CONSULTANTS

Social Impact Evaluation of the Financial Counselling in Prisons Program

Financial Counselling Foundation

Final report

June 2026

Acknowledgements

We also acknowledge the talent and artistry of Emma Walke, who designed the artwork for our acknowledgement of Aboriginal and Torres Strait Islander peoples. The design shows a story of connection to country and people, representing the breadth of work we do with Aboriginal and Torres Strait Islander communities across Australia. The colours represent the land, and the lines in between represent the water that connects us all.

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Contents

Abbreviations, acronyms and common terms

ALO	Aboriginal Liaison Officer
ALRM	Aboriginal Legal Rights Movement
ATC	Assessment Transition Coordinator
AVL	Audiovisual link
CCNT	CatholicCare NT
DFV	Domestic and family violence
ERG	Evaluation Reference Group
FNQ	Far North Queensland
ICAN	Indigenous Consumer Assistance Network
KEQs	Key Evaluation Questions
KNC	Kempsey Neighbourhood Centre
NGO	Non-governmental organisation. In this report, this refers to organisation providing services in prisons.
NPS	Net Promoter Score
NSW	New South Wales
NT	Northern Territory
SA	South Australia
SAPO	Services and Program Officer
SEQ	South East Queensland
SERO4	The MARA Project
SPER	State Penalties Enforcement Registry
TCA	Thriving Communities Australia
The Foundation	Financial Counselling Foundation
Vinnies WA	St Vincent de Paul Society WA
WA	Western Australia

Summary

Executive summary

The Financial Counselling in Prisons Program

Incarcerated people are at a significantly elevated risk of experiencing financial hardship, distress and abuse. This is often associated with adverse outcomes for individuals, such as depression and anxiety,[1] as well as detrimental effects on their relationships.[2] People leaving prisons often find themselves in a worse financial position than when they entered, which contributes to reoffending and returns to custody.[3] The Financial Counselling in Prisons Program is a response to this issue.

From November 2023 the Financial Counselling Foundation (the Foundation)[4] provided **$2.92** million in grant funding to 7 service providers over 3 years to fund a full-time financial counsellor to work with incarcerated people[5]. These organisations provide services through **21 places**: correctional facilities, community corrections sites, work camps and rehabilitation centres. The grants supported those on remand, on parole and in prison.

The objectives of financial counselling in prison grants were to:

1. support clients to gain an understanding of their financial situation
2. support better financial outcomes through advocacy and support, such as waiving of debts
3. contribute to the well-being and outcomes of those within the prison system
4. prevent incarceration from causing or exacerbating financial hardship
5. stabilise clients' financial situations to help support and optimise reintegration into the community
6. improve community safety by reducing reoffending related to financial hardship.

This evaluation

The Foundation engaged ARTD to conduct a social impact evaluation of the grants provided. The main purpose of this evaluation is to understand financial counselling within a prison

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[1] See for example, Lin, H., et. al. (2013). Financial distress and use of mental health care: Evidence from antidepressant prescription claims. *Economics Letters*, 121, 449-453.

[2] See for example, Moore, A., et. al. (2021). A qualitative examination of the impacts of financial stress on college students' well-being: Insights from a large, private institution. *SAGE Open Medicine*, 9, 1-8.

[3] Financial Counselling Australia. (2018). *Double Punishment – How People in Prisons Pay Twice.*

[4] In March of 2026, the Financial Counselling Foundation under deeds of novation, formally passed the administration of these grants to the Financial Counselling Industry Fund.

[5] The provider in SA started later, in May 2024.

environment, and specifically the financial counselling services being delivered under the Foundation's grants.

This evaluation aims to:

- **examine the impacts** for clients, correctional facilities and the community more broadly, including reducing reoffending and recidivism
- **understand any enablers or barriers** to improving client well-being, moving towards financial stability or reducing clients' risk of financial harm
- **identify any practices that make the financial counselling services more effective** in supporting those within the criminal justice system.

This was a mixed methods impact evaluation with oversight from an Evaluation Reference Group (ERG). We collected extensive primary qualitative data through interviews with a range of stakeholders, including incarcerated clients, in each jurisdiction as well as a survey of clients. We received ethical approval to undertake our data collection activities through an overarching application to AIATSIS (REC-0372) as well as separate applications to Corrective Service departments in each jurisdiction where service providers are delivering the program.

In addition, our methods included a review of background literature and documents and analysis of administrative progress reporting data collected by each of the service providers between January 2024 and December 2025.

We were able to implement most of the planned data collection and analysis methods as intended and had sufficient data to confidently answer the Key Evaluation Questions (KEQs). **We have high confidence in the findings** due to strong alignment across multiple data sources and our successful engagement with stakeholders across all jurisdictions.

Program implementation

While broadly the general service model has similarities across service providers and correctional facilities, program implementation differed across locations as a result of differences in:

- client demographics and needs
- geographical location
- operational access within each correctional facility and
- each organisation's strategic objectives for delivering services under this funding.

All 7 service providers are implementing the program largely as intended, with **2,877 people receiving financial counselling services through this program over a 2-year period**.

The services primarily focused on delivering services to people who are currently incarcerated, including a significant proportion who were on remand (awaiting sentencing). The demographic profile of clients aligned closely with the profile of the broader incarcerated population, indicating that the services are working well to engage a cross-section of prison populations. Services working in centres with high First Nations populations appear to be successfully engaging this client group.

Family members of prisoners and formerly incarcerated individuals made up a relatively small proportion[6] of total client numbers. This was likely due to the limited capacity of each service to deliver both in-prison and in-community support and the prioritisation of the former in keeping with the intent of the grants.

Demand for financial counselling in prisons significantly outweighs the capacity to deliver it, with the majority of providers unable to meet the volume of requests.

Each of the service providers managed referrals into the financial counselling services slightly differently. However, for most locations, **service providers received referrals through both formal and informal processes**, including intake assessment forms, correctional facility staff and staff from other NGOs working in prisons and through word-of-mouth peer recommendation.

The most frequently reported types of financial difficulty clients faced were with banking, 'Buy Now Pay Later' fees, payday loans and tax returns. Five percent of clients did not have a bank account, indicating significant financial vulnerability.

Interview data demonstrated the diverse and holistic service provided by the financial counsellors to support a range of needs and issues. **Key reasons clients sought out the service were for debt relief, hardship arrangements or bankruptcy processes**.

Overall, approximately **60% of instances of contact were face-to-face**, with fewer instances of email, phone or online chat/audiovisual link. The mode of contact varied by service provider, aligning with what was feasible within different jurisdictions and facilities.

Factors that impact program implementation

Service delivery in prisons is a complex undertaking. Multiple intersecting and overlapping factors impact access to, and implementation of, these financial counselling services. We categorised these under 5 themes:

1. Governance, strategy and system alignment

- Alignment with corrections departments' strategic direction – Some jurisdictions recognise financial counselling as a core service to address criminogenic[7] needs, so service providers could establish themselves more easily in these areas.
- Systemic access limitations of banks, creditors and institutions – Debanking through closure of dormant accounts and inflexible identification requirements severely impact incarcerated people – as do digital authentication processes.

[6] Reporting of this was narrative reporting only, so we cannot provide a precise figure.

[7] Criminogenic needs refers to those underlying circumstances that contribute to criminal behaviour.

2. Operational access and infrastructure

- Access to safe and private spaces in correctional facilities – This is a basic need for delivering this service type.
- Access to technology – Correctional facilities tightly restrict access to telephones and internet-enabled devices for security purposes, but they are also important tools for delivering financial counselling.
- Access to personal records and identification – Financial counsellors need access to this information to negotiate debts or set up financial management plans.

3. Workforce capability and practice quality

- Attributes and expertise of the financial counsellor – Kindness, passion, care and empathy as well as skills and experience achieve positive outcomes for clients.
- Trust, rapport building skills and cultural competence of financial counsellors to support clients to overcome their reluctance to share personal information necessary for engaging with the service.

4. Partnerships, collaboration and integration

- Connections with broader support services in prisons strengthen access to the program and support efficiency of service delivery, allowing the financial counsellor to focus on financial issues with confidence that other staff are addressing broader case management needs.
- Connections and collaboration with correctional facility staff – Effective relationships between financial counsellors and correctional facility staff enabled smoother administrative processes and physical access to the service.

5. Awareness and referral pathways

- Effectiveness of awareness mechanisms and referral pathways – Multiple points of entry to financial counselling, particularly at the start and in the period leading up to an individual's release from custody, is a critical factor for successful service delivery.

Program impact

Across all data sources, there is strong evidence of the positive impacts of the program for its clients, their families, providers of other re-integration and re-entry services, for the criminal justice and corrections system and for the community more broadly. We outline the outcomes in Figure 1.

Figure 1: Outcomes of the program

Improved understanding of financial situation. The program enabled clients to identify accounts, debts and financial options previously unknown to them. Clients gained practical skills and confidence and consistently reported feeling empowered to manage money, mitigate financial risks and seek support when needed.

Improved financial circumstances through debt relief via waivers, reductions and bankruptcy processes as well as placing holds on debts and accessing payment plan options. The financial counsellors achieved practical and immediate outcomes for clients.

Reduced stress. Engagement with the financial counsellor allowed clients to feel less stressed or worried, and more hopeful about their future. Clients reported significant relief – a 'weight off their shoulders' – once debts were clarified or resolved, describing the financial counsellor's support as uplifting and reassuring.

Improved re-integration readiness through the practical support of the financial counsellor to address debts, establish identification documentation or acquire banking accounts and cards, clients felt better able to address other re-integration concerns such as housing, employment and family relationships.

Supporting positive relationships with family members. The program helped reduce clients' reliance on family members to follow-up banking processes or other issues. Clients with ongoing rent and bills, often parents or guardians, felt reassured their families would have a degree of financial stability while they were incarcerated.

Criminogenic impacts. The program directly addresses a range of criminogenic risks for clients by supporting financial stability. Financial strain can drive individuals to engage in illegal activities both within custody and after release, to meet basic needs or repay debts. Moreover, a lack of financial stability on release is closely linked to homelessness and unemployment, both significant predictors of reoffending.

Figure 2 provides some examples of what clients, service providers and other stakeholders had to say about the Financial Counselling in Prisons program. People highlighted the advocacy and support the service provided, how it improved re-integration readiness and reduced stress, the criminogenic impacts and the importance of cultural competence.

