-type: none"> • New hardship program in NSW • Ability to work off fines in some states 	<ul style="list-style-type: none"> • Inconsistent approaches across states • Lack of awareness of fines process among people in prison in Victoria
Bulk Tenancy and Housing Debt projects and pilots	<ul style="list-style-type: none"> • Prevents homelessness upon release • Consistent response and collaboration • Intersect between financial and legal support 	<ul style="list-style-type: none"> • Inconsistent approaches across states
National advocacy networks	<ul style="list-style-type: none"> • Relatively new initiatives, some great research • Cross-sector collaboration 	<ul style="list-style-type: none"> • State-based nuances of corrections systems create complexity



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