Evaluation of the Financial Counselling Program

Odyssey House Victoria

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Executive Summary

The Financial Counselling program was conceived by Odyssey House Victoria in recognition that the ability of people who are alcohol and drug dependent to regain control of their lives, to live independently and to manage their finances is integral to their effective rehabilitation. Many dependent drug users have a history of financial problems and difficulties such as impulsive behaviour with money, a bad credit rating and poor financial literacy, which impacts on their capacity to recover from drug and alcohol problems. Although financial counselling has been part of the community services sector in Victoria for many years, there is no current practice model for people who have experienced significant drug dependence and difficulties assimilating within the community once they have completed their treatment.

In an attempt to fill this gap and to change the way people recovering from alcohol and drug problems approach financial issues, Odyssey House Victoria secured funding from the Westpac Foundation to establish an innovative two-year Financial Counselling program between December 2006 and December 2008. Partnerships with Windana and TaskForce were an integral part of the program as they enabled the participation of a broader client base which made the program more relevant to the alcohol and drug sector.

The program’s primary goals were to empower individuals recovering from drug problems to take control of their own finances and plan for the future; to relieve the stress and pressure related to an individual’s financial situation; to provide clients with information, support and practical strategies that address financial difficulties, and to educate clients, other professionals and the community about finance and debt.

The program combines broad community development philosophy with generic counselling approaches and has developed its own unique approach related to the drug and alcohol context within which it operates. In particular, it incorporates theoretical frameworks, which include theories of addiction, grief and loss and mental health, strengths based approaches to casework, psychological theories, such as behaviourism related to addictions/gambling, and the financial counsellor’s code of ethics and practice principles.

A central tenet of the Financial Counselling Program is that people are viewed from a holistic perspective. This means that addiction and substance misuse are seen as being interconnected with someone’s financial situation. Program components include Casework, the Fine Program, the No Interest Loans Scheme (NILS®), Financial Literacy, Community Partnerships and the development of a comprehensive client data base for research and evaluation.

In February 2007, an external supervisor was employed by Odyssey House Victoria to assist the financial counsellor to develop a formative evaluation design, which aimed to explore the value of the program, to document the program’s processes and where possible, to identify outcomes related to the program’s goals and objectives. The main evaluation methods that were used were interviews and questionnaires with clients and the development of a client data base.
A key evaluation finding was that the Financial Counselling Program was highly valued by clients and that the program appears to have achieved its goal of empowering individuals recovering from drug problems to take supervised control of their own finances and to plan for the future. In particular, the program relieved clients of stress caused by financial and personal hardship and stress related to creditor harassment. The program was also was found to have reduced client’s anxiety regarding their ability to repay their fines. Significantly, clients believed that working through their financial issues was as important to them as working through their drug and alcohol issues. This finding provides support for a holistic, multi-faceted, integrated approach to service delivery, which combines both traditional and non-traditional strategies in drug and alcohol treatment and rehabilitation.

Another finding was that the casework service appears to have been successful in tailoring itself to meet the unique needs of individuals in the program, which includes addressing the complex needs of clients with mental health problems and problems associated with addictive behaviours.

The financial literacy component of the program was generally well received. However, it was found that the content of sessions was too elementary for clients and that the program needed to include information about debt recovery, bankruptcy, and superannuation. The evaluation also found that due to the complex nature of issues, a high number of consultations was needed per client and of a greater duration. The program also entailed a heavy workload for the financial counsellor. A series of recommendations from the evaluation were made.

**Recommendations**

1. It is recommended that Odyssey House Victoria continues to support and promote a holistic, multi-faceted, integrated approach to service delivery, which combines both traditional and non-traditional strategies such as financial counselling and literacy in drug and alcohol treatment and rehabilitation.

2. It is recommended that all financial counsellors who work in the Financial Counselling Program are qualified or working toward qualifications in the areas of alcohol and other drugs and dual diagnosis, and that they have a minimum of five years experience in the field of financial counselling.

3. It is recommended that the content of financial literacy sessions be expanded to incorporate new material, which includes information on debt management and recovery, bankruptcy and superannuation.

4. It is recommended that the financial counsellor assists staff at Windana to find a new Sherriff for the Fine Program operating at ‘The Farm’.

5. It is recommended that the community partnerships with Windana and TaskForce continue to be supported by program staff and Odyssey House Victoria.
6. It is recommended that in light of the work demands placed on the financial counsellor any future research and evaluation related to the Financial Counselling Program be undertaken by a person or group of people other than the financial counsellor.

7. It is recommended that current evaluation findings be used as the basis for the ongoing development of an evidence-based model for the integration of financial counselling with alcohol and drug treatment at Odyssey House Victoria.

8. It is recommended that the State and Commonwealth Governments be lobbied to provide financial counselling services which are co-located at Alcohol and Other Drug treatment agencies. This would allow an integrated model of service delivery for AOD counsellors and financial counsellors, specifically along the lines of the current model practiced by specialist gambling agencies in Victoria.
Introduction

1.1 Structure of the Report

This report is divided into 9 sections. Section 2 describes the program rationale, practice model, goals and objectives, program activities and the overall aims of the evaluation. Section 3 outlines the process and procedures used for conducting the evaluation. Sections 4 to 9 detail the findings from the casework database, case scenarios and questionnaires with clients about casework, the No Interest Loan Scheme, the Fine program, financial literacy, the evaluation of financial literacy sessions and the Westpac community partnership. Sections 10 and 11 provide a discussion of the key findings and recommendations for future development. The appendices include copies of the casework database, the casework questionnaire, the No Interest Loan Scheme questionnaire, the Fine program questionnaire, the financial literacy questionnaire and the evaluation of the financial literacy questionnaire.

2. The Financial Counselling Program

2.1 Rationale

Alcohol and other drug use is prevalent Australia wide. The Australian Institute of Health and Welfare’s report ‘Alcohol and other drug treatment services in Australia 2006-7’ (2008) cites 147,325 treatment episodes from 633 alcohol and other drug agencies in the year 2006-2007. It reports that the main drug of concern for adults seeking treatment is alcohol (forty two percent of treatment episodes), followed by cannabis (twenty three percent of treatment episodes) and opioids (fourteen percent of episodes, including heroin with eleven percent of episodes). The report also highlights that alcohol treatment episodes have increased from 56,076 in 2005-6 to 59,480 in 2006-7.

Many people who present for treatment at alcohol and other drug agencies also have a mental illness. Croton (2007:1) points out that when an individual experiences both a mental health and a substance use disorder, the disorders tend to influence each other in their development, their severity, their response to treatment and their relapse circumstances. He also states that, “Internationally, the past two decades has seen substantial interest and investment in resolving the question of how treatment systems can deliver more effective treatment to people presenting with both a mental health and a substance use disorder.” (2007:1) In Victoria, this interest has culminated in the publishing of the Victorian Department of Human Services 2007 policy ‘Dual diagnosis: Key directions and priorities for service development’, which points out that dual diagnosis is associated with poorer outcomes and increased risks to health and development over time if not treated early and effectively(2007:3).

Odyssey House Victoria has long recognized that the ability of people who are alcohol and drug dependent, including those who have a dual diagnosis, to regain control of their lives is integral to their effective rehabilitation. A significant part of this is people’s ability to live independently and manage their finances. Many dependent drug users however, have a history of financial problems and difficulties such as impulsive behaviour with money, a bad credit rating and poor financial literacy. Many clients also have trouble qualifying for credit, including a credit card,
which makes their rehabilitation back into the community after treatment very difficult. Money for bonds for leases, a month’s rent in advance, car registration, insurance and basic white goods, which are often needed after treatment can easily become triggers for relapse into minor crime, and a return to problematic drug use (Odyssey Westpac Submission 2006: 2).

Problems faced by Odyssey clients are also located in a wider context, with increasing levels of financial hardship in Victoria driving an unprecedented demand for financial counselling services (Financial & Consumer Rights Council Inc. 2008: 6) There has been a significant increase in the number of financial counselling cases within the financial counselling sector during 2007-2008, where the current need for financial counselling services exceeds supply. A demand for services is generally viewed as being triggered by life events such as loss of income, unemployment, family violence; universal factors such as an increased cost in living; behavioural factors such as drug and alcohol problems, and circumstantial factors such as socio-economic status and predatory credit behaviour (Victorian Government State Services Authority 2008: 9).

The figures below reveal the nature of financial hardship that is currently being experienced by people, with a:

- 17% increase in the number of Victorians unable to heat their homes
- 7.85% increase in the number of Victorians going without meals
- 4.02% increase in the number of Victorians unable to pay mortgage
- 3.22% increase in the number of Victorians unable to make minimum credit card payments (Victorian Government State Services Authority 2008: 11).

The Allen Consulting Group report (cited in Victorian Government State Services Authority 2008) forecasts that a demand for generalist and problem gambling financial counselling services will increase by 33.9% in the years 2008-2012. In addition to this, reviews of financial counselling services show high levels of client satisfaction with financial counselling effectiveness. This is primarily related to people being relieved of stress in discovering options they did not know about, and developing skills and knowledge that would allow them to manage longer-term financial stability. (State Services Authority 2007: 12). A study by Schetzer (2007) concerning the experiences of people who seek assistance from financial counsellors, has provided evidence of the important role performed by financial counsellors in assisting socially and economically disadvantaged people in resolving their debt problems. He has found that these problems are often complex and involve multiple debts (2007: viii).

While financial counselling has been part of the community services sector in Victoria for almost 30 years, there is no current practice model for people who have experienced significant drug dependence, and difficulties assimilating within the community once they have completed their treatment. In an attempt to fill this gap and to change the way people recovering from drug problems approach financial issues, in 2006 Odyssey House Victoria applied for, and was successful, in gaining funding from the Westpac Foundation to establish a breakthrough two-year pilot Financial Counselling program between December 2006 and December 2008.
2.2 **Aims**

The original aims of the program were:

1. “To empower individuals recovering from drug problems to take supervised control of their own finances and to enable them to plan for the future.
2. To collect information on effective financial interventions, tailored for alcohol and drug rehabilitation clients, to advocate for relevant policy change to both State and Commonwealth Governments.”
   (Odyssey Westpac Submission 2006: p4)

A number of strategies were also identified in the original submission document, which included:

- To ascertain through action research the financial needs of this client group
- To explore and document all financial options available for the client group
- To educate clients about financial budgeting and planning
- To pilot and evaluate a range of tailored financial options for the client group:
  - set up individual bank accounts for clients and their families
  - establish individual budgets and savings plans for clients
  - pilot a secured loan/savings model with the view of establishing a credit rating
  - access current loan schemes that may be available for this client groups with the view of establishing a credit rating
- To educate clients who, in turn, educate their children about longer term financial planning
- To advocate for long term policy change, based on the outcomes of the project.
- Collaboration with other organisations providing similar services such as Task Force, Windana and Peninsula Health, and the inclusion of clients from these organizations in the financial counselling program.

2.3 **Practice Model**

In its review of government funded financial counselling services, the Victorian State Service Authority describes all financial counselling services as including:

- telephone and face to face information about financial and debt related issues;
- face to face practical case management information and support;
- advocating and negotiating with creditors on clients behalf on issues related to inability to pay household bills, utility debts, credit cards, mortgages, rent, fines and taxes;
- advising on available grants, concessions, sources and available material and other assistance;
- making referrals to other social or legal services (State Services Authority 2008: 11).

Pentland (2006) elaborates further, explaining that financial counselling in Australia has typically included an overall assessment of an individual’s or family’s financial situation, the
identification of options to address financial problems, and an exploration of the implications of available options. This includes:

- the assessment of whether a debt is legally owed
- information on the implications of unpaid bills, debts and fines
- advocacy with creditors and/or assistance with self-advocacy
- assistance to work out payments with creditors
- assistance with budgeting
- information about possible financial assistance
- Information on bankruptcy and debt agreements

(Pentland 2006: 6)

Such activities cover social casework strategies, community education and community development. Underpinning these strategies is a commonly held set of key principles which include providing a service that is free from conflicts of interest and cost free to low income, marginalised and vulnerable consumers (Pentland 2006: 2). Both of these key principles are essential for financial counsellors to qualify for an exemption by the Australian Securities and Investment Commission from licensing obligations under the Corporations Act 2001 (State Services Authority 2008: 7).

In her 2006 study of financial counsellors in Victoria, Barker describes a model of practice known as the developmental financial casework model, which is commonly promoted by financial counsellors in Victoria. Referred to as a hybrid model, it combines broad community development philosophy with generic counselling approaches (Barker unpub: 144). However, within this model individual casework is the primary method of dealing with problems. In particular, financial counsellors share:

- the core values of social justice, self determination and sustainable communities
- a view that individual problems are caused by inadequacies in the socio economic structure
- a belief that there is a role for social, economic and political development work, primarily achieved by collaborating with organisations that engage with this work, and
- a recognition of the need for systematic documentation of casework issues and trends and problems and recommendations for change.

(Barker unpub: 145)

The Financial Counselling program operates within this broad contextual framework, as well as having developed its own unique approach related to the drug and alcohol context within which it operates. In particular, it incorporates other pertinent theoretical frameworks, which include:

- a human rights perspective and belief in people’s fundamental entitlement to a basic standard of living
- theories of addiction
- mental health theory
- grief and loss theory
- strengths based approaches to casework
• psychological theories, such as behaviourism (problems relate to learned behaviour) related to addictions/gambling, and
• the financial counsellor’s code of ethics and practice principles.

The program draws upon these frameworks to make better sense of peoples’ situations; to provide a value base and ethical principles for work and to identify peoples’ strengths, qualities, skills and outside resources that will assist them to address their own problems and gain back some control over their lives. Of particular importance with the client group is the use of a strengths perspective, which operates from the belief that people have the potential for change and that they possess qualities and skills that can enable change to occur (Saleeby 2005).

A central tenet of the Financial Counselling program is that people are viewed from a holistic perspective. This means that financial problems are seen as part of people’s lives but they do not define who people are. In particular, addiction and substance misuse are seen as being interconnected with someone’s financial situation and to a lesser extent, factors such as a person’s lifestyle, how they see themselves and their situation, their relationships with others, their education, health, sexuality and religion. Therefore, casework is not always restricted to a discussion and analysis of financial problems alone. This perspective is reflected in findings from the Victorian Government State Services Authority Review of government-funded services, where fourteen out of 41 submissions said that financial counsellors were increasingly dealing with:

• service complexity across the number areas of financial issues for each client;
• the complexity of credit products in the marketplace, and
• multiple social needs of individuals including mental illness, drug and alcohol, family violence, parenting difficulties, housing instability and refugee resettlement (Victorian Government State Services Authority 2008:11).