Figure 2: What the evaluation heard

'The thing that was so good, was just **the effort they were willing to put in** to sorting this out for me**. It makes a big difference.** The things they've done make me feel like **I can move forward and grow**.' - Client

Advocacy and support

'It is like **everything that was on my shoulders has flown away**. I was dancing. My mood is better. **It has really changed my life**.'
- Client

'Even if they're taking one little thing that they've learnt – they're trying to implement that in their life. **It's those small, little steps to change that actually make the difference when they're in community**.'
- Corrective services central office staff member

Improved re-integration readiness

'**[The FC] understands our language, talks like us mob**, [they are] good to us mob. [They didn't] judge us, [they are] good at their job.'
- Client

'I think **if you can take care of someone's financial wellbeing**, they are better set up to be able to afford housing, and if they can have stable housing, they can get a job, and their kids can go to school. And **all of those things lead to that break in kind of intergenerational incarceration**.'
- Service provider

'**Without [the FC's] help I would be completely in the dark** with my finances out there.'
- Client

Reduced stress

'**Everybody in prison needs this kind of support**.' - Client

'**Since their help** and getting access to the Super, **knowing my son's home is secured** and that **I have a home to go back to** when I get out, and that I am not more and more in debt – **it's a huge relief. I can relax now**.'
- Client

'I think **there's been a lot less incidents** because of the stresses of financial burden.'
- Correctional facility staff member

Cultural competence

'**People come straight back in to get away from paying a bill… The FC is a lifesaver**. People have done dumb things over these bills.'
- Client

Criminogenic impacts

'I feel like **I have the tools now to be able to move forward with my life when I get out**.'
- Client

'**Relieved stress on mum too** [the service] is **easier than relying on people outside**.'
- Client

'[The FC] **sorted all my debts**, helped me set up Centrepay, checked if I had any debts with [state] housing and fines, [they] showed me I had no debt and **helped me to put in an application for housing**. I told my mob to see [them].'
- Formerly incarcerated client

Promising practice

This evaluation highlights elements of service design from across the various service providers that represent promising practice and should be considered for inclusion in the design of any future financial counselling in prisons service.

The promising examples were:

- **Integrating the financial counsellor within a broader re-integration service** to facilitate effective referrals and to increase the efficiency of the work of financial counsellors and social workers. Financial counsellors' authority to act enables them to complete tasks relatively quickly that others may invest substantial time and effort on, for example, securing accounts, and negotiating with creditors. Likewise, including the financial counsellors within a team of social workers means that they can focus on resolving financial concerns knowing that other staff are addressing broader case management needs.
- **Investing in developing relationships with key trusted workers**, such as case workers, support officers, liaison officers and peer workers, to assist in quickly building trust and rapport with clients, and support more efficient and effective communication with clients.
- **Post-release service support**. While always an intended part of service delivery, post-release support occurred relatively infrequently due to a lack of capacity and difficulties for financial counsellors in making contact with clients after their release. Where financial counsellors could contact clients, it was very helpful, particularly where they had not been able to resolve all matters ahead of release.
- **Advocacy with major banks and creditors** is an important part of the work that a number of financial counsellors funded under this program are doing. This has resulted in some practical policy changes that have resulted in improved accessibility for incarcerated individuals.
- **Complementary financial education programs** that financial counsellors are delivering in some locations. This complementary service type provides important information about financial issues for prisoners to consider, such as the importance of protecting private information and understanding potential implications for insurances. They serve as an opportunity to for financial counsellors to develop rapport with potential clients and to improve participants' understanding of the services available through a financial counsellor.

Recommendations for future program development

1. Promote financial counselling as a criminogenic program

Advocacy work to promote an increased understanding of the potential of this type of service is still needed. Not all corrective services central office departments understand the importance of financial counselling services as a criminogenic intervention.

Unresolved financial issues directly and indirectly exacerbate a range of criminogenic risks. Financial strain can drive individuals to engage in illegal activities both within custody and after release, to meet basic needs or repay debts.[8] Within correctional facilities, identifying and responding to financial issues through evidence-based intervention is critical to supporting successful re-integration post-release.

Providing targeted financial counselling in prisons allows individuals to have clarity about their financial circumstances, set the foundations for financial stability and gain the skills and resources needed to manage debt, budget effectively and avoid financial hardship upon release.[9]

2. Scale the delivery of this service type

The evaluation found that there is significant unmet need for this kind of one-on-one tailored support. **The evaluation recommends funding additional financial counselling services in Australian prisons**.

While there are subsets of prisoners for whom this service type is more needed than others, the target cohort for this service type should remain very broad – a very high proportion of the prisoner population would benefit from this service type.

If financial counselling services in prisons are to be procured, consider:

- having a financial counsellor deliver services in all or most facilities to maximise accessibility
- alongside the procurement of financial counselling services, delivering education about what the service is and does for correctional facility staff in key prisoner support roles who would be likely referrers.

Funding of such services aligns most closely to the remit of jurisdictional corrective service agencies.

3. Deliver financial counselling services alongside or embedded within case management and/or re-integration services

Ideally, case management and re-integration planning should occur with prisoners on their entry to prison, and continue throughout each incarceration episode, and on exit from custody. While this kind of end-to-end case management is occurring in only a small proportion of Australian prisons, financial counselling should be delivered alongside or within the scope of this kind of service to facilitate holistic support for clients. This will also support the efficient use of workers' time (ensuring financial counsellors can focus on resolving financial issues, and that other staff are not labouring extensively to do work that financial

[8] Financial Counselling Australia. (2018). *Double punishment: How people in prison pay twice*.

[9] Thriving Communities Partnership. (2021). *Fostering financial stability for people in prison: Phase 1 report*.

counsellors are better able to do using their expertise, relationships with financial services and authority to act).

4. Offer financial counselling services as part of post-release support offerings

While this has been part of the model delivered under these grants, the high demand has greatly limited the extent to which work with post-release cohorts has been possible. Consideration should be given to having financial counselling as a service offering available through referral from community corrections offices. This activity would require additional funding.

5. Provide dedicated funding to support systems change advocacy work to improve access to financial services for prisoners

Alongside direct delivery of financial counselling, systems change advocacy work is critical in addressing the significant barriers that have a substantial impact on how efficiently and effectively financial counsellors are able to support clients in prisons, and the extent to which prisoners require the support of a financial counsellor to manage their financial affairs. Systems change advocacy work will assist in managing the demand for financial counselling services in prisons.

6. Undertake further research and evaluation work to provide further evidence of the positive impact of this service type

This should include identifying prisoners who have received support from a financial counsellor in jurisdictional client data management systems and tracking their reincarceration frequency and duration compared with similar cohorts who have not received this service. This would enable the definitive demonstration of the criminogenic impact and value for money of this service type. Further research may also benefit from the inclusion of longitudinal case studies of clients to track impacts for individuals and their families over time.

Report

1. Introduction

1.1 Policy context

Incarceration for any length of time brings with it a host of negative social, emotional and financial consequences. A recent study by Monash University shed light on this issue, revealing that, among the top 5 key challenges faced by women in Victorian prisons, 2 were directly related to financial difficulties. Seventy percent of the participants in the study were dependent on government benefits and 60% had outstanding debts.[10] These statistics contrast starkly to the general population, where approximately 30% of Australians report experiencing financial distress, meaning they struggle to pay for essential goods and services.[11]

Financial distress typically carries economic implications and is often associated with various adverse outcomes, such as depression and anxiety,[12] as well as detrimental effects on their relationships, leading to increased instances of domestic violence,[13] and lower levels of academic achievement among children in families experiencing financial distress.[14]

The prison environment magnifies these challenges. A recent study by Financial Counselling Australia (FCA) revealed that individuals leaving prison often find themselves in a worse financial position than when they entered.[15] This situation frequently leads to financial harm, including theft, fraud and misuse of money, exacerbating dire financial circumstances and increasing the likelihood of recidivism. Research supports this finding, including the study conducted by Monash University, where 49% of incarcerated women reported committing a crime to repay a debt. Additionally, individuals who had debts upon entering prison had higher rates of return to prison, at 32% compared to 17%.[16]

Recidivism represents a significant negative outcome not only for the individuals involved but also for their families and the broader community. The Productivity Commission estimates

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[10] Monash University. (2013). *Women Exiting Prison in Victoria*.

[11] Melbourne Institute. (2023). *Taking the Pulse of the Nation Survey Updates*.

[12] See for example, Lin, H., et. al. (2013). Financial distress and use of mental health care: Evidence from antidepressant prescription claims. *Economics Letters*, 121, 449-453.

[13] See for example, Morgan, A., & Boxall, H. (2020). Social isolation, time spent at home, financial stress and domestic violence during the COVID-19 pandemic. *Trends and issues in crime and criminal justice*, 609, 1–18.

[14] See for example, Moore, A., et. al. (2021). A qualitative examination of the impacts of financial stress on college students' well-being: Insights from a large, private institution. *SAGE Open Medicine*, 9, 1–8.

[15] Financial Counselling Australia. (2018). *Double Punishment – How People in Prisons Pay Twice*.

[16] Monash University. (2013). *Women Exiting Prison In Victoria*.

the financial burden of incarceration to be between approximately $107,000 to $204,000 per year, per prisoner.[17]

One way to assist people experiencing financial distress is financial counselling. **Financial counselling is free, independent, non-judgmental advice and advocacy to deal with debts and debt management, and to build financial knowledge, capability and confidence.** The Thriving Communities Australia (TCA, formerly Thriving Communities Partnership) report commissioned by the Financial Counselling Foundation (the Foundation), released in November 2022, underscores the importance of essential services, including financial counselling, in supporting individuals navigating the justice system.[18]

Access to and awareness of financial counselling is particularly challenging for people in contact with the criminal justice system, who tend to prioritise legal matters over financial issues. Once in a prison context, people's access to information and services becomes limited, inconsistent and often ineffective. Improving access to financial counselling services is an essential step towards supporting individuals in prison to achieve and maintain financial stability.

1.2 The Financial Counselling in Prisons Program

The Foundation sought to address the challenges facing prisoners and those in contact with the criminal justice system. The Foundation first commissioned the TCA report[19] in November 2022 to better understand how best to foster financial stability for people in contact with the prison system. Subsequently, they created a grants program, which is the subject of this evaluation. In November 2023 the Foundation funded 6 service providers over 3 years to hire full-time financial counsellors to work with incarcerated people. In May 2024, an additional service provider in South Australia was funded, extending the program to an additional jurisdiction and correctional facility and bringing the total funding to $2.92 million. The service was delivered in 21 locations including correctional facilities, community corrections sites, work camps and rehabilitation centres.

The Foundation awarded the grants based on the quality of the expressions of interest submitted with consideration given to each service providers' capacity to deliver the program, ensuring the opportunity was available across as many jurisdictions as possible. Selection criteria also included the urgency of need at the targeted prison(s). In addition, service providers had to demonstrate their experience working in the prison environment.

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[17] Australian Government Productivity Commission. (2021). *Australia's prison dilemma*.

[18] Thriving Communities Partnership. (2022). *Fostering Financial Stability in Prison Research Report: Phase 2*.

[19] Ibid.