It was also recognised that a critical component in the success of the program would be its capacity to tailor itself to meet the unique needs of individuals in the program. Being ‘in debt’ is acknowledged as something that is highly personal and experienced differently by people. Each person’s circumstances and needs are unique, though common causes of debt are acknowledged and examined. For this client group, drug and alcohol misuse itself can be a cause of debt if, for example, it impacts on people’s capacity for employment, their ability to sustain a business, their health or it leads to overspending to purchase drugs. Other causes of debt such as relationship breakdown, a lack of understanding of how to balance income against expenditure, an over-reliance on credit, and lack of knowledge about how to save, are also important considerations and integral to the program’s operations.

2.4 Program Goals

The program aims to change the way people recovering from drug problems approach financial issues by providing financial counselling, support and financial literacy skills. The program’s specific goals are:
a. To empower individuals recovering from drug problems to take control of their own finances and to plan for the future.

b. To relieve the stress and pressure related to an individual's financial situation.

c. To provide clients with information, support and practical strategies that address financial difficulties in the short and longer term.

d. To educate clients, other professionals and the community about finance and debt.

e. To monitor and evaluate the program’s casework, debt reduction, community partnerships, financial literacy and education strategies.

f. To collect information on effective interventions tailored for alcohol and drug rehabilitation clients.

g. To advocate for relevant policy change for both State and Commonwealth Governments.

2.5 Program Components

2.5.1 Casework

The casework model used by the financial counsellor is similar to Pentland’s (2006) practice model as outlined in Section 2:3 of this report. Casework practice follows the principles described in the Financial Counselling Practice Standards (Financial & Consumer Rights Council Inc. 2005). After a referral to the program the financial counsellor will confirm an appointment time, either through a caseworker or with the client themselves. The location and time of the appointment is always made with minimal disruption to the client and their rehabilitation. Appointments can be situated over seven locations, which are based within a radius of 100 kilometres. The initial appointment involves collecting basic demographic data and making a detailed analysis of the client’s financial situation, including their goals for the future. At this stage the financial counsellor is also conscious of establishing a working relationship with the client.

The financial counsellor proceeds to give the client a range of options, which are suitable for the client’s financial situation. At this stage the financial counsellor will also discuss any legislation relevant to the clients’ situation. Once the client has decided which option they wish to take, the financial counsellor then outlines a case plan tailored to meet the option that has been chosen. If the client agrees with the proposed case plan, the financial counsellor and the client will proceed with the case plan until it is completed, or until the client disengages from the service.

The length of time spent on a case varies according to the complexity of cases, the amount of travel involved, the level of client participation in keeping appointments and providing relevant documents requested by the financial counsellor. In Victoria, generalist financial counselling services are funded by the Government for an average of 4.5 hours of service per client (State Services Authority 2008: ix). The length of time between client referral and initial interview with the Odyssey financial counsellor also varies due to the financial counsellors’ workload and client commitments. In Victoria, clients of generalist financial counselling services can wait between fourteen days and ten weeks between referral and initial interview (State Services Authority 2008: 15).
2.52 Debt Reduction

Background

Most people who receive a fine for traffic offences such as speeding, illegal parking, fare evasion and running a red light, pay the fine, although there are people who consistently do not pay their fines. Chapman, Freiberg, Quiggin and Tait (2003: 7) have argued that fines, which are set at levels that people cannot meet, are less likely to be paid than those which are set at levels which are within their means.

Fine defaulting in Victoria is increasing significantly. The Office of The Attorney-General reported in January 2006 that fine defaults were worth $700 million, with approximately 540,000 people having outstanding infringements at warrant stage (Media Release: 2006). By June 2007 this figure had risen to $1 billion dollars (Russell; The Age, June 3, 2007, State acts over $1bn of unpaid fines’). Further, the government is expected to write off more than half a billion dollars of debts as Sheriff’s Operations see little hope of ever recovering the money.

Fine enforcement is costly to the offender. If a warrant is issued for a fine a further $134 is added to the original cost. In addition, there is the cost of the enforcement infrastructure generally. There are 150 sheriffs employed by the government to oversee fine collection (Department of Justice, 2007), not to mention associated costs such as court officials, registry officers, police and imprisonment for non compliance (Chapman, Freiberg, Quiggin and Tait; 2003: 10).

Government Solution

Following recommendations by The Victorian Auditor-General’s Office 2006, the Department of Justice introduced the “Fairer and Firmer Fines” project, in an attempt to make it easier for people to pay their fines. This included a four-month waiver on the additional fees placed on unpaid fines, with defaulters only having to pay the original amount. The Public Accounts and Estimates Committee reports 112,132 defaulters with a total of 360,724 fines took advantage of this offer. The revenue raised was $50 million (Public Accounts and Estimates Committee: Transcript; 20 June, 2006).

The fee waiver preceded the introduction of stricter laws for fine defaulters (Department of Justice, 2006). As well as the imposition of monetary penalties and imprisonment, new sanctions included wheel clamping, suspension of driver's licences and motor vehicle registration, or wage deductions.

The new Infringements Act 2006 also provides opportunity for payment arrangements and consideration of special circumstances of the homeless, as well as people with mental and intellectual disabilities, and drug and alcohol addictions. People with these circumstances can apply for revocation of their fines if they can provide the appropriate documentation from a treating Doctor or Psychiatrist (Attorney-General’s Guidelines to the Infringement Act 2006; Department of the Attorney-General, Vic, 2006).
A Therapeutic Community (TC) Solution

A large number of residents living in a therapeutic community have unpaid fines, which can cause a great deal of financial stress for some residents. However not all residents apply for revocation under special circumstances, even though they might be eligible to do so because they are undergoing rehabilitation for drug and alcohol issues.

There are a number of likely reasons for this. A resident's drug or alcohol usage might not have coincided with the period they incurred their fines. This means that if a residents' unpaid fine was incurred in 1990 and their drug and alcohol usage was between 2000 and 2003, then they would be ineligible to apply on these grounds. Another likely reason is that they may not have been able to get the required letters of support.

Revocation is a daunting and time consuming process. Prior to the Financial Counselling Program being introduced by Odyssey House Victoria, resident's access to a financial counsellor to facilitate the process required for revocation was extremely limited, or non-existent.

The Fine Program was developed as part of the Financial Counselling Program at two therapeutic communities in Victoria: ‘The Farm’ situated at Maryknoll, which is managed by Windana Drug and Alcohol Service; and Odyssey House Residential Service, situated in Lower Plenty. At ‘The Farm’ the Fine Program is open to all residents and at Odyssey House Residential Service the Program is open to Phase1 and Phase 2 residents.

Aims and Objectives of the Fine Program

The main aim of the Fine Program is to provide an opportunity for residents to address their unpaid fines whilst they are residing in a therapeutic setting.

Specifically, the Program's objectives are:

1. To decrease or nullify the debt level of residents and thereby reduce their level of financial stress when they re-establish themselves in the broader community;
2. To encourage and facilitate the process of resident's taking responsibility for their unpaid fines;
3. To reduce the likelihood of residents having their cars seized or their licences cancelled due to unpaid fines, once they have left the therapeutic community. These events can undermine the rehabilitation process, especially in relation to work opportunities, meeting family commitments and involvement in ongoing therapy.
4. To reduce the monies spent on the collection of unpaid fines by Sheriff's Operations, thus incurring an economic benefit to the State.

Establishment Phase

To introduce the program, the financial counsellor contacted the Sheriff responsible for each therapeutic community and negotiated an agreement that would allow residents to count the time they worked in their job function as community work hours. The Financial counsellor also
contacted the local Community Correction Centre, which agreed to allow the therapeutic communities to formally function as worksites for the purpose of building up community work hours.

Residents’ details were then forwarded to the Sheriff who subsequently organised a search for outstanding fines for each resident. The Sheriff then conducted an initial visit with each resident at the therapeutic community and gave details of their fines and a seven-day notice to pay the fine. The Sheriff then returned one week later, formally arrested the resident, and issued the resident with a Community Work Permit detailing the value of outstanding fines and the number of hours to be worked.

Once a Permit had been issued the residents were required to contact the CCC (by phone or in person) within 48 hours. The Community Work Program Manager then conducted a visit to the TC to officially signup residents for their community work. The residents could then begin working off their hours.

**Teething Problems**

There were some initial difficulties establishing the Fine Program because of the distance of the therapeutic communities from Melbourne. Maryknoll is 75 kilometres from Melbourne and Lower Plenty is an outer suburb of Melbourne. Travel time was time consuming and it was difficult for the financial counsellor to coordinate visits with key people, including participants who were not always available for appointments.

Residents at both of the therapeutic communities often had commitments away from the facilities, and were often not there when the financial counsellor visited for follow-up. Other residents were also quite often occupied in therapeutic groups or groups such as parenting skills. These problems were addressed through discussions and negotiation with staff and participants and in a short time the program at both sites ran efficiently. Unfortunately, in the second year of the program, the sheriff responsible for visiting ‘The Farm’, ceased doing so, and at the time of this report has not responded to requests to recommence the program. Therefore, the program has been temporally halted at this site until another sheriff can be sourced.

**2.5.3 Microfinance**

**What is Microfinance?**

Microfinance is the provision of financial services to people living in poverty who are usually excluded from the mainstream financial sector (Planet Finance, Website: 2008). Traditionally, Microfinance has been used to fight poverty in the poorest countries in the world, mainly by lending to people to set up businesses capable of generating income. The concept has flourished since its inception in India in the early 1970’s. Indeed, Planet Finance (Website: 2008) notes that there are 10,000 Microfinance Institutions (MFI) worldwide helping eighty million people.
Conventionally, poverty and Microfinance are not associated with wealthy developed nations such as Australia. However, there is evidence that relative poverty does exist in Australia today. The OECD poverty line is defined as 50% of medium earnings (Saunders: in Stilwell & Jordan 2007: 79), which in Australia equates to roughly $26,000 pre annum. Using this benchmark, the United Nations (2006: 295) has ranked Australia 14th from 18 OECD countries on its’ Human Poverty Index (HPI), with 14.3% or 2.84 million people currently living below the poverty line. According to UNICEF (2007: 6) data, 14.7% or 411,600 children are also included in this figure.

Financial Exclusion

In Australia, people whose income has fallen below the minimum amount that is necessary to meet basic daily needs, invariably find themselves excluded from access to mainstream financial services. Sometimes this can be on the basis of self-exclusion; discouraged by their poverty, people do not have the fortitude, willpower or ability to approach such lenders (Scuttella, & Sheehan 2006: 10). Other people have applied to mainstream providers in the past for loans and have been excluded from borrowing because of a lack of income and assets, and/ or a poor credit rating.

Expensive Alternatives

Many people in financial difficulty feel they have no alternative but to turn to fringe lenders such as pawnbrokers, payday lenders or loan sharks for finance to meet day to day needs or to fund a crisis situation. These alternatives can be costly. A study of pawnbrokers in Victoria found that for a one hundred dollar loan for a month, the average interest rate was between ten and sixty percent (Ayres-Wearne; 2000: 81). However, repeated extensions are common, and if the loan becomes six months the interest rate is between 180% and 360%. The author of the study also found that the longer the goods were pawned, the greater the likelihood that people would not be able to redeem the goods. Often people lost the goods, including all repayments, fees and charges that had been paid.

Similarly, the advent of fringe credit providers such as payday lenders has proved to be financially damaging for people, including the client population of the financial counselling program. Under credit laws in Victoria, payday lenders have historically been able to effectively avoid the forty eight percent interest cap set by the national Uniform Consumer Credit Code (UCCC) by exploiting a loophole which allows exorbitant fees and charges to be made (Department of Treasury: 2001).

Sharkwatch Magazine (June 2007) explains that these lenders were not required by law to include fees and charges in the forty eight percent interest cap. The magazine details one case in which a person was given a loan of $750 at forty five and a half percent interest and the contract included fees of $855. Due to successful lobbying by interested parties, including financial counsellors, this Victorian loophole was successfully closed by the Consumer Credit (Bill Facilities) Amendment Regulation 2007 (the Regulation) to the UCCC in November 2007 (Consumer Affairs Victoria: 2008). Nonetheless, these illustrations demonstrate that when financially marginalised people are able to access credit, they are doing so at great expense.
Regrettably, we have a situation where the poorest amongst us are paying the most for credit.

**Financial Inclusion**

Financial inclusion is not just about poor people being able to access credit. The aim of inclusion is to empower people to make choices that best serve their needs. This is achieved by people engaging in financial participation in situations that they feel comfortable with, which affords them personal dignity, and highlights the notions of self respect and esteem (Brotherhood of St Laurence 2007: 1). Above all, “…consumers, regardless of their financial or household circumstances, must have access to a range of credit products to enable them to fully participate in society” (Kliger 2004: 2).

**Financial Inclusion and Odyssey House Victoria**

There is considerable variation in the employment, education and financial backgrounds of the clients who have had contact with the financial counselling program. As is highlighted in Appendix1, a number of clients have received tertiary education, have run successful businesses or have held well paying jobs prior to developing a substance abuse problem. Some clients have also been in possession of substantial assets and savings before their substance abuse. Conversely, some clients fit a stereotype commonly associated with substance abuse, such as the “street-smart” drug or alcohol addicted person, who has come from a broken home, with little education and inadequate work skills. However, regardless of their background, for most clients who are ready to re-integrate back into the community post rehabilitation, or who are already in the community, their substance abuse has, in one way or another, left them penniless and without basic possessions.

The process of reintegration and staying drug or alcohol free is made significantly harder for people when, at the same time, they have to secure basic material necessities. Added to this, many clients have incurred a bad credit history or are on a low income, making borrowing, or saving money to purchase household items, very difficult. Even people with work skills who are able to find employment have difficulties paying for basic household requirements. The current private market rental stress is adding significantly to this equation. Most people struggle to make ends meet, resulting in budget blowouts when expenses such as dental bills, education costs, car registration or the need to repair or replace whitegoods occur.