The following organisations received a grant:

- Aboriginal Legal Rights Movement (ALRM)
- CatholicCare NT (CCNT)
- Cultura
- Indigenous Consumer Assistance Network (ICAN)
- Kempsey Neighbourhood Centre (KNC)
- the MARA Project (SERO4) and
- St Vincent de Paul Society WA (Vinnies WA).

The aim of the grants was to provide financial counselling services to those on remand, in prison or on parole to access financial counselling in a targeted way. Service providers were also able to utilise the funding to provide financial counselling services to families and carers of those incarcerated.

At the same time, ICAN Learn received funding to develop and deliver a community of practice and training program for financial counsellors working in prison to increase skills, share solutions and support and drive best practice.

The objectives of financial counselling in prison grants were to:

1. support clients to gain an understanding of their financial situation
2. support better financial outcomes through advocacy and support, such as waiving of debts
3. contribute to the well-being and outcomes of those within the prison system
4. prevent incarceration from causing or exacerbating financial hardship
5. stabilise clients' financial situations to help support and optimise reintegration into the community
6. improve community safety by reducing reoffending related to financial hardship.

1.2.1 Service type – Financial counselling

Financial counselling is a specific service type. Qualified professionals, accredited through state and territory financial counselling associations, deliver this service. Financial counsellors deliver an independent, confidential and free service. The aim of financial counselling is to help clients understand their financial circumstances, address financial issues, advocate on their behalf and work with industry bodies and government agencies.[20] They operate in community organisations around Australia, from large charities to smaller community centres

[20] Financial Counselling Australia. (2026). *Financial Counselling Australia*.

as well as local government agencies. In the case of this evaluation, grants funded financial counselling services to target those in the prison system.

To effectively advocate for clients, financial counsellors obtain a signed **Authority to Act**, that allows them to access and discuss clients' financial matters with creditors, government agencies, and other relevant third parties.

Importantly, financial counselling is one of many complementary services within the broader financial support sector. It is important to distinguish financial counselling from other types of financial supports and services, such as:

- financial education and capacity building that focuses on developing peoples' skills and knowledge to improve their financial management
- financial aid services that primarily provide direct financial support, such as emergency relief, loans, or grants, to individuals in need
- financial advisors who offer professional advice on investment and superannuation, is a chargeable or commission-based service and often works from within a financial institution.

1.2.2 Target group

The **target group** for this program is individuals in contact with the prison system, including people who are **on remand, serving a prison sentence, in community on parole** and the **families and carers** of the aforementioned groups.

1.2.3 Service model

While the service model is generally the same across service providers and sites, service providers can make slight adjustments to the program delivery in their jurisdiction. All of the service providers have provided financial counselling services to prisoners to some extent prior to receiving these grants. For the most part, this has been a relatively small proportion of the work of a financial counsellor who is primarily providing support to the general community. The grant, for many of the service providers, represents the first time they have had a dedicated full-time financial counsellor position to work in correctional facilities. We provide summaries of the financial counselling service provided by each service provider in Appendix 4.

The service models vary depending on a range of factors such as:

- the type of service provider, such as a financial counselling specialist organisation or provider of other services for prisoners
- the ability to access the prisoner population (e.g., the security level of the correctional facility, including movement into and within the facility) and access to technology within the facility

- the number of correctional facilities where financial counsellors are delivering the service and the travel time required
- internal corrections structures for managing prisoners' access to services and programs, for example, how the facility classifies financial counselling – whether the facility classifies it as a criminogenic program, or as a less important educational program.

Figure 3 outlines key common features of the service model. In addition, financial counsellors often seek to understand their clients' broader circumstances so that they can provide proactive supports to limit additional new financial concerns arising and can also provide referrals to other supports. Appendix 4 provides more information about the service models employed by the different service providers.

Figure 3: Common features of financial counselling service models

Awareness raising	Providing information to potential clients through promotional materials or information (paper-based) included as part of prison intake procedures.
Referrals	Receiving referrals through other service providers delivering services within prisons or from correctional facility staff.
Triage	Triaging referrals and gaining authority to act for those identified as requiring most urgent need.
Intake	Conducting assessments of an individual's financial situation, with a focus on any identified existing issues or concerns.
Casework	In-person sessions with individuals to gain a better understanding of their circumstances and concerns.
	Follow-up work with creditors, banks and other agencies as required.
	Communications either in-person, via email (in most locations, this occurs indirectly, requiring emails to be printed by an appointed correctional facility officer to share as a paper copy with the client) or both to follow-up and ensure the client understands their updated circumstances.

2. The evaluation

2.1 Purpose and scope

In April 2024, the Foundation engaged ARTD to conduct a social impact evaluation of the grants provided to fund financial counsellors to support those on remand, parole or in prison. The main purpose of this evaluation is to understand financial counselling within a prison environment, and specifically the financial counselling services the Foundation grants fund.

This evaluation aims to:

- examine the impacts for clients, correctional facilities and the financial counselling sector
- understand any enablers or barriers to improving client well-being, movement towards financial stability or reducing clients' risk of financial harm
- identify any practices that make financial counselling services more effective in supporting those within the criminal justice system.

We developed a detailed set of Key Evaluation Questions (KEQs) to guide the evaluation process and inform the structure of this report. We've included the KEQs and their associated sections of the report in Appendix 1.

This evaluation has also been supported by an Evaluation Reference Group (ERG) that included representation from each of the service providers as well as a representative from the Foundation and TCA, the organisation that authored the research report that informed the delivery of the grants.[21] The ERG has had an important role in this evaluation, collaborating on our approach and helping us develop data collection tools. Service provider staff also played a critical role in supporting data collection, including administering surveys as well as recruiting people for us to interview.

[21] Thriving Communities Partnership. (2022). *Fostering Financial Stability in Prison Research Report: Phase 2*.

2.2 Methods

This was a mixed methods impact evaluation with oversight from an ERG. We received ethical approval to undertake our data collection activities through an overarching application to AIATSIS (REC-0372) as well as separate applications to corrective services central office departments in each jurisdiction where the program is being delivered, that is, Queensland Corrective Services, Department for Correctional Services SA, Corrective Services NSW, Corrections Victoria, Department of Corrective Services WA and Northern Territory Correctional Services. Figure 4 provides a brief overview of the methods used in the evaluation. We've included a detailed description of the methods in Appendix 2.

Figure 4: Brief overview of methods

273 client surveys

Financial counsellors from each service provider supported the implementation of a **client survey**, delivered twice across the evaluation period. The survey was designed to provide insight into client experiences and the range of supports they were receiving, while being as short and accessible as possible.

4 6-monthly progress data reports

The evaluation has used data from January 2024 to December 2025 (provided by the Foundation) **from 4 6-monthly progress reports** completed by service providers as part of their reporting requirements to the Foundation.

14 case stories

We developed a series of **case stories** to help illustrate how the services are working and their impacts. These stories draw on interview and progress report data to provide brief narrative descriptions that capture the experiences of clients while preserving anonymity.

100 total interviews

We completed **100 interviews across 6 stakeholder groups**

- **67** incarcerated clients across 9 field visits to 6 jurisdictions
- **2** formerly incarcerated clients
- **1** family members of clients
- **17** service provider staff
- **13** corrective services central office staff
- **17** correctional facility staff

Note: See Appendix 2 for further detail on the methods. Not all 14 case stories developed have been used in this report.

2.2.1 Limitations

- We did not have access to unit-level data from corrections departments, which limited our ability to analyse recidivism rates. As a result, the evaluation cannot draw conclusions about longer-term outcomes or re-offending patterns. We consider this limitation unlikely to significantly affect the overall conclusions, given the strong existing evidence demonstrating the effectiveness of financial counselling in this context. We draw on this literature to support and contextualise the evaluation findings. The evaluation focuses primarily on identifying the settings and processes that contribute to stronger client outcomes.
- We implemented the client survey largely as intended, however there were some variations to how it was implemented between service providers. Additionally, there was a third tranche initially planned but based on feedback we received from financial counsellors about the amount of time and effort these surveys required of them, and noting that we had already received a sufficient number of responses to allow meaningful analysis, we decided not to go ahead with a third round of data collection.
- Financial counsellors at different service providers recorded progress data inconsistently.
- We had planned to include consultation with the TCA Prison Network Industry Group, which includes banks, creditors and other organisations who provide services prisoners may struggle to access, to understand the work these organisations are taking in addressing systemic barriers. Unfortunately, despite our best efforts, we were not successful in contacting this group.

See Appendix 2 Section A2.3 for more detail about limitations.

2.2.2 Confidence in the findings

We were able to implement most of the planned data collection and analysis methods as intended and had sufficient data to confidently answer the KEQs. We have high confidence in the findings due to strong alignment across multiple data sources and our successful engagement with stakeholders across all jurisdictions.

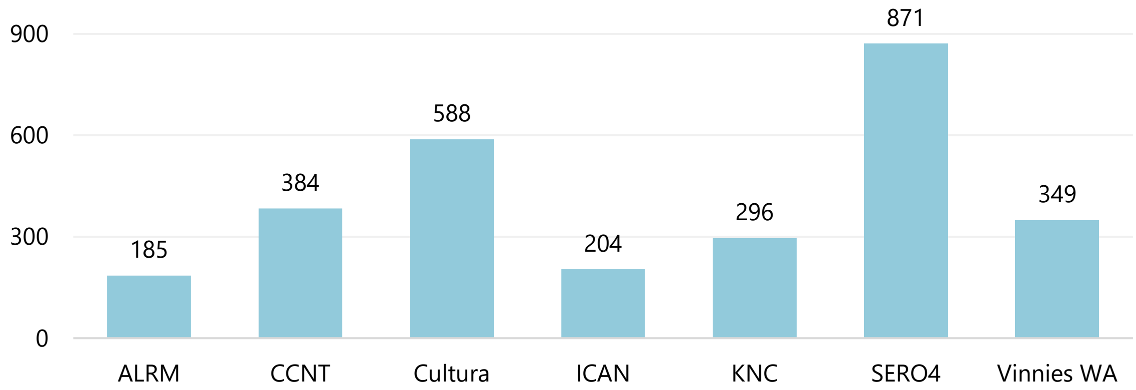
3. Program implementation

3.1 Client profile

3.1.1 Client demographics (Progress Report data)

Across a 2-year period from January 2024 to December 2025, **2,877 people received financial counselling services through this program** (Figure 5). The variation in the number of clients across service providers reflects some of the restrictions and complexities of their various operating contexts. We explore these contextual differences in Section 3.5. One service provider, ICAN, has also explicitly focused their time on system advocacy work (see more in Section 5.4).

Figure 5: Number of clients who received the service over a 2-year period by service provider



Source: Progress Report data January 2024 to December 2025. Note: n=2,877.