**Odyssey House No Interest Loan Scheme (NILS®) Application**

Odyssey House Victoria has long recognised the financial hardship that people face when rebuilding their lives following substance abuse (Odyssey Westpac Submission 2006: 2). In 2006, Good Shepherd Youth and Family Services advised community organisations that it had received substantial funds from the National Australia Bank (NAB), for the expansion of their nationwide Microfinance program, and was seeking expressions of interest. In an effort to lessen the financial stress of the client group, the Financial Counselling Program placed a submission with Good Shepherd Youth and Family Services for it to be accredited as a No Interest Loan (NILS®) provider with the Scheme. The submission, made under the “Special Needs” criteria requested $25,000 in start-up funds.
In September 2007, the Microfinance branch of Good Shepherd Youth and Family Services advised Odyssey House Victoria that its application had been successful, and a Service Agreement was subsequently signed. Over the following months the relevant documents were submitted to the Microfinance branch of the NAB and a $25,000 overdraft facility was established. A Business Application was also submitted to Centrelink’s Deduction and Confirmation Services to enable Odyssey House Victoria to receive repayment from loan recipients who are receiving Centrelink via Centrepay.

**What is Centrepay?**

Centrepay operates by allowing Centrelink, with the borrowers’ permission, to take an agreed fortnightly loan amount from a person’s regular payment before it is deposited into their bank account. Centrelink then electronically deposits the amount into the NILS\(^\circ\) bank account nominated by Odyssey House Victoria.

In July 2005, the fee associated with Centrepay was permanently waived for all accredited NILS\(^\circ\) programs. This saving meant that all NILS\(^\circ\) recipients who are receiving Centrelink have an easy and convenient method of repaying their loans. It also means that NILS\(^\circ\) providers do not incur an administration fee for utilising the service (Ayes-Wearne, & Palafox 2005: v).

**Other Considerations**

The establishment of a relationship between the financial counsellor and the borrower was seen as pivotal in the success of the loan scheme. Therefore, Odyssey House Victoria requests that loan recipients meet with the financial counsellor on a bi-monthly basis to discuss the progress of their loan and any financial difficulties they may be experiencing at the time. A degree of flexibility has also been deliberately built into loan repayments so that they can be varied at any time to suit borrowers’ needs. This includes either enabling a person to pay their loan off more quickly, the suspension of payments for a period of time, or lowering payments to better suit a borrowers’ current situation.
2.5.4 Financial Literacy

“Financial literacy is the ability to make informed judgements and decisions regarding the use and management of money.”

(Financial Literacy Foundation 2007: 1)

Discussions concerning financial literacy have been a feature of the financial counselling landscape since early 2000 when the Consumer Protection Division of ASIC released the Discussion Paper *Educating Financial Services Consumers* (Tennant 2006: 6). Since that time, there has been a plethora of interest, publications, research, and financial literacy packages from the banking sector concerning financial literacy (Pentland 2005: 2); and active engagement from peak bodies such as the Financial Counselling and Credit Reform Association, along with numerous community and church based organisations (Landvoght 2006: 2). In 2005 the Commonwealth Government recognised the complexity of the current financial landscape, and acknowledged that financial literacy is an essential skill for functioning in modern society. It subsequently launched the Financial Literacy Foundation in an attempt to give all Australians the opportunity to better manage their money (Financial Literacy Foundation 2007:1).

Depending on their circumstances, financial literacy means different things to different people. For some people it incorporates an understanding of economics and how financial decisions are affected by the global economy. For others, financial literacy means focusing on basic money management skills such as budgeting. Widdowson & Hailwood (2006: 37) note that a consistent theme of financial literacy involves an individual’s ability to acquire essential knowledge and skills in order to make decisions with an awareness of the possible financial consequences. It also encompasses being able to manage personal finances in changing circumstances. Landvoght (2006:8) outlines the basic assumptions of financial literacy:

- Basic numeracy skills and standard literacy
- Understanding what money is, how it is exchanged, where it comes from and goes
- Understanding basic financial services, financial records, attitudes to spending and saving, and the awareness of the risks of some financial products; and
- Ability to make appropriate choices about finances, understanding consumer rights and responsibilities, and get assistance when things go wrong.

The Adult Financial Literacy Survey undertaken by ANZ in 2008 shows that while Australian adults are generally financially literate, some groups such as young people, seniors, women (particularly older women), and low income earners are significantly behind the rest of the community in financial literacy (ANZ, Media Release; 8 October, 2008). There are a multitude of complex products and services and people in marginalised groups can be highly vulnerable to predatory lenders and insurance sellers. In the absence of financial literacy skills and the ability to exercise choice they are often exploited (Tennant; 2006: 2). Social factors such as drug and alcohol addictions, gambling, unemployment, a culture of consumerism, and mental health issues can add significantly to this equation (The Brotherhood of St Laurence 2004: 4).
Not all low income earners are financially illiterate. The ANZ survey results (2008: 3) show that 19% of people had financial literacy scores that placed them in the top 40% of the population, and 7% had scores that fell in the top 20% of the population. Financial illiteracy is also not confined to these groups as 6% of those with household incomes of $150,000 plus had financial literacy scores that fell in the lowest 20% of all scores. Pentland argues that: “Most low income people are excellent money managers - they have to be! Often they simply don’t get enough money to meet their essential living expenses….out of a Centrelink payment of $250 per week a person will have to pay rent, electricity, gas, phone, food and clothes” (Pentland 2005: 5).

Poor financial literacy and the inability to access mainstream credit can lead to unsustainable levels of personal debt, financial stress and the personal distress (ANZ, 2006:1). However, people with financial literacy skills are better equipped to make the most of their money and the choices that are available to them. They are also more likely to make informed decisions and to be in a better position to achieve their personal goals (Financial Literacy Foundation Fact Sheet, March 2008: 1). For these reasons the decision by the Financial Literacy Foundation and sections of the financial sector such as Westpac (2008) to actively target young people as part of their financial literacy education campaigns is seen as essential. As the Financial Literacy Foundation has acknowledged, “....By putting a few good, basic financial management habits into practice, people will have greater control, less stress and a better chance at having more choices and opportunities in their lives” (Financial Literacy Foundation Fact Sheet, March 2008:2).

### 2.5.5 Other Components

**Telstra cards, Vouchers and Travel Tickets**

The Financial Counsellor was able to obtain from Telstra Hardship a gift of $10,000 worth of Telstra Vouchers for use with clients with outstanding Telstra accounts. The financial counsellor has also obtained $15,000 worth of Telstra phone cards to help keep clients connected with family and friends. The financial counsellor was also able to obtain metropolitan transport travel tickets for client travel.

**Community Partnerships**

The community partnerships with Windana and Taskforce were achieved by the Executive Manager from Odyssey Institute of Studies and Community Services contacting both organisations with the proposal for each organisation to be provided with a part time financial counselling service. This proposal was agreed to by both organisations and the financial counsellor subsequently provided a service at TaskForce one day a week, Windana one afternoon a week, and Windana Therapeutic Community one day every two weeks. If the need arose, the financial counsellor also met with clients outside these set times at locations and times convenient to the clients. The efficacy of the community partnerships is discussed in Section 9.
**Financial Literacy Card Packs**

The financial literacy card packs and cards regarding information for the Financial Counselling Program, the Fine program and the NILS® program were devised by the financial counsellor. Each financial literacy card pack is made up of six cards and contains information on issues pertinent to casework. The topics are debts, money management, superannuation, creditor harassment, gambling and credit card tips.

The cards packs are intended for participants of financial literacy sessions, for display in reception areas and for use as general information for clients. The Fine Program cards and NILS® loan cards are for display in reception areas at Windana, Odyssey House and TaskForce. These cards are displayed in Section 9.
3. Aims of the Evaluation

The evaluation aims to document the development and implementation of the financial counselling program and where feasible, to identify short-term outcomes and provide recommendations for future directions. The evaluation process also aims to contribute to the development of an evidence-based model for the integration of financial counselling with alcohol and drug treatment programs.

3.1 Consultation

3.1.1 Personnel and Ethics

The Financial Counsellor conducted the evaluation under the guidance of an external consultant who was employed by Odyssey House to assist with the development of an evaluation plan and appropriate evaluation tools and oversee the implementation of the evaluation, including data interpretation and analysis. The evaluation was guided by the AASW Revised Code of Ethics (AASW, 2000) related to research protocols and conduct and the National Statement on Ethical Conduct in Research Involving Humans, issued by the National Health and Medical Research Council (NHMRC 1999).

3.1.2 Formative Evaluation

The main purpose of the evaluation was to document and examine the program’s processes and where possible, to identify outcomes related to its goals and objectives. A formative evaluation approach, suited to new programs that are yet to be established was adopted in order to describe the program’s strengths and weaknesses in its first 18 months of operation and to identify areas for improvement. This approach would lay the groundwork for summative evaluations later on, which would be better positioned to examine causality and longer term impact (Marlow 2005: 87). A qualitative rather than experimental design was used for the evaluation, which included a mixture of qualitative and quantitative data collection methods.

3.2. Key issues for investigation

Data collection techniques were developed around key evaluation questions, based on the program’s aims and goals:

*The value of the program*

- In what ways is the program considered valuable and/or useful?
- What are the program’s strengths and weaknesses?

*The program delivery*

- How does the program operate?
- How is the program perceived by clients?
- How does the program assist people recovering from drug problems to take more control of their own finances?
• To what extent has the program been successful in addressing its short-term goals?

The program context

• What are some of the organisational and contextual issues that impact on the program’s delivery and its effectiveness?

3.3 Data Collection and Methodology

A range of evaluation tools was developed over time as the program evolved. Data collection techniques took place between April 2007 and August 2008. These are described below.

a. Casework Records

All substantive client records were kept as a hardcopy file which contained the necessary forms required to complete a case plan such as an Intake sheet, Release of Information form, copies of relevant documentation such as debts, and file notes that record all service delivery, client and creditor contact. Demographic data and all service delivery, including time spent on each service, and distance and time involved with travel, were entered by the financial counsellor into a purpose built database. For the purpose of the evaluation all data entry into the database was ceased on 31 August 2008. One hundred and eighty five episodes of care have been registered with the database. Some information from the database was analysed using the Statistical Package for the Social Sciences (SPSS) Version 12.0.1. Fifty-eight short interventions, or cases that were less than one hour in length, were recorded on individual intake sheets.

b. Casework Questionnaire

The financial counsellor in collaboration with the evaluation supervisor developed a set of questions focussed on client’s experiences of casework. The questionnaire was designed as a structured interview to be conducted by the financial counsellor. The instrument was used to capture client thoughts on the efficacy of the program, their experience with the program, their thoughts on credit implicit to their rehabilitation, and how they viewed their financial situation in the present and their hopes for the future. Thirteen interviews were conducted.

The type of sampling that was undertaken for the interviews was non-probability or purposive sampling. By using this sampling method, the financial counsellor sought to gain an information rich sample, rather than aiming for representativeness in the sample participants who were willing to participate in the evaluation were selected for their typicality and common characteristics (Patton, 2001). The questionnaire is presented in Appendix 2. Data from questionnaires was collated and analysed to discover emerging themes related to the program’s value, its delivery and context (Strauss & Corbin, 1990). These themes are reported in Section 5.

c. Case Examples

Five case examples were developed from the completed casework questionnaires. Each example was chosen to illustrate the range of reasons that clients sought financial counselling and the different paths and journeys their lives had taken, which had an impact.
on their financial situation. They were also chosen to describe the different casework activities undertaken by the financial counsellor in her day to day role. The case examples provide some insight into the relationship between a financial counsellor and client, and the importance of trust within that relationship. The case examples are presented throughout Sections 4 to 9.

d. The Fine Program Questionnaire

The financial counsellor and evaluation supervisor developed a set of questions focused on resident's experiences of the Fine program. The Fine Program questionnaire is attached in Appendix 3. The financial counsellor administered the questionnaire to nineteen residents either as part of their casework meeting, or in a group setting. For practical reasons, the questionnaire was administered at different stages for each resident, while they completed their work hours. The questionnaire was designed to be user friendly and took residents no more than ten minutes to complete. Residents were encouraged to respond honestly to all questions. All questionnaires were returned. Data from the questionnaires was collated and analysed. Comments that residents made during the completion process were also recorded. The key themes that emerged are presented in Section 4.

Other monitoring and recording included the financial counsellor:

- Checking community work permits in order to establish the total dollar amount of fines for each resident;
- Checking community work permits to establish the total number of hours to be worked for each resident;
- Recording the total number of participants in the program;
- Recording the combined total dollar amount for all of the residents;
- Recording the combined total amount of hours for all residents.

e. No Interest Loan Scheme (NILS®) Questionnaire

The financial counsellor and evaluation supervisor developed some key questions related to the No Interest Loan Scheme. The No Interest Loan Scheme questionnaire is attached in Appendix 4. The questionnaire was given to twenty-one clients. Originally the questionnaire was to be given to all clients at the two month interview stage. However, due to circumstances such as client employment, new motherhood and geographical distance - some clients resided in Wangaratta, Ballarat and Canberra - the questionnaires were administered at different times and in different ways. Further, the process of repayment had progressed smoothly for the majority of the clients, and the financial counsellor did not wish to unnecessarily disrupt client lives by requesting they travel for another interview. Five questionnaires were mailed to clients, six questionnaires were conducted by phone interview, eight questionnaires were administered at the time of the loan interview, and two questionnaires were administered at the two month interview stage. A total of nineteen questionnaires were returned. Data from the questionnaires was collated and analysed and the key themes that emerged are presented in Section 6.
f. Financial Literacy Questionnaire

The financial counsellor and evaluation supervisor developed a set of questions for clients about their experience and understanding of financial literacy. The Financial Literacy questionnaire is attached in Appendix 5. The questionnaire was given to twenty-six participants following a financial literacy session at ‘The Farm’ in July 2008. Clients were asked to complete the questionnaire over the weekend and leave with the resident manager for the financial counsellor to collect the following Monday. A total of twenty-two questionnaires were returned. Data from the questionnaires was collated and analysed. The key themes that emerged are presented in Section 7.

g. Financial Literacy Evaluation Questionnaire

The financial counsellor and evaluation supervisor developed a set of questions for clients, which would provide information about their experience of the financial literacy program. The Financial Literacy Evaluation questionnaire is attached in Appendix 6. The questionnaire was given to twenty-six participants following a financial literacy session at ‘The Farm’ in July 2008. Clients were asked to complete the questionnaire over the weekend and leave with the resident manager for the financial counsellor to collect the following Monday. A total of twenty-three questionnaires were returned. Data from the questionnaires was collated and analysed. The key themes that emerged are presented in Section 8.

h. Topics for the Financial Literacy Session

The topics for the financial literacy session were decided in a meeting between the financial counsellor and the session trainer. Due to a lack of prior knowledge regarding the financial literacy capabilities of the participants, it was decided that the level of financial literacy information provided would be fairly basic and centred around saving goals, spending leaks and money management. It is anticipated that feedback from participants via the evaluation questionnaires will help establish a benchmark for future sessions.

3.4 Constraints and Limitations of the Research Methodology

There were a number of limitations within the evaluation process. Firstly, due to limited resources, it was not possible to undertake an independent external evaluation of the program. This meant that although an external supervisor was employed to assist the financial counsellor in the development of an evaluation design, methods of data collection and the analysis of data, the overall evaluation including the administration of data collection was primarily the responsibility of the financial counsellor. Although every effort was made by the financial counsellor to ensure that people were comfortable with the evaluation processes involved, it is not possible to know how comfortable people felt expressing any views that might have been critical of the program.

Secondly, due to time and resource constraints, the participant population was restricted to clients of the program and it was not possible to draw on a broader population sample such as other Odyssey House Victoria staff and key stakeholders such as Windana and TaskForce.
Thirdly, an impact evaluation, which would measure the impact of the program over a period of time, was not possible. This type of evaluation was not appropriate for a new program and there was an absence of pre-program data for comparison purposes. An impact evaluation would also require additional resources and time because of the difficulties in identifying and controlling the complex and numerous variables related to drug and alcohol issues.
4. Findings: The Fine Program Resident’s Questionnaires

4.1. Questionnaire Responses

Residents were asked a series of questions about the Program.

Table 1: The number of residents who were worried about how they would pay their fines

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<thead>
<tr>
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<tbody>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
</tr>
<tr>
<td>Disagree</td>
<td>0</td>
</tr>
<tr>
<td>Undecided</td>
<td>0</td>
</tr>
<tr>
<td>Agree</td>
<td>4</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>15</td>
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</table>

Table 1 shows that out of nineteen residents all residents were worried about how to pay their fines before they joined the Program. When asked if they were worried about how they were going to pay their fines before they joined the fine program, fifteen out of nineteen residents strongly agreed and four residents agreed.

Other comments volunteered were:
- I’m so glad I can do this…I never thought I would be able to pay my fines
- These have been hanging over my head for years
- I’ve dodged the sheriff that many times…I had no money to pay my fines

Table 2: The level of financial stress of the residents after they had commenced the Program

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<tbody>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
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<tr>
<td>Disagree</td>
<td>0</td>
</tr>
<tr>
<td>Undecided</td>
<td>0</td>
</tr>
<tr>
<td>Agree</td>
<td>6</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>13</td>
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</tbody>
</table>

Table 2 indicates the level of financial stress experienced by residents after they had commenced the fine program. Residents were asked if they had decreased levels of financial stress since they joined the program. All residents agreed that their financial stress levels had decreased since joining the fine program, with thirteen residents strongly agreeing that their financial stress levels had decreased.

Some residents said:
- All my money went to drugs…I was never gonna pay my fines before I came in here…it’s such a relief to know I can get rid of them
• *This has been great for me, even though I have drunk most of my money, these are my only debts. I hate being in debt...it makes me stressed. I'll be leaving with no fines and I'll be debt free, so I'm really happy about it*

• *It's great...feel lucky*

**Table 3: Residents' ease of focusing on their therapeutic issues since joining the Program**

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<tbody>
<tr>
<td>Strongly Disagree</td>
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<tr>
<td>Disagree</td>
<td>0</td>
</tr>
<tr>
<td>Undecided</td>
<td>2</td>
</tr>
<tr>
<td>Agree</td>
<td>10</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>7</td>
</tr>
</tbody>
</table>

Table 3 illustrates if the residents found it easier to focus on their therapeutic issues since joining the fine program. When asked if it was easier for residents to focus on their therapeutic issues since commencing the fine program, ten residents agreed, seven residents strongly agreed and two were undecided.

Other comments were:
- *It's taken a load of my mind, fines are just the worst thing...they just won't go away*
- *I'm glad I'm able to do both, the therapy is really important to me...it's why I'm here in the first place...getting rid of my fines is an added bonus*
- *It makes it easier for me to concentrate on the hard stuff, not having to worry about fines...I hate fines*
- *The way the program works...you don't even have to worry about it...I'd be working in my job function anyway*

**Table 4: Residents' feelings about taking responsibility for their financial problems**

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<tbody>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
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<tr>
<td>Disagree</td>
<td>0</td>
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<tr>
<td>Undecided</td>
<td>0</td>
</tr>
<tr>
<td>Agree</td>
<td>6</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>13</td>
</tr>
</tbody>
</table>

Table 4 shows resident's feelings regarding taking responsibility for their financial problems by entering the fine program. Residents were asked if they were happy to take responsibility for their fines. The responses were positive. Thirteen residents strongly agreed and six residents agreed that they were happy to take responsibility for their fines.

Some other comments were:
- *I've $6000 in fines...I've changed so much...so's my attitude...I'm really lucky I've had the opportunity to do community work and take responsibility*
• Rehab has made me a lot more responsible…it makes you think about things…for so long I didn’t care about the consequences…now much more mindful
• I’ve been a drug addict for so long…you get stuck in a lifestyle…I’ve never been responsible ‘bout anything. So this has been good for me

Table 5: Resident’s thoughts about the financial rewards of the Fine Program

<table>
<thead>
<tr>
<th>Paying my fines by community work in the TC will make it easier for me financially when I leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>Disagree</td>
</tr>
<tr>
<td>Undecided</td>
</tr>
<tr>
<td>Agree</td>
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<tr>
<td>Strongly Agree</td>
</tr>
</tbody>
</table>

Table 5 shows whether residents feel that paying their fines by community work in the TC will make it easier for them financially when they leave. Fifteen residents strongly agreed and four residents agreed that it would be financially easier for them when they left the TC.

One resident had this to say:

• I’m a plumber and I also do session work teaching at TAFE. I lost my licence for being over the limit in 2006. I need my licence back for work …have to have an interlock device fitted. I cashed in my long service to pay $5000 of fines but they sprang a couple of more fines on me that I didn’t know about…had no money to pay for them ‘cos of my drinking…it was out of control. Since I’ve been here, Odyssey has paid for my drink driving course and my assessment for suitability to get my licence back. They won’t give me my licence ‘til all my fines are paid. So this program is a godsend to me. It means I can start working straight away when I leave and get my life back on track.

Other comments were:

• Great! One less thing I have to do when I leave
• I didn’t know I would be able to do this while in rehab…it’s such a help

Table 6: Resident’s thoughts on the importance of the Fine Program

<table>
<thead>
<tr>
<th>Working through my financial situation is as important to me as working through my drug and alcohol issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>Disagree</td>
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<tr>
<td>Undecided</td>
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<tr>
<td>Agree</td>
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<tr>
<td>Strongly Agree</td>
</tr>
</tbody>
</table>
Table 6 shows whether residents thought that working through their financial issues is as important to them as working through their drug and alcohol issues. All nineteen residents responded positively. Ten residents strongly agreed and nine residents agreed.

Additional comments made by residents were:

- It all helps.
- My drug use has made my financial situation pretty stuffed, the two kinda go together.
Case Example 1

Lauren W

Background

Lauren is a 27 year old female who has been a resident of Odyssey House for 11 months. Lauren is a qualified social worker and has an employment history in juvenile justice and administration. She has a long history of cannabis use (14 years) and has also used amphetamines (6 years) and alcohol (3 years). Her goal is to graduate from Odyssey House and rejoin the workforce and eventually save enough for a deposit on her first home. When I first saw Lauren I was struck by her level of financial literacy. She had a credit card debt of $2000 and a personal loan for $8000. Both debts were covered by insurance but Lauren was not sure about the terms. I contacted the insurance companies and was able to reassure Lauren that the loan is covered indefinitely and the card is covered for eighteen months. By taking out insurance Lauren has avoided the pitfall most residents carrying credit debt fall into. She is able to enter into rehabilitation knowing that her debt is being serviced for the duration of her stay, and thereby avoid creditor harassment, legal proceedings and an adverse listing on her credit file.

Lauren was also wishing to access her superannuation under Hardship Provisions to pay for dental work for a painful chronic congenital tooth condition that she was extremely self conscious about, and embarrassed by in social situations.

Casework Activity

I discussed with Lauren the pros and cons of accessing her superannuation and the level of tax she would pay on the lump sum. I also discussed the affect it would have on Centrelink and her yearly tax assessment. I also discussed with Lauren the need to consider, in light of her addiction issues, the temptation of receiving a lump sum, and using it to fund her addictions. Lauren was adamant the lump sum would not be a temptation in this regard. I discussed with Lauren the paperwork which would be needed for the application. I then assisted Lauren with the application process and she was able to access the $3900 needed for completion of her dental work and a further $1200 to assist her with “setting up” expenses when she leaves the Therapeutic community (TC).

Lauren had this to say about her situation:

“Seeing you has been so helpful….Even though I’m a social worker I found it so hard to contact these companies. I couldn’t handle waiting on hold for so long and would get frustrated and hang up. I feel a bit depressed about my financial situation…2 years ago I had enough for a deposit on a house but blew it in 3 months. It will take about 2 years to clear the debt and start saving for a deposit. Buying a house, having everything I need for it, and security is very important to me. As a kid my Mum had several relationships and she lost 2 houses and we had to live with my Nana for three years while waiting for a Commission house. Mum had to sleep with Nana because my brother and I were too old to share a room and it was only a two bedroom house. I’ll never forget those times and how insecure they made me feel.”
Thanks for giving me the extra support I needed to get things done. I feel more confident to deal with my financial situation now and know that I can always contact you if I need to. I’ve taken in what you said and I won’t spend that extra $1200 until I need it.”

N.B. I saw Lauren at the TC three weeks later and her braces were fitted. She was looking forward to being pain free at the completion of her treatment.
5. Casework: Findings from Database, Statistical Analyses and Structured Interviews

5:1 Financial Counselling Casework Database

The financial counselling database (Appendix1) provides statistics related to travel, the total amount of time spent on each case, gender, service activity, case outcome, cause of financial difficulty, drug of choice, education level, household type, housing tenure, income level, income source, financial issues, psychiatric medication, mental health issues, pharmacotherapy, referral source, suburb of clients and reason for case closure.

The database shows that 185 episodes of care were recorded and 176 clients were seen by the financial counsellor. Nine clients had more than one episode of care. The financial counsellor travelled 11,191 kilometres to and from client appointments. The amount of time the financial counsellor spent travelling to and from to client appointments was thirty five days. 156 cases were closed at the time of writing this report and twenty nine cases remained open. In regard to the closed cases, eighty five cases had their goals reached fully; twenty eight cases had their goals reached substantially; forty two cases had their goals reached partially and two cases recorded that no goals were reached. Reasons for closure varied, including ninety seven case plans being fully completed; forty three clients ceasing contact with the financial counsellor and sixteen clients moving away from the area.

The overwhelming cause of financial difficulty was addictive behaviour, with all 185 cases recording addictive behaviour as the main cause of financial difficulty. The next most commonly reported cause of financial difficulty was inadequate income, which was reported in 165 cases and unemployment, which was reported in 145 cases. Other causes of financial difficulty were divorce or separation, reported in 39 cases, mental health issues reported in 28 cases, and illness or accident, which was reported in eighteen cases.

The most commonly identified drug of choice by clients was heroin with sixty one cases recorded. This was closely followed by alcohol with fifty one cases recorded. Other significant drugs of choice were cannabis which was reported in 26 cases, amphetamines reported in 23 cases and methamphetamine or “Ice”, which was reported in fourteen cases. Twenty seven clients stated they were receiving pharmacotherapy such as methadone, antibuse and suboxone.

Out of 185 cases, ninety two clients or half the total number of clients disclosed that they had mental health issues. The most commonly reported mental health issue was depression, which was reported in 43 cases, followed by anxiety which was reported in 21 cases. Nine clients identified as having drug induced psychosis; five clients said they had schizophrenia; four clients stated they had a borderline personality disorder and four clients stated that they had ADHD. Of the ninety two clients who stated they had mental health issues, nine clients had had at least one suicide attempt and two clients had episodes of self harm. Not all clients who identified as having a mental health issue were receiving medication. Fifty five clients were taking psychiatric medication.
In relation to education, 103 clients stated they had not completed secondary college. Thirty two clients had a tertiary or post graduate qualification; eighteen clients said they had completed secondary college; eighteen clients had a trade qualification and fourteen clients stated they had a TAFE qualification.

Sixty three clients were living in public housing, including forty clients who were residing in supported accommodation. Sixty clients were living at a therapeutic community; twenty nine clients were residing in private rental; fourteen clients were living rent free; thirteen clients were boarding and five clients were purchasing their own home.

The vast majority of clients, which was 157 clients out of 185 clients, had incomes within a range of $10,400 - $15599 per year. 163 clients identified Centrelink as their main source of income, with 111 clients receiving Newstart; twenty seven people receiving a Disability Support Pension, nineteen people receiving Parenting Payment Single; four people receiving Parenting Payment Partnered, and one person each receiving the Youth Allowance and a Carer’s pension. Other sources of income included eleven clients who were employed, one client receiving income insurance and one client receiving income from the Transport Accident Commission (TAC).

Most clients identified more than one issue as the reason for seeing the financial counsellor. Seventy nine clients stated creditor harassment; forty six clients proceeded with a credit history check; forty three clients had fines; forty four clients had rental arrears; thirty eight clients had telephone debts; thirty five clients had personal loan debts (including payday lenders and pawnbrokers); twenty two clients requested a fine revocation; twenty one clients had issues with credit cards, twenty clients presented for money management and budgeting and nineteen clients required help with accessing their superannuation.
5:2 Number of days between referral and Initial Interview.

Chart 1: Number of days between referral and Initial Interview

Chart 1 indicates the number of days between client referral and the first client face to face interview with the financial counsellor. Fifty four clients out of 185 were seen by the financial counsellor on the same day as referral, and seventy eight clients or forty two percent of clients were seen by the financial counsellor within four days of referral. The average length of time between referral and initial interview was six and a half days.

5:3 Hours spent in direct casework

Chart 2: The number of hours the financial counsellor spent in direct casework

This chart shows that the financial counsellor spent 994.1 hours in direct casework with 185 episodes of care. The average length of time per episode was 5.37 hours.
5:3 Statistical Analyses of Aspects of the Database

The independent samples t-test compares means for two groups of cases. An independent samples t-test was used to examine the mean differences in time in consultations (minutes) and number of consultations for clients with and without a dual diagnosis. Table 1 shows that on average, clients with a dual diagnosis have significantly more time in consultations ($M=267.28$ minutes) compared to clients without a dual diagnosis ($M=214.10$ minutes) ($t (181) = 2.10, p<.05$). In addition, clients with a dual diagnosis have significantly more mean number of consultations ($M=9.38$) compared to clients without a dual diagnosis ($M=7.27$) ($t (181) = 2.32, p<.05$).