Age

Overall, the **most common age range of clients was 30–39** (Figure A1). This is consistent with the median age of the incarcerated population in Australia (36.6 years).[22]

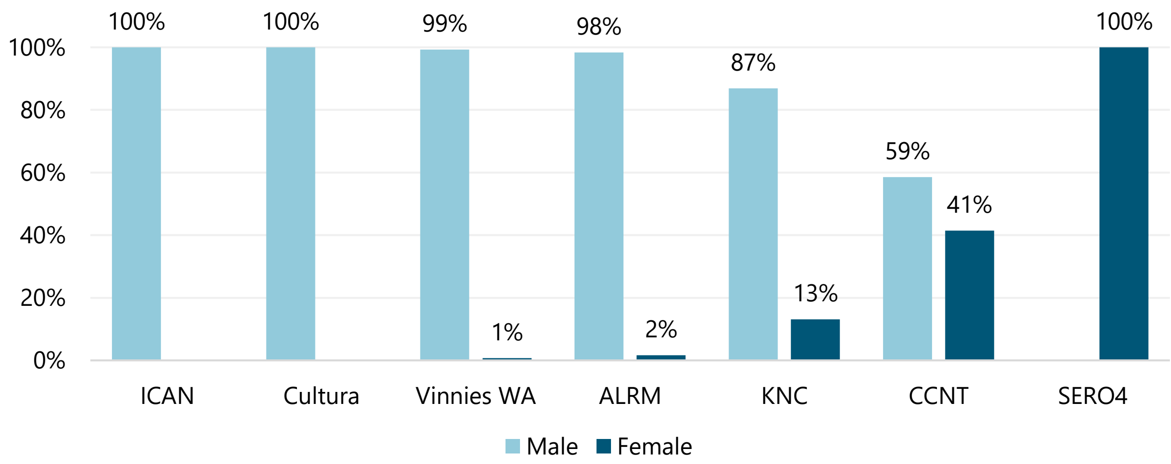
Gender

Service providers collected data on gender in the binary (male and female), reflecting both the structure of correctional facilities and the unlikelihood of individuals to disclose non-binary identities due to safety and privacy concerns. Approximately 92% of the incarcerated population in Australia is male.[22]

[22] Australian Bureau of Statistics. (2025). *Prisoners in Australia*.

While the overall gender split of clients shows **a higher proportion of men** (65%), reflecting that most services primarily engaged men, women are relatively overrepresented (35%) in the sample due to SERO4 working across women's prisons exclusively, and their high client numbers. Figure 6 shows gender distributions across service providers.

Figure 6: Gender composition of clients across service providers



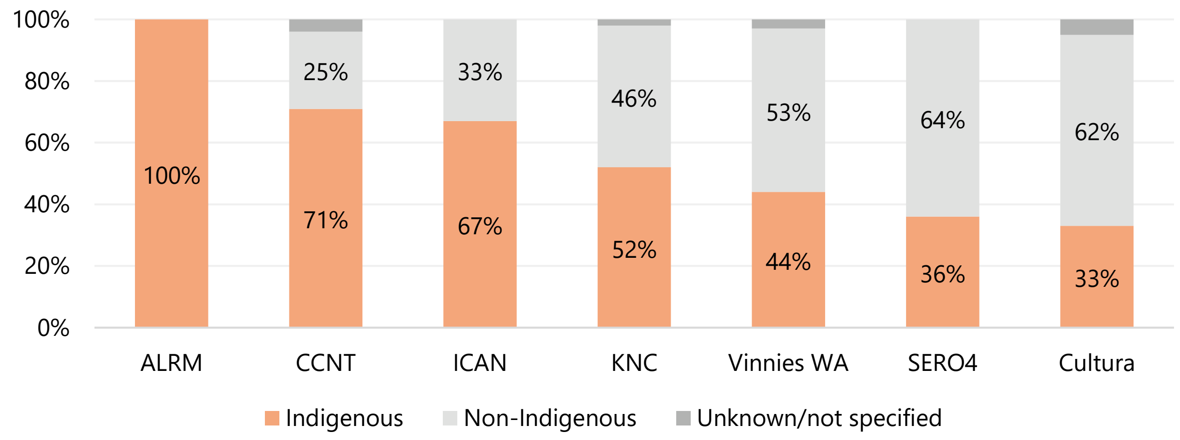
Source: Progress Report data January 2024 to December 2025.

First Nations status

Aboriginal and Torres Strait Islander people are significantly overrepresented in Australian prisons, comprising 37% of the total incarcerated population (12 times their share of the Australian population).[23] **First Nations clients made up just over half (51%) of clients who received the service**, demonstrating that these services are effectively engaging this key cohort. Figure 7 shows the proportion of First Nations clients across service providers. This has implications for service capacity, especially when First Nations clients are from remote communities, speak English as an additional language and may have limited English literacy skills, which may necessitate more time-intensive support.

[23] Australian Bureau of Statistics. (2021). *Aboriginal and Torres Strait Islander population: Census*

Figure 7: Number of clients who identify as Aboriginal and Torres Strait Islander



Source: Progress Report data January 2024 to December 2025. Note: Percentages ≤5 have been removed from this figure.

Support for family members

We captured this data through narrative reporting only. For the most part, financial counsellors had limited direct engagement with family members of clients. We identified several barriers, including intervention orders, domestic violence concerns, geographic distance and family members declining to participate. The high demand from within the correctional facility reduced the capacity for financial counsellors to work with other potential client groups.

When family engagement did occur, this support primarily related to administrative tasks, such as assisting with sourcing identification documents, gathering debt information or liaising with banks.

Domestic and family violence

Of all clients seen (n=2,877), **25% were reported as experiencing known domestic and family violence (DFV)** (this includes economic abuse). A substantial proportion of cases are recorded in the Progress Reports as unknown (40%) and a further 28% of clients had no information recorded against this data item, which suggests that the **true incidence is likely higher**. Australian research indicates that 85% of female prisoners have been victims of DFV at some point in their lives, with trauma and victimisation histories affecting up to 98%.[24]

When broken down by service provider, the proportion of clients experiencing DFV ranged widely from 1 to 89%. Because this range is so wide and does not correlate by the gender of client groups, it is likely this reflects differences in data recording practices rather than differences in prevalence. Notably, one service provider (working primarily with male prisoners) reported that it did not ask clients this question, citing a desire to remain impartial,

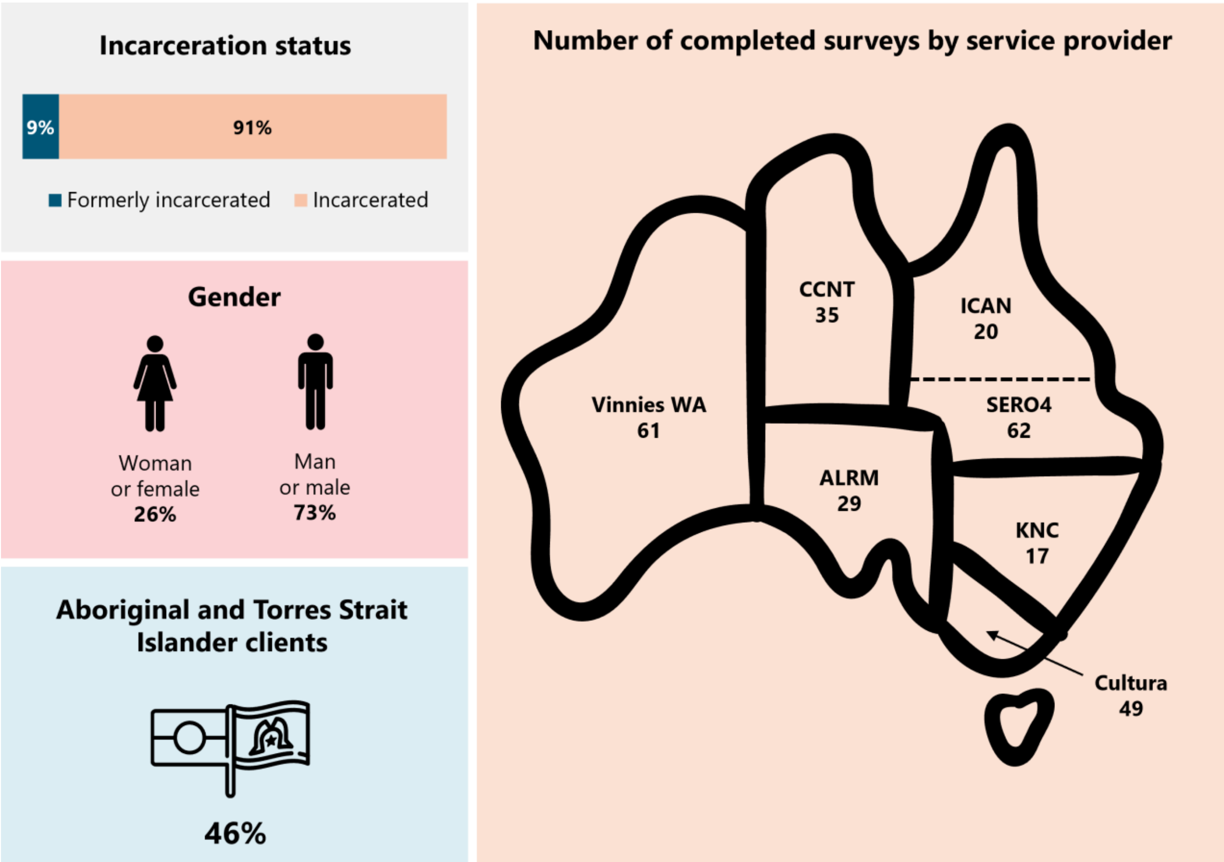
[24] Domestic, Family Sexual Violence Commission Yearly Report 2025

as most clients had been convicted of DFV offences, and instead recorded responses as 'unknown.'

3.1.2 Client demographics (survey)

Overall, the demographic data for the client survey participants aligns closely with the demographic profile reported in the Progress Report data, showing a similar distribution across key characteristics (Figure 8). This means we can have confidence that the findings from the surveys are representative of the broader client cohort.

Figure 8: Breakdown of client surveys



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: Women are relatively overrepresented in the sample due to SERO4 working across women's prisons exclusively, and their high survey completion rate. See Appendix 3 for additional breakdowns.

3.2 Demand and need for the service

3.2.1 Service demand

Interview data strongly suggests that demand for financial counselling in correctional facilities significantly outweighs the capacity to deliver it, with the majority of providers unable to meet the volume of requests. In the case where financial counsellors report meeting demand, this is related to barriers in being able to promote the service within the prison, keeping demand low.

Financial counsellors working in facilities with higher turnover, particularly remand centres, experience greater pressure on services due to the urgency of addressing financial issues prior to release or transfer to another facility.

3.2.2 Understanding the need for and appropriateness of this service type for prisoners

All stakeholder groups recognised the need for financial counselling in correctional facilities. **Stakeholders referenced the need for a financial counsellor in prison 93 times across the interviews**.