Table 1: Mean time in consultation and number of consultation for clients with and without a dual diagnosis

<table>
<thead>
<tr>
<th>Diagnosis</th>
<th>Time in consultations (mins.)</th>
<th>Number of consultations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>Mean</td>
</tr>
<tr>
<td>Dual diagnosis</td>
<td>68</td>
<td>267.28</td>
</tr>
<tr>
<td>Single diagnosis</td>
<td>115</td>
<td>214.10</td>
</tr>
</tbody>
</table>

A one-way ANOVA compares means for three or more groups of cases. A one-way ANOVA was used to examine the mean differences in time in consultations (minutes) and number of consultations across different case outcome categories. Table 2 shows that on average, open cases have more time in consultations and more number of consultations compared to other case outcomes, however, this difference is not significant (time in consultation: $F (4, 178)= 1.59, p>.05$; number of consultations: $F (4, 178)= 1.65, p>.05$).

Table 2: Mean time in consultation and number of consultation across case outcome categories

<table>
<thead>
<tr>
<th>Case outcome</th>
<th>Time in consultations (minutes.)</th>
<th>Number of consultations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>Mean</td>
</tr>
<tr>
<td>Goals reached fully</td>
<td>84</td>
<td>251.273</td>
</tr>
<tr>
<td>Goals reached substantially</td>
<td>28</td>
<td>189.4643</td>
</tr>
<tr>
<td>Goals reached partially</td>
<td>42</td>
<td>209.6429</td>
</tr>
<tr>
<td>Open</td>
<td>27</td>
<td>272.4074</td>
</tr>
<tr>
<td>No goals reached</td>
<td>2</td>
<td>112.5000</td>
</tr>
</tbody>
</table>
5.4 The Casework Questionnaire

Table 7: Helpfulness of financial counsellor

<table>
<thead>
<tr>
<th>Do you think seeing a financial counsellor has been helpful?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely</td>
<td>4</td>
</tr>
<tr>
<td>Yes</td>
<td>9</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 7 shows whether participants thought that seeing a financial counsellor had been helpful. Four out of thirteen participants reported that seeing a financial counsellor was extremely helpful. Nine out of thirteen participants reported that seeing a financial counsellor was helpful.

Other comments by participants were:

- Absolutely… sorted all my finances out… was all too much for me… too overwhelming… I didn’t know how to go about it
- Extremely… now debt free for first time in 11 years… couldn’t have done it without your help
- Yes. Wouldn’t have known where to start… made process a lot simpler… hard to deal with it myself
- Yes. It’s really hard doing it on my own. Good to bounce back and get some advice… reassuring
- Absolutely… I’ve been putting things off… used to be able to handle things myself… It’s part of my addiction not dealing with anyone… It’s been playing on my mind… needed extra support to look at issues
- Yes… less stressed. Starting to understand it all… was getting on top of me. Before I saw you I was staying awake at night
- It’s been highly important to sort out financial matters and easing my anxiety around it
- Yes… because of the situation I have been in… you have helped me a great deal to sort out a problem which has affected my life
- Yes. Relief of financial burden and stress…. being able to talk to someone… come away feeling very good

Table 8: Provision of information and Options

<table>
<thead>
<tr>
<th>Have you been happy with the information and options that have been provided to you as part of this service?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Extremely</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

Table 8 shows whether or not participants were happy with the information and options that had been provided to them by the financial counsellor. Three out of thirteen participants were extremely happy with the information and options provided to them and ten participants were happy with the information and options provided to them by the financial counsellor.
Other remarks included:
- Yes. Haven't been overloaded
- Extremely...so grateful
- Yes. Very good...haven't been as depressed

Table 9: Confidence in dealing with future financial issues

<table>
<thead>
<tr>
<th>Do you feel more confident to deal with your financial issues in the future?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>13</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 9 shows whether or not participants believed they would be more confident in dealing with their financial issues in the future. All thirteen participants said they would be more confident in dealing with their financial issues.

Additional remarks by participants were:
- Yes. Budgeting...can do it and pay back bills
- Yes. Feel confident to make call or address whatever account comes up...used to put in too hard pile
- Yes. Now I don't have as many. Don't panic about it now
- Yes. I'm not scared anymore
- Yes. I can call you anytime. I'm not going to bury my head in the sand anymore
- Yes. I'm doing tax this week...Probably get a debt but it's getting things done irrespective of outcome. I might have to pay them some money, but if so, then so be it
- Yes. Identifying old behaviours that could lead me to financial disaster...and better management with money

Table 10: Access to Credit

<table>
<thead>
<tr>
<th>Are you able to access credit such as a bank loan or credit card?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
</tr>
<tr>
<td>Already have one</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 10 shows whether or not participants were able to access credit such as a bank loan or credit card, while Ten participants stated they were not able to access credit such as a bank loan or credit card, two participants said they already had a credit card and one participant responded that they were able to access credit such as a bank loan or credit card.

Some further responses were:
- No...bankrupt
- No....never had credit...just got NILS loan
- No. I’m listed...but when I pay the full and final amounts on my debts I should be
- Yes...clean credit history
- No....listed
• No...bad credit rating
• No...’cos I don’t have a job...my credit rating is fine
• No...on DSP
• I’ve got a supplementary credit card limit of $2500. I’m sure in the future if I was working...not a problem getting loan because I’m not in default
• No...not without me working

Table 11: Participants view of value of credit for their rehabilitation

<table>
<thead>
<tr>
<th>Do you think being able to access credit would help with your drug and alcohol rehabilitation?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7</td>
</tr>
<tr>
<td>No</td>
<td>6</td>
</tr>
</tbody>
</table>

Table 11 shows participants responses when asked if they thought being able to access credit would help with their drug and alcohol rehabilitation. Seven out of thirteen participants said accessing credit would help their drug and alcohol rehabilitation and six participants said it would not.

Additional comments were:
• No. I would need stuff for household goods but don’t want to access credit for them...can get it from crisis services
• Definitely...would like to buy a car, and bond and rent for setting up a house
• Yes...I really need it
• I’m about to fill out a Seg 1 for OOH...need financial assistance but not credit like before...need household goods and clothes
• No. I’ve accessed my super...paid debts and paid for my course fees for Nursing
• Would be very hesitant to now use credit to support myself
• No. I think credit is really dangerous

The participants who said that accessing credit would help with their drug and alcohol rehabilitation were asked what they would buy if they did access credit. Replies varied between participants. Three participants responded they would buy a car, three participants said they would buy varying household goods such as a television, stereo, bed, linen and towels, one resident stated he would use credit for dental work, sports gear for the children and for food.
Chart 3: Participant's feelings about their financial situation

Chart 3 shows participant's feelings in regard to their financial situation. Participants were asked how their financial situation made them feel. Thirty eight percent felt bad or depressed about their financial situation and seven percent felt stressed. Thirty one percent said they were more optimistic about their financial situation, and eight percent said they felt free, eight percent reported feeling confident and eight percent stated they were relieved about their financial situation. A further seven percent said they felt stressed.

Further comments were:

- **Lousy but quite comfortable with it…can’t abuse credit**
- **Was hopeless before… now I’m really hopeful that I can learn to manage myself**
- **Better now that everything is all neat and tidy. I don’t have to be worried all the time that people are going to be chasing me**
- **Free. Had these debts hanging over me for 8 years…maxed cards in London**
- **More relaxed…less stress and anxiety…more manageable**
- **Bit stressed…but will sort it out. Things just take time**
- **Comfortable now debts are gone…wasn’t happy…it’s a relief!**
- **Confident. I know I can get a job and I know where I stand financially. I was scared before**
- **Relieved. I think taking action to pay off debts has been very rewarding. It took a while but the instant gratification thing we all want but I didn’t get, has been good for me**

Table 12: Can participants change their financial situation

<table>
<thead>
<tr>
<th>Are you able to change your financial situation easily?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7</td>
</tr>
<tr>
<td>Take Time</td>
<td>2</td>
</tr>
<tr>
<td>Quite Hard</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
</tbody>
</table>
Table 12 shows participants’ responses when asked if they were able to change their financial situation easily. When asked if they were able to change their financial situation easily, seven out of thirteen participants stated they would be able to change their financial situation easily. Two said it would take time, and two participants said they could not change their financial situation easily and one participant said it was quite hard to change their financial situation.

Some other comments were:

- I used to work all the time...my back went...can’t work at all. I’ll probably never work again...I need another 2 operations
- Yes. I can get a job that I enjoy...have lots of work skills....secure financial future because of potential earnings
- Yes...homestay kids and work
- It will take some time...I am working now, so once I have paid off my debts I can start saving for my goals
- Yes. No debts now and I can work, and I can budget a lot better ‘cos I don’t want to be like before
- Yes. Have done with accessing super to pay my debts...can get work easily...maybe recruitment or sales
- When I start working
- No. But I’m OK with situation as it is
- I’m job ready. Take me about 2 years to clear debt and save
- Yes. Have accessed super for mortgage and financial hardship, state trustees and tax rebate with financial counselling guidance...once employed I can earn a good income
- Debt free....so more options. Will be able to set up own independent living arrangement when I finish course
- I think it’s going to be quite hard for me now. I’ll have to manage all my money really carefully and set really big boundaries on spending
Case Example 2

Meri C

Background

Meri is 21 years old and first appeared for financial counselling with her partner C, also 21. She told me she had ceased using ‘ice’ 5 months ago and she was still having occasional peripheral visions, and rare thoughts about harming people. She is seeing a Psychiatrist. Her partner ceased using ‘ice’ not long prior to this visit, and was under daily care by the area Crisis Assessment Team (CAT), due to drug induced psychosis. Meri stated he was occasionally violent and we discussed the issues surrounding this. In a future appointment she brought in her 19 year old brother ‘T’, who had ceased using ‘ice’ in the week prior to the appointment. She stated he was working, but homeless, and she had taken him in. He was quiet, but highly emotional.

Casework Activity

Meri was highly articulate, capable and motivated; she was the ‘backbone’ of this household. I saw her 7 times over a period of 4 months. She had both a small credit card and personal loan debt for which she had made payment arrangements. I discussed with Meri the possibility of being ‘listed’ on her credit reference file because of these unpaid debts. Meri completed a copy of her Credit Information File and was happy to receive it back 2 weeks later and find out that she was not adversely listed by her creditors.

Meri also had fines worth $850. After discussing the process and procedures involved Meri decided to apply for a revocation of her fines due to the Special Circumstances of drug addiction and mental health issues. I assisted her with this process. This included obtaining a copy of her fines; explaining the documentation she would need, such as a letter from a Treating Doctor or Psychiatrist, and a support letter from her AOD worker at Taskforce. I also explained the legal steps taken by the Infringements Court as they moved her application through the various stages required.

After Meri received the letters we completed the application process and following a period of time, she received correspondence from Special Circumstances stating she had been successful with her application to have all her fines revoked. 

Meri had this to say about her situation:

“I was born in America to a mother who used anything she could get her hands on, and my father was an alcoholic, although he hasn’t touched a drop for 16 years now. When I was 7 years old my mother told me that my father was dead and that at age 7 all girls get new fathers. She took my brother and me to live in Australia where she hooked up with my stepfather.

I started drinking alcohol at 13 when I found out my father was still alive, smoking cannabis at 14, and using ‘ice’ in Year 11. In Year 12 I was doing coke with my mother. During that year my mother went to live in America for 2 years, and left me to care for my step brothers and
sisters who were aged 2, 4 and 5 at the time. I managed to complete VCE and then some of my degree.

I used drugs, especially ‘Ice’ until this April this year and I also got heavily into benzo’s as well… I ended up with mental health issues. I am **determined** that I will not get like my mother. She has come back from America and is now a speed head because she can’t afford the coke prices here…I can’t stand it!

I successfully detoxed from everything in April this year and have been drug free since… although I still took prescribed medication for my psych issues for a while… I don’t even take that now. I’ve got a full time job and a place to live. I’m going to start my degree again next year. I’m turning my life around and I want all of us to remain drug free… which we have so far… I just want some normality in my life and not have to live like I did anymore… being able to get rid of the fines from my old life has been great… both financially and emotionally.”
6. Findings from the No Interest Loan Scheme Questionnaire and Database

6:1 Number of NILS® loans

Chart 4: Number of NILS® loans and Amounts Borrowed

Chart 4 shows the number of NILS® loans which have been given since the program commenced and the amount of money borrowed by clients. Twenty one NILS® loans have been given during the period January 2007- August 2008. Loan amounts range from a low of $151 to a high of $1000. Six clients have borrowed the maximum amount of $1000. The total figure borrowed is $14,932.58, with an average loan amount of $711.07.

6:2 Default rate of NILS® loans

Chart 5: Default rate of loans

Chart 5 shows the default rate of the NILS® loans. Ninety five percent or twenty clients are repaying their loans. It also shows that five percent or one person has defaulted on repaying their loan.
6:3 Items Purchased with NILS® Loans

Chart 6: Items Purchased With NILS® loans

Chart 6 shows the items that were purchased by clients with their NILS® loans the details of multiple purchases that have occurred. The most commonly purchased item was furniture with six clients using their loan for this purpose. The next most commonly purchased items were a DVD, stereo, laptop, car, rent and mobile phone. These items were purchased twice by clients with their NILS® loans.

6:4 No Interest Loan Scheme Questionnaire

Table 13: Sourcing a Loan

<table>
<thead>
<tr>
<th>Did you try and get a loan elsewhere before applying for an Odyssey House NILS® loan?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>2</td>
</tr>
<tr>
<td>No</td>
<td>17</td>
</tr>
</tbody>
</table>

Table 13 shows if participants tried to get a loan elsewhere before applying for an Odyssey NILS® loan. When participants were asked if they had tried to get a loan elsewhere before applying for a NILS® loan, seventeen participants stated they had not tried to get a loan elsewhere and two participants said they had tried to get a loan elsewhere.