Incarceration severely restricts peoples' access to banking and communications systems, magnifying the need for support to secure and manage their finances compared with people living in the community. Additionally, Australia's prisoner population has lower rates of literacy and numeracy and higher rates of intellectual impairment, further elevating the high need for this service.[25,26]

While delivering services within a corrections context is challenging, correctional facility staff and service providers recognised that incarceration can also offer an important 'window of opportunity' for accessing services, while individuals are in a controlled environment, away from external pressures and their broader life circumstances and responsibilities. For some individuals who face challenges with substance addiction, are in abusive relationships, or who have substantial caring responsibilities, incarceration can represent an opportunity to access interventions they would otherwise not be able to access. Correctional facility staff and financial counsellors told us that clients are often highly motivated to change while in custody, making financial counselling and financial education especially impactful during this period.

There was strong recognition from stakeholders that accessing financial counselling as soon as possible after intake was important for clients to secure their finances and make sure that they were not accruing debts such as rent, mortgage payments or utility bills. Stakeholders understood that financial counselling support at this juncture was important to ensure prisoners' financial circumstances did not deteriorate during their incarceration.

Likewise, there was strong recognition of the importance of financial counselling support in the lead up to a person's exit from prison – ensuring the person has a secure bank account

[25] Office of the Auditor General Western Australia. (2021). *Improving prisoner literacy and numeracy*.

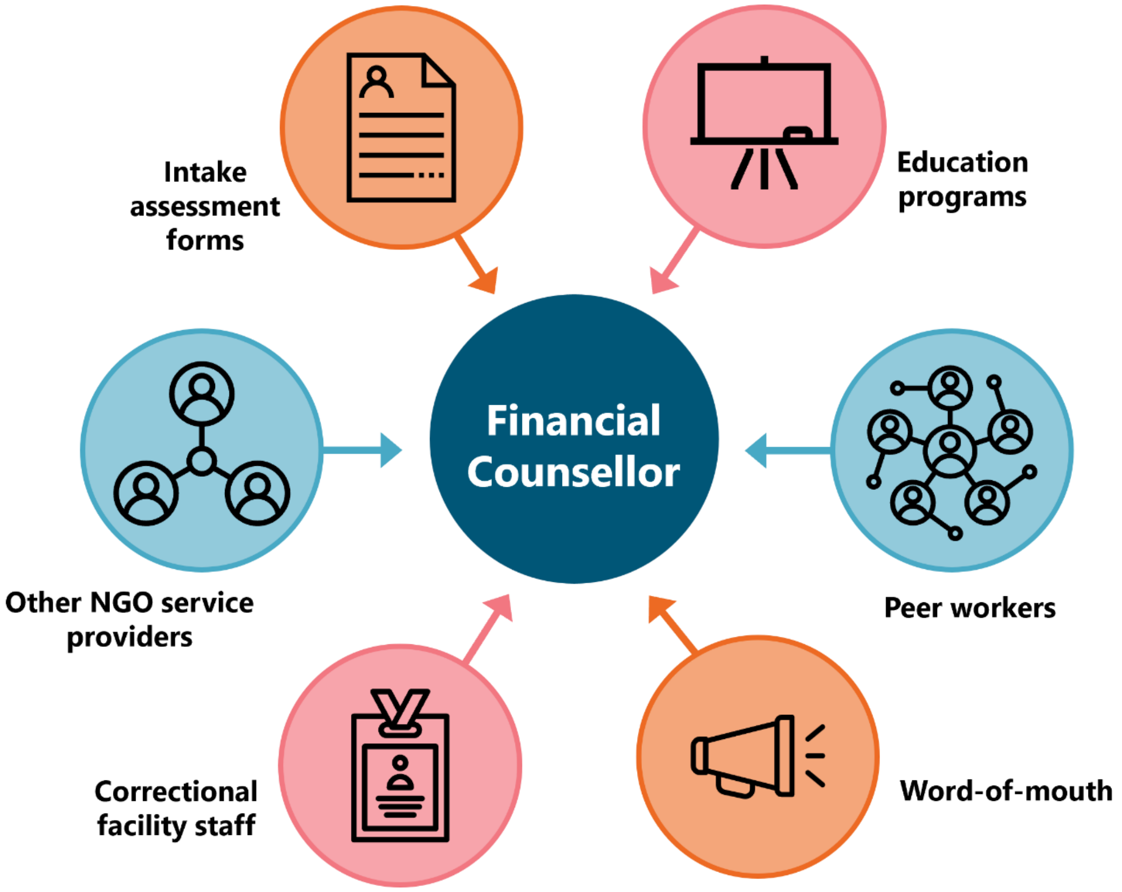
[26] Baldry, E., Clarence, M., Dowse, L., & Trollor, J. (2013). Reducing vulnerability to harm in adults with cognitive disabilities in the Australian criminal justice system. *Journal of Policy and Practice in Intellectual Disabilities, 10*(3), 222–229.

for income or pension payments to be deposited into and payment plans in place to ensure any paused repayments are manageable.

3.3 Referrals and intake

The different service providers managed the processes for referral into the financial counselling services slightly differently. However, in most locations, service providers received the referrals through both formal and informal processes. Figure 9 highlights the key mechanisms through which clients may be referred. We describe each of these referral methods in more detail in this section. Also see Section 3.5.5, which highlights the importance of having a range of referral pathways to enable clients to access financial counselling services upon entry, as they approach release, and at any time during their incarceration.

Figure 9. Referral mechanisms to access a financial counsellor in prison



3.3.1 Formal processes

A key referral mechanism into the services occurs as a part of correctional facility intake processes. In several locations, screening for financial counselling needs was a part of the intake process, with the correctional facility providing information to prisoners about the financial counselling service and, in some cases, providing them with an **intake form**, including an Authority to Act authorisation form. In most locations, **specific correctional facility staff**, such as counsellors, psychologists and program officers, can refer directly into the financial counselling service. In some locations, providers of other service types could also refer a client. For those service providers where the financial counsellor role is part of another prison support service, other workers from within the service often referred clients. In other locations, where a financial counsellor had established strong relationships with **other prison service provider organisations**, these agencies were an important source of referrals.

In interviews, clients who had used formal processes to connect with the financial counselling service told us that it was straight forward.

3.3.2 Informal processes

Informal processes of recruitment and referral were a fundamental mechanism for prisoners to gain access to the service. In interviews with clients and financial counsellors, stakeholders referenced **word-of-mouth** 45 times as being the main way a client found out about the financial counselling services. Past clients introduced a significant proportion of clients were introduced to the service, described variously as 'friends,' 'other women,' 'the boys' and 'mob.' Word-of-mouth was a leading advocacy tool, highlighting the role of peer networks in raising awareness and encouraging engagement. Trust between prisoners facilitated these informal referral channels and helped many clients, who had not been identified or self-identified as needing assistance, from falling through the gaps.

In correctional facilities where there had been a strong commitment to publicising the service, through posters, flyers and other promotional material, clients reflected this was the main way they had heard about the service.

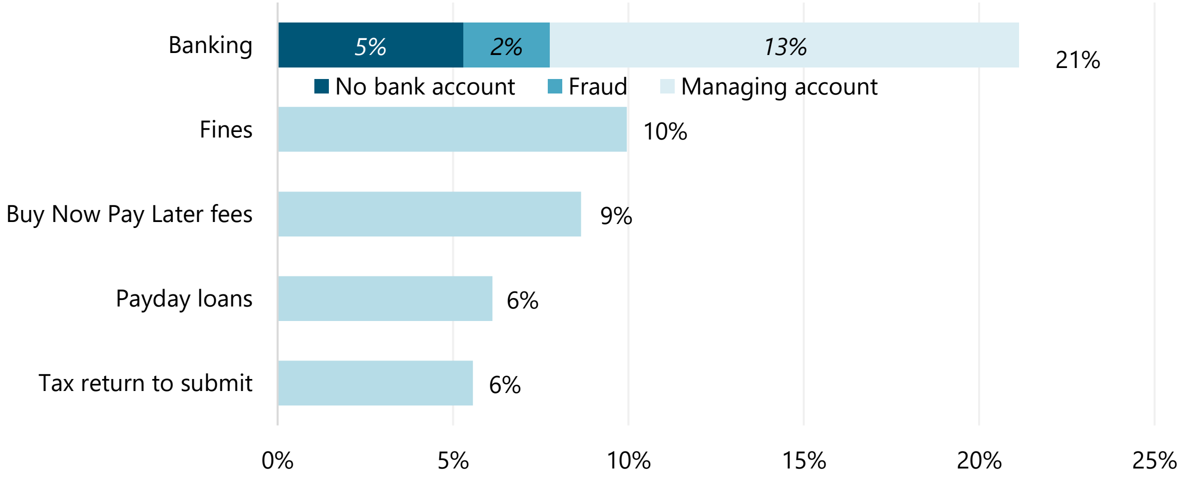
Where financial counsellors offered complementary financial education programs, these were also effective for helping clients understand the role of a financial counsellor and to access the service.

3.4 Supports provided

3.4.1 Service usage

As demonstrated in Figure 10, the most frequently reported types of financial difficulty clients faced were with banking, Buy Now Pay Later fees, payday loans and tax returns.

Figure 10: Most common types of financial difficulties for clients

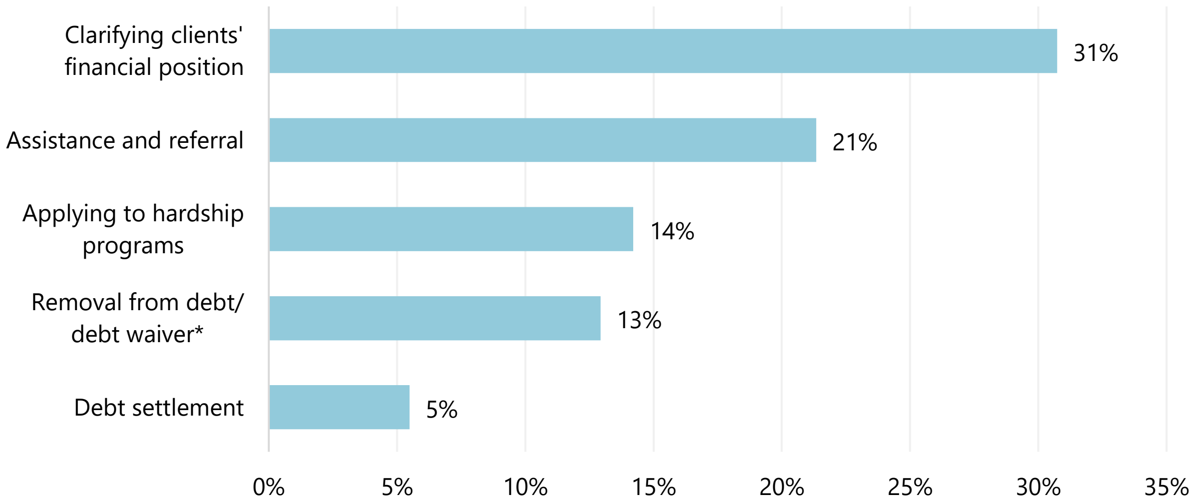


Source: Progress Report data January 2024 to December 2025.

Banking, which represented the highest proportion of financial difficulty type reported for clients, was categorised as 'no bank account,' 'fraud' and 'managing account.' The 5% of clients without a bank account reflects a group facing significant financial vulnerability and, as we heard in interviews, several First Nations clients reported never having had a bank account. This suggests they likely make up a substantial proportion of this group.

Figure 11 shows the most commonly reported casework activities completed by the financial counsellor.

Figure 11: Most common types of casework activities completed by financial counsellors



*Source: Progress Report data January 2024 to December 2025. Note: *Activities under the item 'Removal from debt/debt waiver' had the following definition: Apply for debt waivers, have statute barred debts removed or have debt acquired unknowingly or via coercion removed.*

The client surveys also reflected this, where financial counsellors reported the extent to which they focused on certain activities (Figure A3).

Interview data likewise demonstrated the diverse and holistic service provided by the financial counsellors to support a range of needs and issues. The most commonly mentioned supports were substantial debt relief through waivers, reductions, hardship arrangements or bankruptcy processes. This was a major reason people sought out the service.

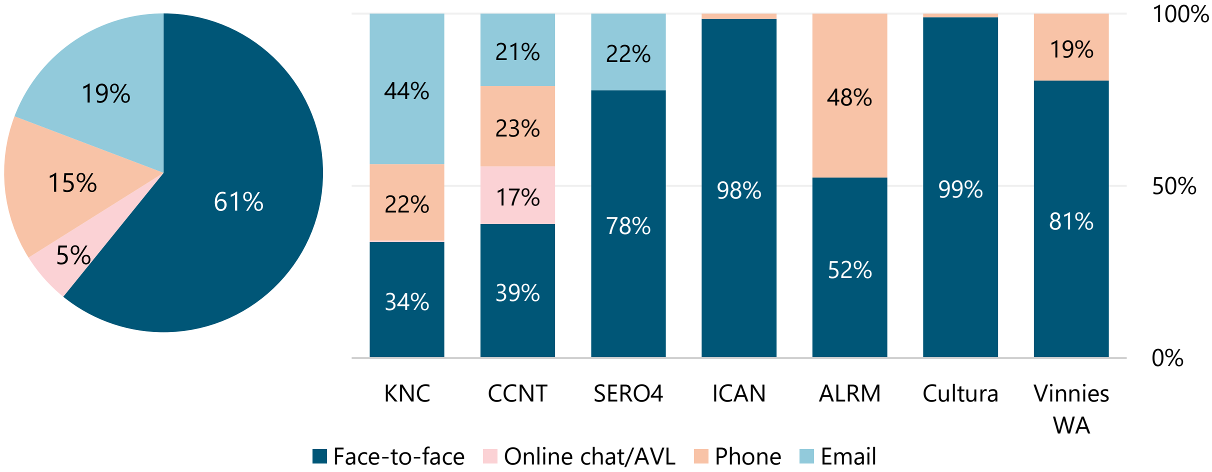
Number of financial counselling sessions

Financial counsellors reported the number of sessions they had provided to the clients who completed the surveys. The most common number of sessions provided to a client was 3 to 5 sessions (Figure A4).

3.4.2 Mode of contact

Providers recorded the number of contact instances and the mode in which they occurred. Overall, approximately 60% of instances of contact were face-to-face with fewer instances of email, phone or online chat/audiovisual link (AVL). Figure 12 also outlines how the mode of contact varies by service provider, which potentially offers insight into what may be feasible within different jurisdictions and facilities.

Figure 12: Modes of contact by instance overall and by service provider

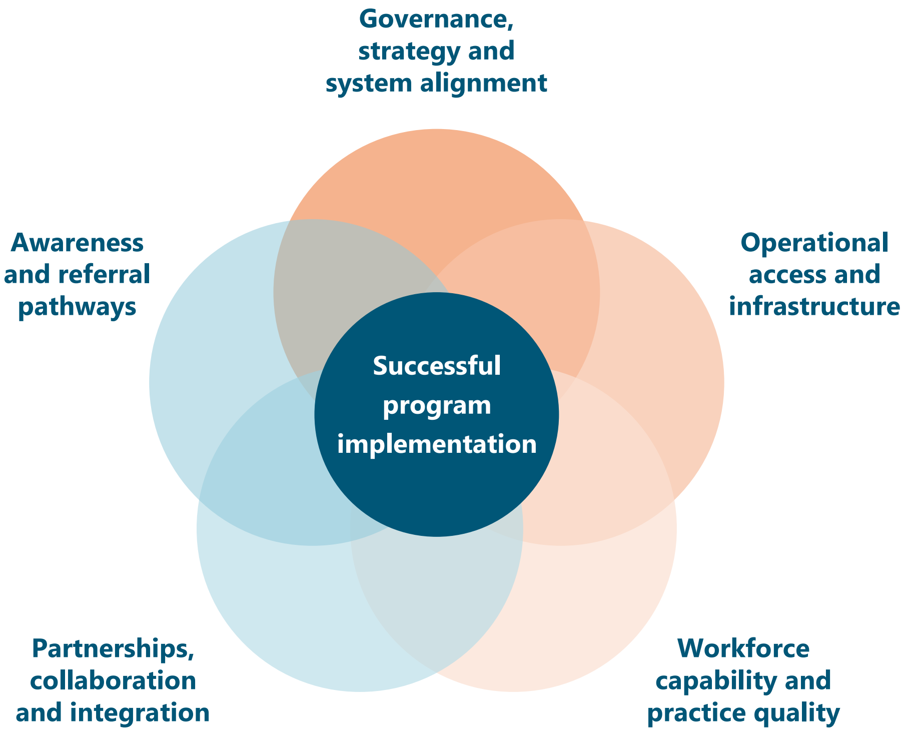


Source: Progress report data January 2024 to December 2025. Note: Percentages ≤2 have been removed from the bar chart.

3.5 Factors that impact program implementation

Multiple factors impact access and implementation of financial counselling in prisons. We explore the factors illustrated in Figure 13 in this section.

Figure 13: Factors that impact program delivery



3.5.1 Governance, strategy and system alignment

Alignment with corrections departments' strategic direction

Strategic alignment with jurisdictional corrections departments' goals is a key enabler of financial counselling services in prisons. Some jurisdictions recognise financial counselling as a core service to address criminogenic needs, so service providers in these jurisdictions were more easily able to establish themselves, be well utilised and effectively integrated with other service offerings. Correctional facilities where the staff were aware and supportive of the financial counsellor's role significantly improved client access compared to those facilities without such strong support. Strong buy-in from both corrections leadership and correctional facility staff enabled high engagement from prisoners. In this context, corrections staff viewed the service as a valuable resource and supported and encouraged prisoners to participate as part of the prisoner's broader rehabilitation plan. Financial Counsellors often cited the support from correctional facility staff members to attend appointments and follow up with acquiring documentation as important to the clients' sustained engagement.

Conversely, at sites with limited engagement or buy-in, and where the financial counsellor was not integrated into the broader rehabilitative services team, there were significant barriers to uptake and service delivery. Some clients reported being unable to attend counselling due to scheduling conflicts with paid work or that correction facility staff did not notify them of appointments. Furthermore, inconsistent awareness and promotion of the service among correctional facility staff led to prisoners having varying levels of awareness of and access to the financial counselling available. These factors collectively reduced the effectiveness and reach of the program at these sites.

Systemic access limitations of banks, creditors and institutions

Limited access to banking services poses a significant barrier for prisoners, with widespread issues such as debanking, closure of dormant accounts, and inflexible identification requirements. These challenges severely impact prisoners' ability to manage their finances while in custody and create ongoing obstacles to successful re-integration post-release. The reliance of banks on digital authentication processes further restricts access for those without necessary documents, limited digital literacy or access to technology. Financial counsellors frequently encounter difficulties in advocating for clients within these rigid systems. Despite these barriers, proactive efforts at advocacy and relationship-building with banks have shown some positive results. Addressing these systemic issues is essential for improving financial inclusion and long-term outcomes for prisoners.

Narrative data in the progress reports indicate that financial counsellors are actively seeking to engage with banks, creditors and government agencies, particularly fines administrators. They have also reported positive outcomes where they have been able to engage with dedicated hardship teams. They have noted that persistence and follow-up have led to some positive outcomes, for example with having organisations accept prison issued identification as a basis for establishing an account. In Section 5.4, we highlight some promising practice in this kind of work service providers are delivering under these grants.

3.5.2 Operational access and infrastructure

Access to safe and private spaces within prison facilities

Access to a safe and private space is a basic requirement for delivering financial counselling services. In many facilities these spaces were not necessarily available due to issues such as overcrowding and demand on spaces. This issue, as well as insufficient correctional facility staffing available, leads to lockdowns which can mean financial counsellors are unable to access prisons at all.

Interviews across all jurisdictions reflected the growing prison population, which was, at some sites, exceeding the intended capacity of each facility and placing additional pressure on the criminogenic and re-integration services.

In some locations, the high prison population puts pressure on correctional facility staffing which can contribute to more frequent lockdowns. When a facility or part of a facility is in lockdown, external service providers are typically unable to deliver services. In addition, the increased demand for designated service delivery spaces further restricts availability. Financial counsellors emphasised the importance of private and confidential spaces to enable clients to speak openly and receive meaningful assistance without fear of judgment or interruption.

Access to technology

Most correctional facilities tightly control, or entirely block, access to telephones and internet-enabled devices to prisoners. While these restrictions are primarily for security purposes, they create substantial downstream barriers for financial counsellors. Because most financial institutions use phones and the internet to communicate with clients, limitations on access to this technology reduced what the financial counsellor can do while they are working in a correctional facility. This constraint has meant that financial counsellors frequently needed to undertake follow-up work after visits, including phone calls, written correspondence and online account management conducted on behalf of clients.

3.5.3 Workforce capability and practice quality

Attributes and expertise of the financial counsellor

Interviewees consistently spoke about the attributes and expertise of the financial counsellors very positively. Stakeholders consistently named the financial counsellors' personal attributes, approach (91 mentions), knowledge and expertise (47 mentions) as enabling factors. Overwhelmingly, stakeholders cited attributes including kindness, passion, care and empathy as contributing to the client's experience, often feeling reassured and grateful with the effort financial counsellors put into the service.

Clients and correctional facility staff cited the expertise of the financial counsellor as critical to implementation. The range of skills and experience demonstrated by the financial counsellor was critical to achieving positive outcomes for clients. Section 4.1 includes client survey results where the majority agreed the financial counsellor was respectful, listened to them and provided them useful advice.