Participants also remarked:

- Been unemployed and homeless for years…Who would give me a loan?
- Tried to borrow off friends…couldn’t do it
- Can’t get a loan…knew about these ones
- Bankrupt. Couldn’t get a loan…no use trying
- Couldn’t get a loan…bad credit history
- Not competent enough. Another worker organized this. I’ve never had a job in my life. Can’t organize and I’m on DSP
- Couldn’t get a loan…no family…mates didn’t have any money
• Unemployed. Can’t get a loan unless I go for payday lender loan which charge 50%. Listed on credit file
• Not able to…who would give me a loan?
• Know I can’t get one because I’m not working at moment
• Got a default on credit listing-clear out until 2013. Know from car finance company application
• Listed on credit reference…have multiple debts which you’re helping me with.
• Don’t need to. I knew these loans were available. Not listed
• I’m on DSP. Who’s going to give me a loan with no job?

<table>
<thead>
<tr>
<th>Table 14: Previous NILS® loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Have you had a NILS® loan before?</strong></td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

Table 14 shows if participants have had a previous NILS® loan. Eighteen participants stated they had not had a NILS® loan before and one participant said she had a NILS® loan to buy a washing machine. This participant also said she had repaid the loan in full.

<table>
<thead>
<tr>
<th>Table 15: Benefit gained from NILS® by participants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How Beneficial has it been for you to access the Odyssey House NILS® program?</strong></td>
</tr>
<tr>
<td>Highly Beneficial</td>
</tr>
<tr>
<td>Beneficial</td>
</tr>
</tbody>
</table>

Table 15 illustrates the participants’ views on how beneficial it has been for them to access the Odyssey House NILS® loan program. When asked if it had been beneficial for participants to access the Odyssey House NILS® loan program thirteen participants stated it had been highly beneficial and six participants said it had been beneficial.

Other comments were:
• It’s paid for my bond for private rental. I wouldn’t have anywhere to live otherwise
• Fantastic. This stuff (TV, DVD, stereo) will be great for me and my kids
• Very…cause if Sally wasn’t around to help and offer her support for a program like this…cause it’s a step closer to independence
• Great…it was great to pay and get the books the kids need to get for school and not have to worry about it and see the smile on the kids faces was very good
• Extremely. If I hadn’t had access to the Program I wouldn’t have been able to change my lifestyle
• Very beneficial. The computer means that I am reconnecting with my family overseas…helps me with my work skills…and I’m planning on study
• Excellent…not expensive repayments and no interest…got car for travel to work
• Extremely beneficial. Helps with survival. Wouldn’t have been able to furnish room for children for their access. Living in rooming houses for 3 years now. I can’t say how happy I am to be able to do this for my kids!

Chart 6: Participants experience of applying for a NILS® loan

Chart 6 illustrates participant’s comments concerning their experience of applying for a NILS® loan. When asked to discuss their experience of applying for a NILS® loan, fifty three percent thought the process was easy, fourteen percent said the process was quick, fourteen percent said there was no stress, seven percent stated there was no stigma attached, four percent said it was magnificent, four percent commented that it was accessible and four percent stated it was a drawn out process.

Additional comments were:
• It was great. One interview and I’m able to buy a fridge and microwave
• Easy…even long distance
• Fine…I got the cheque the same day
• It was easy…especially since I live in Wangaratta
• Magnificent! Lot’s of stress relief, that’s for sure
• Good. Very simple, easy, no stress attached
• Felt very comfortable with you…pride not shattered
Case Example 3

Jon K

Background

When I first saw Jon his income was a Disability Support Pension and he lived in Office of Housing accommodation. He told me he had an injury sustained in the workplace and he was unable to work. John experienced a myriad of grief and loss issues associated with the primary loss from having a workplace accident. These included suffering from the loss of not having an able body, not being able to work again, of life without physical pain, loss of income and financial independence, loss of self esteem, and not being able to provide for his two teenage boys as he would have liked. Jon was depressed and taking prescribed medication.

Casework Activity

I saw Jon 8 times over a period of 9 months. His initial financial issues concerned a restricted water supply notice from his current address, and gas and electricity arrears from his previous address. I did a budget with Jon and found that he did not have any discretionary income. Jon also had Child Support Issues, including a large debt and penalties resulting from non-payment of child support when he was working. He was paying $50 per fortnight toward this debt as well as his regular child support per fortnight, and while he grudgingly acknowledged his responsibility to pay it back, he was upset at the rate of repayment. Jon owed IMP $397 for educational materials for his children. Jon also had a debt and date for a Tribunal appearance from Office of Housing (OOH) of $204 relating to non-removal of excess furniture from his previous OOH property.

I contacted the water company and faxed through a copy of his lease which showed Jon had lived at the property for 1 week. The company withdrew the restricted supply notice and issued a new account. I contacted the gas and electricity company and negotiated very small payments to be made via Centrepay. I also contacted the Child Support Agency and negotiated a lower debt repayment for Jon, and provided documentation concerning how many nights per year he had with his children. This resulted in an increase to Jon’s Family Tax Benefit A. I then contacted IMP and negotiated a $10 per month repayment arrangement. In relation to Jon’s Tribunal appearance, I suggested to Jon that he get a letter from his doctor noting the recent operation on his neck vertebrae, which he did. I then liaised with OOH regarding Jon’s debt, and as the documentation showed that he was ordered by his Doctor not to do any physical lifting, the debt was waived.

Jon had this to say about his situation:

“I've worked all my life. I've always worked…that's what men like me do. I can't stand this situation…I'm living in absolute poverty and I know I will never be able to change that…to not be able to provide fully for my boys is the thing I hate the most…they're 13 years old and eat me out of house and home…It's a nightmare at school holidays…I have them for 2 weeks straight sometimes and can't afford to feed them properly or do much with them…'cos everything costs so much…it's no life for them. It gets me down. That and the pain…sometimes I take more painkillers than I should and have a drink. Sometimes I wish I could just end it all.”
7. Findings from the Financial Literacy Questionnaire

7:1 Financial Literacy Questionnaire

Table 16: Participants previous long term financial goals

<table>
<thead>
<tr>
<th>In the past, have you had long-term financial goals?</th>
<th>Yes</th>
<th>No</th>
<th>Sometimes</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6</td>
<td>6</td>
<td>8</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 16 shows if participants have had long term financial goals in the past. When asked about the existence of prior long term goals the responses from participants were mixed. Eight out of twenty two participants responded they had long term goals sometimes in their past. Six participants stated they had previous long term goals and six answered they had not had long term financial goals in the past. Two participants did not know.

Chart 7: Previous long term financial goals of participants

Chart 7 explains the previous financial goals of the participants. When asked what their previous long term goals were, five participants stated buying a house, three participants stated providing for their children, three participants stated a car and three participants stated travel or holidays. Two participants reported that saving was their previous long term goals.
Chart 8: Participants past experience of saving money

Chart 8 outlines participants past experience of saving money. When asked to describe their experiences of saving money responses from participants were varied. Eight participants said they can’t save, four participants said they could save easily, but spend it just as easily, two participants stated it was difficult and two participants said they had always saved money to survive. One participant said that drugs were expensive and another participant stated that drugs have always come first.

Table 16: Participants ability to save in the future

<table>
<thead>
<tr>
<th>Do you think you will be able to save in the future?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>-----</td>
</tr>
<tr>
<td>22</td>
</tr>
</tbody>
</table>

Table 16 shows whether or not participants think they will be able to save in the future. All twenty two participants thought they would be able to save in the future.

One participant commented:

- *If I can kick the drugs*

Table 17: Participants confidence with managing debt

<table>
<thead>
<tr>
<th>Are you confident in managing debt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Confident</td>
</tr>
<tr>
<td>---------------</td>
</tr>
<tr>
<td>4</td>
</tr>
</tbody>
</table>
Table 17 shows participants’ confidence with managing debt. When asked if they were confident in managing debt, eight participants said they were confident, eight participants stated they were only a little confident in managing their debt, four participants stated they were not confident and two participants said they were very confident.

<table>
<thead>
<tr>
<th>Table 18: Participants past budgeting experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever completed a budget?</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>21</td>
</tr>
</tbody>
</table>

Table 18 indicates whether participants had completed a budget in the past. Twenty one participants answered yes and one participant said no.

Chart 9: Self-rating of participant’s ability to budget

Chart 9 shows if participants think they have an ability to budget. Forty five percent said they had an adequate ability, twenty three percent said they had a good ability and fourteen percent said they had an excellent ability to budget. Eighteen percent said they could budget a little.

One participant commented:
- *When not using*
Chart 10: Participants understanding of credit cards.

Chart 10 shows participants perceptions of their own understanding of credit cards and how they work. Thirty percent of participants said they had a good understanding of credit cards and how they work, and thirty percent said they understood a little about credit cards and how they work. Twenty two percent of participants said they had an average understanding; nine percent said they had an excellent understanding and nine percent of participants said they had no understanding of credit cards and how they work.

Chart 11: Participants understanding of personal loans.

Chart 11 shows participants understanding of personal loans and how they work. Chart 11 shows that thirty six percent of participants stated they had a good understanding of personal loans and how they worked and twenty seven percent stated they had a little understood personal loans and how they worked. Twenty three percent said they had an average understanding and nine percent said they had an excellent understanding. Five percent had no understanding of personal loans and how they worked.
Table 19: Importance for participants of planning for their long term financial future

<table>
<thead>
<tr>
<th>How important is it for you, to plan for your long term financial future?</th>
<th>Not Important</th>
<th>A Little</th>
<th>Important</th>
<th>Very</th>
<th>Essential</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Table 19 shows how important it is for participants to plan for their long term financial future. Most participants thought it was important to plan for their long term future. Seven participants thought it is essential, five participants thought it was very important and five participants thought it was important. Four participants thought it was only important a little to plan for their long-term future and one participant thought it was not important.

Table 20: Participants view of their level of financial literacy

Financial literacy can be described as the ability to make informed decisions regarding the use and management of money. Would you consider yourself financial literate?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 20 shows participants’ feelings about their financial literacy. When asked if they consider themselves to be financially literate thirteen out of twenty one participants said they were financially literate, four participants said they were not, and four participants did not know if they were financially literate.

Chart 12: Participants understanding of financial language

Chart 12 illustrates if participants think they have an understanding of financial language. Thirty five percent said they had a good understanding of financial language and thirty one percent said they could understand financial language a little. Thirty percent of participants said they had an adequate understanding and four percent of participants said they had an excellent understanding of financial language.
Casework Example 4

Simone A.

Background

Simone is a 49 year old mother of four adult children and one dependent child. She first appeared in my office with a $4000 credit card debt and a $5000 personal loan which she could not service, and substantial telephone and utilities debts.

Also her right hand had been broken in three places 2 years ago, and she was on the public health waiting list for her hand to be reset. This severely impacted on her ability to work. However she did find intermittent work as an emergency cook in a Day Care Centre, and parented 3 ‘Homestay’ children (Overseas students) to help with her monthly rental costs. During further interviews it became evident that Simone was a victim of Relationship Debt. This occurs when a person is exposed to debt due to a marriage or marriage like relationship, usually because they love and trust their partners implicitly. Simone explained that she had a unit which was fully owned, although one of her son’s was nominally on the title and laid claim to $16,000 of its’ value.

A man who she had known since a teenager came back into her life and she formed a serious relationship with him. He soon convinced her to remove her son’s name from the title and replace it with his. She mortgaged the unit to pay her son his share. The man left to live in Sydney and after some months rang her and stated he had a failed business and many debts. He advised her to sell the house before his creditors forced a sale. Simone did this without seeking advice.

The man returned to resume the relationship. With the proceeds from the sale Simone paid his former debts and gave him $30,000 to start a new business, moved to rental accommodation and bought new furniture and car at her partners’ insistence. It did not take long for the money to vanish and not long after the relationship broke up and has not been resumed. In 3 short years, Simone had lost a home she had fully owned and worked most of her life for.

Casework Activity

Simone was grieving from the loss of her relationship, her home and ability to work full-time. She had constant creditor harassment and after carefully considering her options, decided to enter into voluntary bankruptcy. I assisted her with this process which included discussing with Simone the consequences of bankruptcy; and the relevant documents she would need to provide to the Trustees. I also guided her through completing the extensive paperwork involved; and discussed with her the legal responsibilities she would have as a bankrupt and her obligations to ITSA.

After Simone had received correspondence from ITSA regarding her bankruptcy, I met once more with her to check that everything was in order.
Simone had this to say about her situation:

“I can’t believe I have come to this. I have always worked since I was 16 and paid for everything for the kids, and my unit and car. My mother was an alcoholic and so is my brother. I didn’t start drinking at all until I was 30. I’ve had an up and down life. My first husband tried to murder our 8 and 10 year old boys by gassing them in his car…the oldest boy woke up and pulled the other one out so they both survived. Then my young daughter had cancer of the leg bone and had to be in a full body cast for 12 months.

I started seriously drinking about 6 years ago after my mother died…my brother was her full-time carer but he was too drunk to look after her. She was 90 and nearly blind and smoked. I had to give up work to look after her ‘cos I didn’t want her house to burn down. When she died it hit me like a ton of bricks and I was caught driving with a BAL of .158. The second time I was caught driving was after Rodger left….I had a BAL of .313. I’ve got a court case coming up for that and my lawyer says to prepare myself for a sentence…telling my 14 year old that I’m going to jail was horrendous. I’m so ashamed about everything.

Seeing you has helped relieve the financial burden…I was so stressed from the creditors calling all the time. It has also helped being able to talk to someone…I always come away from seeing you feeling good…I’ve gotta fresh start now with the bankruptcy…it’s such a relief now the debts are gone…I can concentrate on the future.”

N.B. A relieved Simone rang to say that she received a $300 fine, a four month suspended sentence and had lost her licence for four years
8: Findings from the Financial Literacy Evaluations Questionnaire

Chart 13: Participant's overall rating for the session

Chart 13 shows how participants rated the financial literacy session. Forty eight percent of participants thought the session was good, twenty six percent said it was fair and twenty two percent said it was satisfactory. Four percent thought the session was excellent.

Some further comments were:
- Wasted my time within my program
- Spoke well
- I like that Anna was flexible enough to allow the humorous atmosphere to lighten up the session
- A very informative session but it triggered a lot about my past
- Very good
- Good, insightful, inspiring

Chart 14: Participant's rating of the content of the session

Chart 14 describes the participant's rating of the session material. When participants were asked to rate the content of the session forty three percent said the content was good, thirty nine percent said it was satisfactory, nine percent said it was excellent and nine percent said the content was fair.
Other remarks were:

- satisfactory paper work
- practical stuff
- Practical… more on debt would be advantageous. Budget and savings seems
- Irrelevant in rehab. This session better suited to those looking to exit the
- program
- could be more
- very basic

Chart 15: Participant’s rating of the session trainer

Chart 15 depicts the participant’s rating of the financial literacy session trainer. Participants were asked to rate the financial literacy session trainer and the responses were affirmative. Fifty four percent stated that the session trainer was good; thirty two percent said the trainer was excellent and fourteen percent said the trainer was satisfactory.

Further comments were:

- funny
- well presented, all good
- food for thought
- a very good approach
- informative, good teachers
- clear, well spoken, patient
Chart 16: Participant’s rating of the capacity of the session to improve their ability and confidence in financial literacy

Chart 16 illustrates how participants felt about the capacity of the session to improve their ability and confidence in financial literacy. Fifty three percent of participants stated it had good ability, twenty six percent said it had a fair ability, sixteen percent stated it had a satisfactory ability and five percent said the session had a poor capacity to improve their ability and confidence in financial literacy.

Other observations were:
• *a lot of the problem is how to actually put the theory into practise*
• *I knew most of it*
• *I already understand budgets*

Chart 17: Participant’s rating of session material
Chart 17 outlines the participants’ rating of the presentation material. Participants were asked to rate the presentation material. Forty seven percent said the material was good, thirty seven percent said the material was satisfactory; eleven percent stated the material was fair and five percent said the material was excellent.

Other comments were:
- Love the little packs
- Sometimes I got a bit confused
- It’s hard with so many people

Participants were also asked to suggest topics for future financial literacy sessions. Their suggestions are listed below:
- Creating savings e.g. ING Direct high interest
- Goals for money group
- Debts recovery and bankruptcy
- Grocery shopping
- Debt management
- More intensive money management, funds, super etc
- I’m a good budgeter so I found it boring

An additional comment:
- Great Presentation (x2)
Case Example 5

Jenny

Background

Like a lot of people in severe financial difficulty, Jenny was unable to face her financial situation and left it to the critical stage; despite urgings by her Odyssey family worker to keep the appointments she had made with me.

Finally at the 11th hour she appeared. Jenny was a nurse and had been deregistered by the Nursing Registration Board because of alcohol abuse. This abuse had led her to spent time in Odyssey House earlier this year. Jenny co-owns a house with her ex-partner whose finances are now controlled by the State Trustees. Jenny has children aged 4 and 6 in her care and is receiving $1800 per month from Parenting Payment Single and Family Allowance.

Casework Activity

The monthly mortgage repayment for her house is $1100 and Jenny had a default notice in her hand. Jenny also had other debts totalling $16,642 including an $11,000 credit card with arrears of $874, utilities, local council rates, childcare and school fees. Jenny was completely over committed.

Jenny had $24,000 in her superannuation account and I gave Jenny the option of accessing this money under Hardship Provisions to keep her unsecured creditors at bay and on Compassionate Grounds for her mortgage arrears. Jenny agreed.

We talked about my reservations regarding Jenny sustaining her mortgage payments on Centrelink. However Jenny was confident of meeting the requirements for her nursing re-registration, and had an appointment with the Board. Her plan was to work casually for an agency and earn $500 - $700 per shift. I also discussed with her the need to consider, in light of her addiction issues, the temptation of receiving a lump sum, and using it to fund her addictions.

I assisted Jenny with the applications to her super fund and while these applications were being processed I liaised with the bank in relation to her credit card and the local council regarding her rates. I negotiated with the utility companies and arranged fortnightly payments for gas, electricity and water by Centrepay.

I also contacted the State Trustees and advocated on Jenny’s behalf for the Trustee to release funds from her ex-partner’s trust fund to secure his share of the asset. $3321 was deposited into the mortgage account by the Trustee. Jenny also received a cheque that week for $6691 from her super fund for mortgage arrears.

This news meant that Jenny did not have to recommence mortgage payments until February 2008, and she had money available to tackle her other debts. Two weeks later Jenny
received a cheque of $6201 from the financial hardship application to assist her with this process.

**Jenny had this to say about her situation:**

“I can’t believe my life had come to this. I have seven and a half years of tertiary education and have a great work record and was well respected and financial stable. My life fell apart after my partner left 4 years ago and I started drinking. My finances were spiralling out of control and it got to the point where I had the curtains closed at the front so creditors wouldn’t think I was home. If they rang I would pretend it wasn’t me. I never opened the bills. To almost lose my house has been an experience I never want to repeat.

For the future I want a clean credit file, to be financially secure and to be able to provide for my children’s future needs like education, ballet, dental, and holidays… to give them opportunities to discover what life has to offer.

Seeing a financial counsellor has helped turn my life around and saved my house. I think I can confidently manage money now and want to give my children money skills so they don’t end up in this situation.”

**N.B.** Jenny has regained registration as a nurse and has been short listed for her first job application.
9. Other Developments

9.1 Success of Community Partnerships

The Odyssey House Victoria community partnership with Windana and TaskForce has progressed very smoothly and has been highly valued by all members of the partnership. This is illustrated in a letter written on 27 June 2008 by Dennis Carroll, General Manager of Clinical Services at TaskForce. He writes:

“The availability of an expert and professional financial counsellor at our Moorabbin site has proved to be an important referral option for TaskForce staff and has provided invaluable guidance for our clients many of whom have nowhere else to turn…. Offering our clients access to onsite financial counselling has had multiple benefits and produced various positive outcomes including:

- Assisted them to deal with a significant source of stress
- Supported them in feeling more empowered
- Helping them feel more independent
- Assisted in dealing with personal anxiety and depression
- Supported them in gaining essential skills i.e. budgeting, financial planning
- Supported not only the individual but also their dependent children.
- Assisted them in decreasing debts
- Assisted them in accumulating appropriate housing and household items
- Assisted them in being hopeful about the future for themselves and their children.”

9.2 Telstra Vouchers, Phone Cards and Travel Tickets

The Financial Counsellor was able to obtain from Telstra Hardship a gift of $10,000 worth of Telstra Vouchers for use with clients with outstanding Telstra accounts. The financial counsellor has also obtained $15,000 worth of Telstra phone cards to help keep clients connected with family and friends. The financial counsellor was also able to obtain metropolitan transport travel tickets for client travel.

Anecdotal evidence from clients suggests that the clients found the availability of these items very helpful.
9.3 Financial Literacy Card Packs

The financial literacy card packs and cards regarding information for the Financial Counselling Program, the Fine program and the NILS® program were devised by the financial counsellor. Each financial literacy card pack is made up of six cards and contains information on issues pertinent to casework. The topics are debts, money management, superannuation, creditor harassment, gambling and credit card tips.

The cards packs are to be given to participants of financial literacy sessions, for display in reception areas and for use as general information for clients. The Fine Program cards and NILS® loan cards are for display in reception areas at Windana, Odyssey House and TaskForce.
10. Discussion of Findings

10.1 The Program's Value

Overall it appears that from discussions and questionnaires with clients, case examples, documentation of early program outcomes and an analysis of client records, the Financial Counselling Program is considered to be a valuable program, which is achieving its goal of empowering individuals recovering from drug problems to take supervised control of their own finances in order to enable them to plan for the future. The findings from the evaluation provide a basis for the ongoing development of an evidence-based model for the integration of financial counselling with alcohol and drug treatment at Odyssey House Victoria, Windana and TaskForce.

Relief of stress:

Casework clients reported that having a financial counselling service available to them was highly beneficial. The service relieved them of stress caused by financial and personal hardship and particularly, stress related to creditor harassment. Indeed, the most pressing issue, which led clients to contact the financial counsellor, was creditor harassment, including creditor harassment for overdue fines. The Fine Program was also valuable in alleviating stress from creditor harassment and more generally, in reducing client's anxiety regarding their ability to repay their fines. This finding supports the view that high levels of client satisfaction with financial counselling are closely related to clients being relieved of stress and discovering options that they did not know were available to them. Anecdotal evidence from clients suggests that the Telstra vouchers, phone cards and travel tickets have also been helpful for these clients in alleviating their financial stress and keeping connected with family and friends.

Facilitate the clients' rehabilitation process:

The No Interest Loan Scheme has been a valuable tool for clients who have used this facility to help them 'move on' with their lives and enhance their rehabilitation. Responses to the NILS questionnaire show that people’s addictive behaviors have made it extremely hard for them to access mainstream credit for essential items due to debt related issues such as being blacklisted on their personal credit file, or because they are not in employment. The introduction of this scheme at Odyssey House Victoria has been very successful for this client group, who view the scheme as a way to purchase basic items that they would not otherwise have been able to.

In addition to relieving stress associated with financial problems, responses from the Fine Program questionnaire show that the program has enabled the vast majority of clients to focus more on their own therapeutic issues. It could be said that the Fine Program has provided clients with an opportunity to take some responsibility for their debts and therefore indirectly, the consequences of their addictive behaviour.

Another significant finding from the Fine program which relates to the rehabilitation process is that all clients believed that working through their financial issues was as important to them as working through their drug and alcohol issues. This finding supports a holistic, multi-
faceted, integrated approach to service delivery, which combines both traditional and non-traditional strategies in drug and alcohol treatment and rehabilitation.

10.2 The Program Delivery

Findings from the database show that 113 of the 156 closed cases, or 72% of cases had their goals reached fully or substantially.

*Effective implementation:*

All clients expressed satisfaction with the way the No Interest Loans Scheme was administered and the manner in which the loan process occurred. From an administrative point of view, the very low default rate of the scheme is a favorable one. Residents involved with the Fine Program also expressed a high level of satisfaction with the program and its outcomes and the financial literacy component of the program was evaluated as being generally well received by most participants. Overall, clients were more confident in dealing with their financial issues in the future, providing further support for the finding that the program has been delivered in a way that has empowered clients recovering from drug problems to take more supervised control of their own finances.

*Content of financial literacy session was too elementary:*

Although the financial literacy session was well received, participants reflected that on the whole, the topics presented were too basic for their knowledge level. In particular, material regarding saving goals, spending and money management was too simple for most of the participants. Alternative topics suggested by the participants included debt recovery, bankruptcy, and information regarding superannuation. This finding indicates that the content of sessions will need to be reviewed and adapted in future to better address the specific information/knowledge requirements of this group.

*Inability to save is due to addictive behavior, not financial illiteracy:*

Responses from the financial literacy questionnaire showed that nearly all participants had completed a budget, had a basic understanding of credit cards and personal loans and thought that planning for their long-term future was advisable. The majority of participants identified as being financially literate. However, most participants had not been able to save in the past, mainly because of their addictive behavior. This supports the theory that addictive behaviours associated with alcohol and other drugs are likely to result in financial problems rather than financial illiteracy itself being the cause of financial problems for clients experiencing addictive behaviours.

*Comprehensive and complex nature of casework:*

As shown in the financial counselling database, during the period between assessment and cessation of all casework activity, the average length of time spent on a case was 5 hours and 25 minutes. This figure exceeds the expected Victorian generalist financial counselling average of four hours and thirty minutes. The difference can be attributed to the complex
nature of the casework involved with this client group and the comprehensive response offered to clients by the financial counselling service in terms of time, a holistic approach to counselling and a range of strategies offered to clients. Further, the average length of time between client referral and initial interview was six and a half days, with fifty four clients being seen on the same day as referral. This figure compares very favorably with the Victorian generalist financial counselling figure of between fourteen days and ten weeks for an initial appointment.

A central tenet of the program has been to view addiction and substance misuse as being interconnected with someone’s financial situation. As has been demonstrated in the findings, including the case examples, casework has not always been restricted to a discussion and analysis of financial problems alone. A key component in the success of the program appears to have been its capacity to tailor itself to meet the unique needs of individuals in the program.

**Specialist knowledge and skills:**

92 out of 185 clients or half the clients that were seen by the financial counsellor identified as dual diagnosis clients, with both mental health and addiction issues. This unexpectedly high figure has impacted significantly on the financial counselling service delivery, in relation to actual time spent in consultations with dual diagnosis clients, and the greater number of consultations required with dual diagnosis clients. The case examples also show the complex nature of the work involved with a client group who experience addictive behaviours. The complexity of the issues, the increased number of consultations and the actual time spent during a consultation illustrates the need for specialist knowledge and skills in both financial counselling and addictive behaviours.

**Multiple levels of disadvantage:**

The financial counselling database shows that a substantial number of clients who have contacted this service experienced disadvantage in relation to low levels of income, low levels of education and a reliance on public housing.

**Heroin is primary drug of choice for financial counselling clients:**

Interestingly, the findings regarding primary drug of choice of clients seeking financial counselling do not mirror the latest research by the Australian Institute of Health and Welfare (2008). Heroin (32.9%) was the primary drug of choice for clients in the Financial Counselling Program, followed by alcohol (27.56%), cannabis (14.05%), amphetamines (12.43%) and methamphetamines or ‘Ice’ (7.56%). Whereas the Institute found that Australia wide, the main drug of concern for adults seeking treatment is alcohol (42% of treatment episodes), followed by cannabis (23% percent of treatment episodes) and opioids (14% of treatment episodes, including heroin with 11% of treatment episodes).

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1 To a certain extent, the number of clients receiving Newstart Allowance (111) has been skewed by sixty of these clients residing within a Therapeutic Community. Some of these residents were working prior to their entry into a TC. However, both Therapeutic Communities require a financial contribution from each resident toward the cost of their treatment. If residents do not have a private source of income or savings, Newstart Allowance (Sickness) allows residents to contribute to the cost of their residential treatment.
10.3 Program Context

From an organisational context, the fact that Odyssey House Victoria has been prepared to initiate and support such an innovative program, demonstrates leadership and flexibility from within the organization. In particular, the program has been well supported by the community partnerships it has established. From the perspective of the financial counsellor, the community partnerships with both TaskForce and Windana have run smoothly and have proven to be a valuable component of the program.

*High volume of work:*

A combination of factors including significant travel time, long hours per individual case and a relatively small amount of time between client referral and the initial interview resulted in a highly demanding work schedule for the financial counsellor. This, coupled with the extra work required in developing and implementing a new program at Odyssey House Victoria, which also had a significant research component, has meant that the financial counsellor’s work load has at times, been excessive. The research component itself has involved lengthy periods of time required for data collection and analysis. In future, any research and evaluation related to the program should be undertaken separately to free up time for the financial counsellor to engage more fully in program management, development and implementation.