Everything I asked for she achieved. She got onto everything. She got onto the banks and liaised with them trying to keep my stuff open. Liaised with my sister on the outside. She kicked goals.

– Client interviewee

Trust, rapport building skills and cultural competence of financial counsellors

Financial counsellors often require access to information that is highly sensitive and personal from their clients. Clients and financial counsellors told us that clients often overcame their initial reluctance to sharing this information through the building of trust and rapport.

Interview findings consistently highlighted that financial counsellors build trust through repeated physical presence, following through on commitments and a positive reputation within the prisoner population. Stakeholders repeatedly noted that seeing financial counsellors working alongside Aboriginal Liaison Officers (ALOs) (SA), peer workers (NT) or other key service providers (FNQ) was a key driver of trust, underpinning their engagement. From the correctional facility staff members interviewed, many noted the financial counsellor's approach of building rapport and forging trust as influential in achieving positive outcomes.

Cultural competence is also a critical factor for building trust and rapport with clients, especially in correctional facilities with a high proportion of First Nations clients. Clients emphasised the importance of knowing who the financial counsellor is and feeling culturally safe before disclosing personal or financial information. Having the financial counsellor work alongside a known support worker, such as the ALOs, was important for facilitating a safe and supportive environment. Financial counsellors cited the importance of a familiar face at the first meeting to reduce anxiety, foster a sense of cultural safety and trust, and encourage clients to feel more comfortable engaging openly with the service. We highlight some examples of where service providers are doing this successfully in Chapter 5.

3.5.4 Partnerships, collaboration and integration

Connections and collaboration with correctional facility staff

Effective relationships between financial counsellors and correctional facility staff enabled smoother administrative processes and physical access to the service, such as by making the client aware of their appointment time, releasing them from other duties and escorting them as required.

In addition, correctional facility staff are often needed to help address issues such as clients having entered prison under a name that differs from their identification documents or lacking formal identification. Where correctional facility staff recognised the value of the program and developed strong working relationships with financial counsellors, referral pathways were strengthened and client referrals became more timely, consistent and appropriate.

Connections with the broader support services in prisons

Access to the financial counselling service is strengthened when the service provider is well connected with other re-integration providers within the correctional facility. Service providers that were delivering a suite of other services in the correctional facility could support their financial counselling staff to integrate well. They facilitated referrals into counselling and create pathways for clients to access additional supports. In other contexts, strong relationships between the financial counsellors and providers from other organisations had a similar impact. Financial counsellors who were able to work collaboratively with other services, whether within the same service provider or in other organisations, agreed that this supported both the counsellors and their clients. In some instances, this allowed the financial counsellor to focus on financial issues, with confidence that other staff were addressing broader case management needs.

3.5.5 Awareness and referral pathways

Effectiveness of awareness mechanisms and referral pathways

As described in Section 3.3, having multiple referral mechanisms into the service was highly beneficial. Clients told us that, in many cases, they 'had no clue' what the service was or the kinds of outcomes it could achieve until they learned about this through word of mouth or in the process of receiving the service. Some correctional facility staff we interviewed believed many prisoners did not have the financial literacy, or in some cases, the basic literacy skills to be able to identify their own need for this kind of support.

Facilitating multiple points of entry to a financial counsellor, particularly at the start and in the period leading up to an individual's release from incarceration, emerged as a critical factor for successful service delivery. These transition periods represent unique 'windows of opportunity' for intervention, where clients are most at risk and also most receptive to support.

They're a sponge, they're absorbing everything – they're invested in learning more about money and finances whilst they're in that [prison] setting. – Service provider interviewee

Individuals may enter custody with unresolved financial issues such as debts, fines, or outstanding continuing obligations (such as being the account holder for utilities) that, if unaddressed, can compound stress and complicate their time in prison. Early access to support from a financial counsellor allows these issues to be identified and managed proactively, helping to mitigate the risk of financial problems for the prisoner escalating during incarceration, as well as allay stress related to these issues.

When each person enters into the system, they should have an intake assessment with a financial counsellor, wherever they are in the system, whether in a watch house, or on remand. That's the point where you can make inroads into their financial situation.
– Service provider interviewee

[On entry] they run through your medicals and ask you about your finances … they didn't tell us [the service was] available. – Client interviewee

Similarly, the pre-release phase is a critical time for ensuring that an individual is not exiting to a financial situation that is unsustainable. Providing access to financial counselling as prisoners prepare for release ensures they have the support and practical strategies needed to manage their finances in the community, reducing the likelihood of returning to offending behaviours driven by financial stress. Although it makes sense to prioritise prisoners whose release is imminent to ensure they're exiting with their finances in a manageable state, financial counsellors recognised that for many individuals they're seeing at that stage, earlier intervention could have helped mitigate some of the problems that prisoners face by the time they're released.

Case story: Multiple referral pathways

ICAN, Far North Queensland

I arrived at Lotus Glen under so much stress and anxiety. My life had been flipped upside down within a week. Alongside the blur of moving into the prison, I had my phone, wallet and personal belongings stolen from me. I couldn't help but feel helpless and alone as I walked through the cold hallways of the prison. I was scared that once inside I'd never be able to get my belongings back.

There are so many services when you arrive and, in the chaos of intake, it's hard to know what you actually need. I was unsettled and my mind was racing during my transition. I couldn't focus on what the correctional facility staff were asking me, and at that point, no referral was made for financial counselling. In the moment, thinking about what services I wanted was the last thing on my mind.

It wasn't until later in the week, through a completely different pathway, that things started to change. Another prisoner asked me if I had thought about my finances. After feeling so alone, it meant a lot to have someone check in. I had never heard about financial counselling and didn't even know what it involved, but it planted a seed. That conversation stayed with me, especially at night when my mind would race about everything happening outside the prison.

The next week, I took a chance and asked about the service myself. I was placed on a waiting list and later booked in to meet the counsellor. I was sceptical, but I figured I had nothing to lose. That's when I met Carol.*

Carol has been incredible from the start. Because of her support, my bank accounts have been stabilised. I've got an 18+ identity card, and my Afterpay debts and stolen funds are finally being addressed. Carol even went as far as helping me open a new bank account in my own name, depositing a small amount herself** to make sure the account stayed active. That small gesture meant the world.

I was lucky to get a prison appointment after missing the first chance at intake. Even though the chaos of entering meant I wasn't flagged for support, the informal, peer-based referral pathway ensured I didn't fall through the cracks. Without that conversation with another prisoner, I may never have accessed the support at all.

When I get out, I'll be in a much better position because of this service. I owe that to the counsellor. She's the best.

**Pseudonym*
***The financial counsellor utilised brokerage funding from the service provider to make a deposit of $5.*
Note: this story is de-identified and conglomerated for illustrative purposes.

4. Program impact

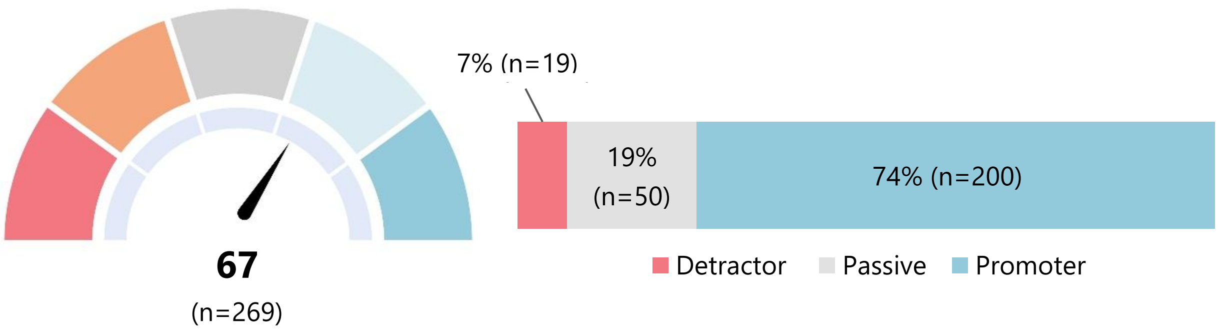
4.1 Overall client experience impacts

Financial counselling services in prisons are very highly valued by their clients.

Across both survey and interview data, clients believed that the financial counselling service had been highly beneficial for them – that it was genuinely helpful, supportive and important.

As part of the survey, we asked clients to rate how likely they would be to recommend the service to others in similar circumstances. Of the clients who responded to this question, 74% rated the service as either a 9 or a 10 out of 10. **The Net Promoter Score (NPS) for the service was 67** (Figure 14). **This is extremely high for a service of this type**. The NPS average for related sectors is substantially lower at just 25 for financial services, and 43 for the not-for-profit sector. This indicates that this service is very highly valued by its clients and is seen to provide positive and highly worthwhile outcomes.

Figure 14: Financial Counselling in Prisons service Net Promoter Score



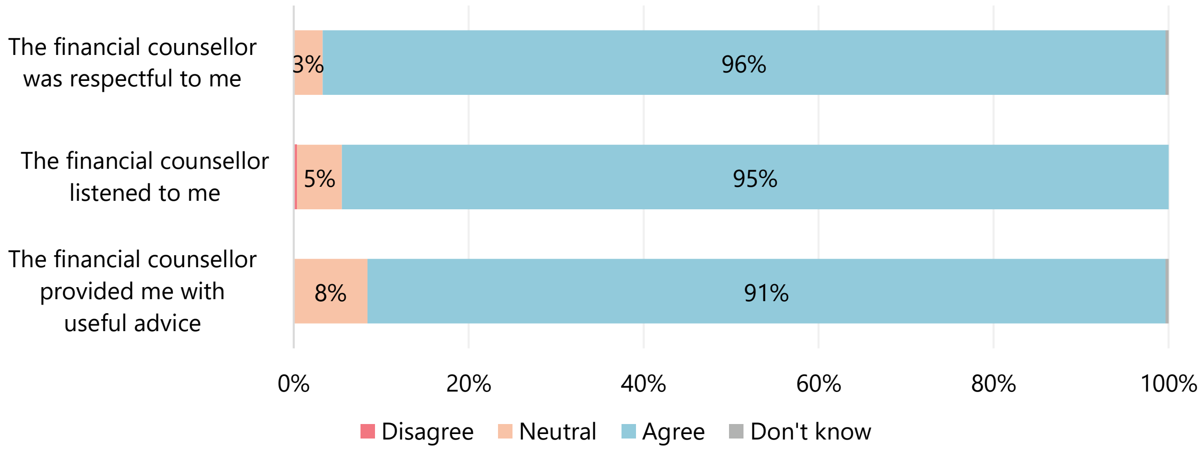
Source: Client survey May to July 2025 and September 2025 to January 2026. Note: NPS = % Promoters - % Detractors.