*Lack of availability of a sheriff:*

While there has been positive feedback about the Fine Program, some residents at Windana were unable to access the program due to the unavailability of a sheriff. Although this was and still does remain outside the control of the financial counsellor, a strategy to address this problem will need to be developed in 2009 in order to prevent the problem from continuing and impacting on the operation of the Fine Program.
11. Recommendations

11.1 It is recommended that Odyssey House Victoria continues to support and promote a holistic, multi-faceted, integrated approach to service delivery, which combines both traditional and non-traditional strategies such as financial counselling and literacy in drug and alcohol treatment and rehabilitation.

11.2 It is recommended that all financial counsellors who work in the Financial Counselling Program are qualified or working toward qualifications in the areas of alcohol and other drugs and dual diagnosis, and that they have a minimum of five years experience in the field of financial counselling.

11.3 It is recommended that the content of financial literacy sessions be expanded to incorporate new material, which includes information on debt management and recovery, bankruptcy and superannuation.

11.4 It is recommended that the financial counsellor assists staff at Windana to find a new Sherriff for the Fine Program operating at ‘The Farm’.

11.5 It is recommended that the community partnerships with Windana and TaskForce continue to be supported by program staff and Odyssey House Victoria.

11.6 It is recommended that in light of the work demands placed on the financial counsellor any future research and evaluation related to the Financial Counselling Program be undertaken by a person or group of people other than the financial counsellor.

11.7 It is recommended that current evaluation findings be used as the basis for the ongoing development of an evidence-based model for the integration of financial counselling with alcohol and drug treatment at Odyssey House Victoria.

11.8 It is recommended that the State and Commonwealth Governments be lobbied to provide financial counselling services which are co-located at Alcohol and Other Drug treatment agencies. This would allow an integrated model of service delivery for AOD counsellors and financial counsellors, specifically along the lines of the current model practiced by specialist gambling agencies in Victoria.


Ayres-Wearne, V. 2000, Money Lenders or Loan Sharks: Good Shepherd Youth & Family Service, Collingwood.


NHMRC 1999 *Ethical Conduct in Research* -


Tennant, D. 2006, *Do we really have to find out whether it is better to burn out than fade away? ‘Future proofing’ the focus on financial literacy and inclusion*; presented at the Financial Literacy and Inclusion Forum, Melbourne.


APPENDIX 1

Totals
Time in consultations 43787 mins (729.8 hours)
Travel time 15860 mins (264.3 hours)
Kilometres travelled 11191
Females 74
Males 102

Service activity
1 - Case closure 157
2 - Case work: advocacy for a particular case 99
3 - Case work: assist to obtain access 128
4 - Case work: document case for Ombudsman 1
5 - Case work: lodge & negotiate non-court defences & appeals 0
6 - Case work: monitoring & ongoing support activities 627
7 - Case work: negotiations - general 110
8 - Case work: petition for bankruptcy 10
9 - Case work: prepare application 54
10 - Case work: prepare documentation 468
11 - Case work: provide consumer/legal information & materials 327
12 - Case work: provide financial information & materials 350
13 - Case work: provide housing/tenancy information & materials 44
14 - Case work: refer to another more appropriate agency 7
15 - Client case assessment 185
16 - Indirect service: other 12
17 - Indirect service: consult others re client (without client) 78
18 - Maintenance - active holding; client/family on waiting list 0
19 - No show: Insufficient notice 2
20 - No show: Sufficient notice 11
21 - No show: Without notice 60
22 - Referral and Intake: intake processes 128
23 - Referral and Intake: referral acknowledgement 14
24 - Referral and Intake: referral clarification 3
25 - Research activities 152

Case outcome
1 - Open 28
2 - Goals reached fully 85
3 - Goals reached substantially 28
4 - Goals reached partially 42
5 - No goals reached 2

Cause of financial difficulty
1 - Acquired Brain Injury 1
2 - Addictive behaviour 185
3 - Business, farm collapse 13
4 - Child support, maintenance, non-/late payment 0
<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 - Creditor, inadequate, non negotiation issues</td>
<td>2</td>
</tr>
<tr>
<td>6 - Death in family</td>
<td>2</td>
</tr>
<tr>
<td>7 - Divorce, separation</td>
<td>39</td>
</tr>
<tr>
<td>8 - Domestic, family violence</td>
<td>0</td>
</tr>
<tr>
<td>9 - Gambling issues: Self</td>
<td>5</td>
</tr>
<tr>
<td>10 - Health: mental health issues</td>
<td>28</td>
</tr>
<tr>
<td>11 - Housing issues</td>
<td>9</td>
</tr>
<tr>
<td>12 - Illness, accident</td>
<td>18</td>
</tr>
<tr>
<td>13 - Income is inadequate</td>
<td>165</td>
</tr>
<tr>
<td>14 - Other Reason</td>
<td>5</td>
</tr>
<tr>
<td>15 - Overcommitment</td>
<td>5</td>
</tr>
<tr>
<td>16 - Taxation Issue</td>
<td>13</td>
</tr>
<tr>
<td>17 - Unemployment, retrenchment</td>
<td>145</td>
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</tbody>
</table>

**Drug**

<table>
<thead>
<tr>
<th>Drug</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - None</td>
<td>0</td>
</tr>
<tr>
<td>2 - Alcohol</td>
<td>51</td>
</tr>
<tr>
<td>3 - Amphetamines</td>
<td>23</td>
</tr>
<tr>
<td>4 - Benzodiazepines</td>
<td>3</td>
</tr>
<tr>
<td>5 - Cannabis</td>
<td>26</td>
</tr>
<tr>
<td>6 - Cocaine</td>
<td>1</td>
</tr>
<tr>
<td>7 - Codeine</td>
<td>1</td>
</tr>
<tr>
<td>8 - Ecstasy</td>
<td>3</td>
</tr>
<tr>
<td>9 - GBH</td>
<td>1</td>
</tr>
<tr>
<td>10 - Heroin</td>
<td>61</td>
</tr>
<tr>
<td>11 - Ketamine</td>
<td>0</td>
</tr>
<tr>
<td>12 - Methadone</td>
<td>0</td>
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<td>13 - Methamphetamine(Ice)</td>
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<td>15 - Suboxone</td>
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<td>16 - Other</td>
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**Education**

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<td>2 - Completed secondary</td>
<td>18</td>
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<td>3 - Not completed secondary</td>
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<td>4 - TAFE</td>
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**Household type**

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<tr>
<td>2 - Boarding or rooming house</td>
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<tr>
<td>3 - Drug Withdrawal Unit</td>
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<td>4 - House, flat, apartment or unit</td>
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<td>5 - Refuge or emergency accommodation</td>
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<td>6 - Residential rehabilitation</td>
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<td>7 - Supported accommodation</td>
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**Housing tenure**

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<td>4 - Owned</td>
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<td>5 - Purchasing</td>
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<td>6 - Renting - Private</td>
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<td>7 - Renting - Public</td>
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<td>Income level</td>
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<tr>
<td>1 - None</td>
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<tr>
<td>2 - $8320 - $10399 p.a. or $160 - $199 p.w.</td>
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<td>3 - $10400 - $15599 p.a. or $200 - $299 p.w.</td>
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<td>7 - $31200 - $36399 p.a. or $600 - $699 p.w.</td>
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<td>8 - $36400 - $41599 p.a. or $700 - $799 p.w.</td>
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<td>9 - $41600 - $77999 p.a. or $800 - $999 p.w.</td>
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<td>10 - $78000 and over p.a. or $1500 and over p.w.</td>
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<td>6 - Employment - permanent full-time (&gt;= 35 hours/week)</td>
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<tr>
<td>7 - Employment - permanent part-time (&lt;35 hours/week)</td>
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<td>12 - Self-employed - business, farm</td>
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<td>14 - TAC</td>
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<td>15 - WorkCover</td>
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<td>16 - Youth Allowance</td>
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<td>17 - Other government pensions or benefits</td>
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<table>
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<tr>
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<td>3 - Administrative: no interest loan application</td>
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<tr>
<td>4 - Asset protection</td>
<td>5</td>
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<td>5 - Credit history check</td>
<td>46</td>
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<td>6 - Creditor harassment</td>
<td>79</td>
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<td>7 - Debts: bankruptcy</td>
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<td>8 - Debts: capital grant</td>
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<td>9 - Debts: car accident (MVA)</td>
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<td>10 - Debts: management, general</td>
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<td>11 - Debts: overcommitment</td>
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<td>12 - Debts: payment arrears: credit card, store card</td>
<td>21</td>
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<tr>
<td>13 - Debts: payment arrears: fines</td>
<td>43</td>
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<td>14 - Debts: payment arrears: phone, internet</td>
<td>38</td>
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<td>15 - Debts: payment arrears: rental, mortgage</td>
<td>44</td>
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<td>16 - Debts: payment arrears: utilities</td>
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<td>17 - Debts: personal loan</td>
<td>35</td>
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<td>18 - Disputes/issues: banking</td>
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<td>19 - Disputes/issues: Centrelink</td>
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<td>20 - Disputes/issues: taxation</td>
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21 - Family violence: history of
22 - Financial & Household: bills not paid - services being w/drn
23 - Financial & Household: budgeting & financial management
24 - Financial & Household: material aid required
25 - Fines: Fine Program
26 - Fines: Payment Arrangement
27 - Fines: Revocation
28 - Gambling: self
29 - Guarantor Issues
30 - Housing: inadequate, inappropriate
31 - Income: access superannuation, investments
32 - Income: child support, maintenance, non-/late payment
33 - Income: Utility Relief Grants
34 - Insurance Issues-Disputes
35 - Mental health: adult requires further assessment
36 - State Trustees-Guardianship Order

Medication
1 - No
2 - Yes

Mental health status
1 - ADHD
2 - Anxiety
3 - Bipolar disorder
4 - Borderline personality
5 - Depression
6 - Drug induced psychosis
7 - Schizophrenia
8 - Self harm
9 - Suicide Attempt
10 - Other

Pharmacotherapy
1 - None
2 - Antibuse
3 - Methadone
4 - Naltrexone
5 - Noloxone
6 - Suboxone
7 - Subutex/Buprenorphine

Reason for closure
1 - Open
2 - Client moved from area
3 - Client ceased contact
4 - Case plan completed

Referral source
1 - None
2 - Community welfare other
3 - Odyssey TC
4 - Odyssey TC Self
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<td>Abbotsford</td>
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<tr>
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<td>Altona Meadows</td>
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APPENDIX 2

Casework Questions: Structured Interview

Seeing a Financial Counsellor

1. Do you think seeing a financial counsellor has been helpful? Please elaborate.

2. Have you been happy with the information and options that have been provided to you as part of this service?

3. Do you feel more confident to deal with your financial issues in the future?
   a) If yes, in what ways?

b) If no, why not?
Access to Credit

4. Are you able to access credit such as a bank loan or credit card?

5. a) Do you think being able to access credit would help with your drug and alcohol rehabilitation?

   b) If yes, in what ways? (For example, what would you buy?)

Your Picture

6. How do you feel about your financial situation?

7. Are you able to change your financial situation easily? Please elaborate.

8. Ideally, what would you like for your financial situation in the future? Please be as specific as possible.
The Fine Program

For each of the statements below, please indicate the level of your agreement or disagreement by ticking the appropriate box.

A. Before I joined the Fine Program, I was really worried about how I was going to pay my fines.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

B. I have less financial stress since I have entered the Fine Program.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

C. I find it easier to focus on my therapeutic issues now I have joined the Fine Program.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

D. I am happy I have been able to take responsibility for my financial problems by entering the Fine Program.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

E. Paying my fines by community work in the TC will make it easier for me financially when I leave.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree

F. Working through my financial situation is as important to me as working through my drug and alcohol issues.

   Strongly Disagree   Disagree   Undecided   Agree   Strongly Agree
APPENDIX 4

NO INTEREST LOAN SCHEME (NILS®) QUESTIONNAIRE

1. Did you try to get a loan elsewhere before applying for an Odyssey House NILS® loan?

   Yes                                      No

   Could you please give details?

2. Have you had a NILS® loan before?

   a) If yes, what did you purchase?

   b) Were you able to repay the loan?

3. How beneficial has it been for you to access the Odyssey House NILS® program?

4. How did you find the experience of applying for a NILS® loan?
APPENDIX 5

FINANCIAL LITERACY QUESTIONNAIRE

1. In the past, have you had long term financial goals? (Please circle the answer that most accurately describes your experience)
   
   Yes  No  Sometimes  Don’t Know

   If yes, please elaborate.

2. Please describe your current goals if they are different from the above?

3. Many people who have experienced drug and alcohol issues have had problems saving money. Can you describe your own experience of saving money?

4. Do you think you will be able to save in the future? (Please circle)
   
   Yes  No  Don’t  Know

   If no or don’t know, please elaborate.

5. Are you confident in managing debt? (Please circle the answer that most accurately describes your experience)
   
   Not Confident  A Little  Confident  Very Confident
6. Have you ever completed a budget? (Please circle)

   Yes                   No

7. How would you rate your ability to budget? (Please circle)

   No Ability  A Little  Adequate Ability  Good Ability  Excellent Ability

8. Do you have an understanding of credit cards and how they work? (Please circle)

   None  A Little  Average  Good  Excellent

9. Do you have an understanding of personal loans and how they work? (Please circle)

   None  A Little  Average  Good  Excellent
1) Overall, how do you rate this session?  
(Please circle the answer that most accurately describes your experience)

Poor   Fair   Satisfactory   Good   Excellent

Comments: …………………………………………………………………………………………………………………………………………………………………………………

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2) How do you rate the content of the session material?  
(Please circle the answer that most accurately describes your experience)

Poor   Fair   Satisfactory   Good   Excellent

Comments: ………………………………………………………………………………………………………………………………………………………………………………………………………

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3) How do you rate the session Trainer/s?  
(Please circle the answer that most accurately describes your experience)

Poor   Fair   Satisfactory   Good   Excellent

Comments: ………………………………………………………………………………………………………………………………………………………………………………………………………

……………………………………………………………………………………………………………………………………………………………………………………………………

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4) Please rate the capacity of the session to improve your ability and confidence in this area.  
(Please circle the answer that most accurately describes your experience)
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Comments: ........................................................................................................................................
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5) **How would you rate the presentation material?** (Please circle the answer that most accurately describes your experience)

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</table>

Comments: ........................................................................................................................................
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6) **Can you suggest topics for future presentations?**

Comment: ........................................................................................................................................
........................................................................................................................................
........................................................................................................................................

7) **Any additional comments?**

........................................................................................................................................
........................................................................................................................................
........................................................................................................................................
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**Thank-you for your time**