[The financial counsellor] was amazing. I thought I was going to lose everything including my house. Very grateful for this service will recommend highly. – client survey respondent

In surveys, clients positively reflected on the role of the financial counsellor, indicating that they provided useful advice, were respectful and listened to them (Figure 15).

[The financial counsellor] is good at explaining and easy to talk to. Helped me understand my situation. – Client survey respondent

Figure 15: Client experience of the service



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: n = 273. Percentages may not sum to 100% due to rounding. We have removed percentages ≤1 from this figure.

> *[The financial counsellor] is respectful, understanding, makes me feel comfortable. Is very helpful. I would tell others about [them]. – client survey respondent*

> *[The financial counsellor] was very understanding. [They] just knew what had to get done. Because sometimes explaining your situation when you don't have things in front of you, it's quite hard to say, 'I need this done and this done.' – Client interviewee*

4.2 Financial outcomes

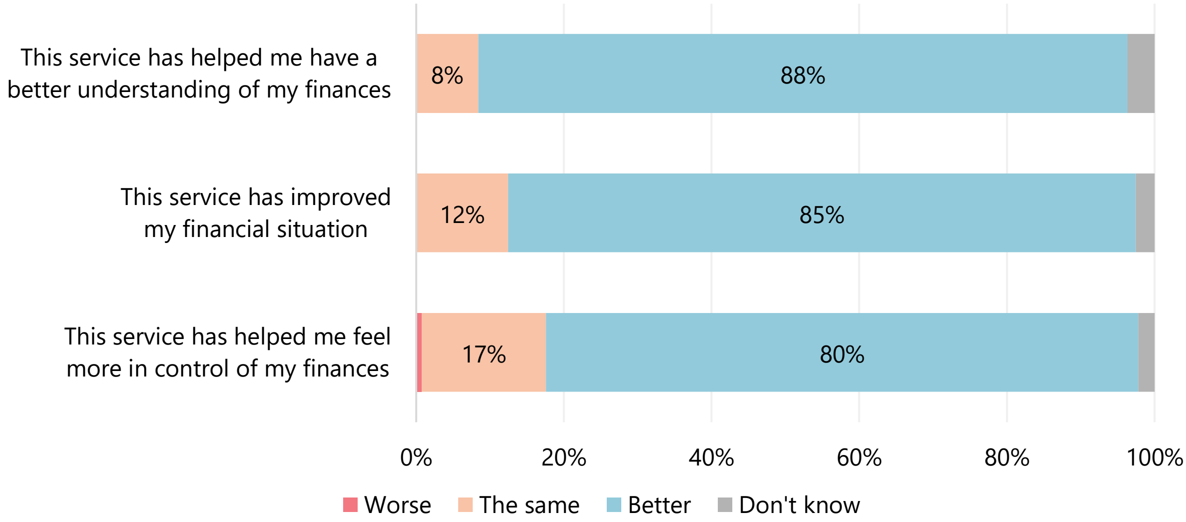
4.2.1 Improved understanding of financial situation

Evidence from across data sources shows that the program significantly improved clients' understanding of their finances, with tailored one-on-one support enabling them to identify accounts, debts and financial options previously unknown to them. Across surveys and interviews, clients consistently reported feeling empowered to manage money, mitigate financial risks and seek support when needed. The financial counsellor's expertise helped clients gain practical skills and confidence. The knowledge, skills and confidence clients gained through the financial counselling program provided a foundation for fostering self-determination and supporting lasting money management habits post-release. This impact was particularly strong for First Nations clients, who benefited from culturally sensitive approaches.

> *Without [the financial counsellor's] help I would be completely in the dark about what is happening with my finances out there. – Client survey respondent*

Most clients surveyed showed improvements across all outcomes, with greater success in areas they could tangibly influence, such as understanding their finances (Figure 16).

Figure 16: Client outcomes of financial counselling



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: n = 273. Percentages ≤4 have been removed from this figure.

[The financial counsellor] has given me good advice on how to work on the acceptance and has given me really good understanding on what to do to work on a solution with my debts. I am very grateful. – Formerly incarcerated client survey respondent

4.2.2 Improved financial circumstance

Interview data shows that the program delivered substantial improvements to clients' financial circumstances – stakeholders referenced this 103 times across all interviews. The most notable improvements came through debt relief via waivers, reductions and bankruptcy processes. The outcomes achieved are practical and immediate, including stopping money prisoners may lose in unnecessary payments, restoring banking access and creating workable arrangements so families' financial situations are manageable. Data from the Progress Reports indicates that, collectively, the financial counsellors were able to achieve debt waivers and reductions to the value of over $2.2 million.[27] Debts waived included scam related debts, financial abuse debts and debts accumulated while in custody. While the amounts for each individual were relatively small, clients told us these debts had caused them substantial distress and contributed to financial precarity.

Clients told us that the financial counsellor was able to take actions almost immediately. Advice and practical support created relief and empowered clients manage their finances with confidence. Figure 17 outlines some of these outcomes.

[27]This figure is likely an underestimate, as reporting on this was optional and therefore inconsistent across reporting periods, with 2 service providers not reporting this information at all.

Figure 17: Financial outcomes achieved by the program

Debts reduced/waived

- Hardship arrangements established
- Large scam-related debts waived
- Debts accumulated whilst in custody waived

Automated/ongoing payments cancelled

- Payment schemes (e.g., AfterPay) cancelled
- Refunds or credits appropriately secure

Bank access restored

- Re-opening old accounts; setting up accounts, and organising a physical bank card in preparation for release
- Online banking setup

Authority barriers navigated

- Authority to act allowed changes to power of attorney
- Client was able to provide authority to the financial counsellor and/or family members
- Family could access finances directly

[The financial counsellor] sorted all my debts, helped me set up Centrepay, checked if I had any debts with [State] Housing and Fines, [they] showed me I had no debt and helped me to put in an application for housing. I told my mob to see [them]. [They are] good at [their] job.
– Formerly incarcerated client survey respondent

I think if you can take care of someone's financial well-being, they are better set up to be able to afford housing, and if they can have stable housing, they can get a job, and their kids can go to school. And all of those things lead to that break in kind of intergenerational incarceration … [financial counselling in prisons] can actually contribute to stopping … So, I think breaking the recidivism will come first, but then the flow on effect from that. – Service provider interviewee

Case story: Resolving complex debt

CatholicCare NT, Northern Territory

In my life I have always tried to keep things under control, but the last few years my finances got completely out of hand. Between Buy Now Pay Later schemes, old debts stacking up and trying to hold onto my stuff, it just felt like there was no way out. I was worried that these debts would follow me wherever I go and eventually be passed along to my family.

I first heard about the financial counselling service when the John came in to talk to us. I was a Peer Educator and Learning Support (PELS) worker at the prison, and he was running a session about the service and how it could support all prisoners, not just people with simple problems. I was a bit sceptical at first, but I stuck around and listened. Something about the way he explained things made it click. He was also just a down-to-earth person who really understood the feeling of having a debt hang over you like a dark cloud.

I followed up with the prison staff and was placed on the roster to see him when he visited next. He was really genuine and thorough. He started by asking about all my accounts, my debts and my Buy Now Pay Later payments. I'd been avoiding this stuff for years. It was embarrassing and I didn't want anyone to know how bad it had gotten. But he didn't judge me. He broke it down into steps I could manage.

John went above and beyond. He contacted creditors, organised repayments I could afford and helped me set up a plan to keep my money safe. One of the biggest things was how he helped me understand what I actually owed versus what was just debt. That was huge. Before, I felt like I was drowning, but with his guidance, I started to feel like I had some control again.

It wasn't just about money. Having someone listen, who knew the system and actually fought for me, gave me confidence I hadn't had in years. I started feeling like I could handle things on the outside too. I felt like I wasn't doomed to keep making the same mistakes. I even started telling other prisoners about the service. When people saw how John helped me sort out the debts, they started asking about appointments themselves.

Honestly, this service has changed how I see my finances and myself. I feel calmer, more in control and like I can face what's waiting for me outside without being paralysed by fear. John didn't just help me with debts – he helped me believe I could handle life again. And now I get to pass that on.

**Pseudonym*
Note: this story is de-identified and conglomerated for illustrative purposes.

4.3 Well-being outcomes

Interview and survey data as well as program administrative data provide strong indications that engaging with financial counselling services had substantial positive impact on client well-being. This included reducing their stress, supporting positive family relationships and supporting them to feel better prepared for re-integration into the community post-release.

Across interviews, clients consistently reflected how the service had positively contributed to their personal well-being and extended to their family. Stakeholders attributed the service with supporting clients to feel less anxious, stressed and frustrated, predominantly after debts had been waived or family members had received support.

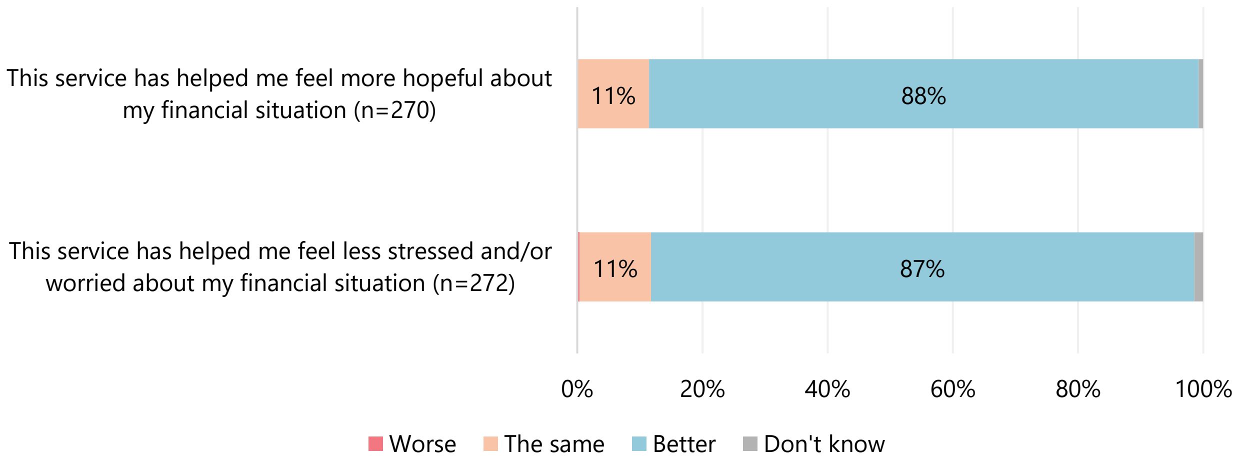
Since their help and getting access to the Super, knowing my son's home is secured and that I have a home to go back to when I get out, and that I am not more and more in debt to my sister-in-law – it's a huge relief. I can relax now. – Client interviewee

For families, knowing the financial counsellor was advocating for their family member in prison was a significant relief. We heard of the immense financial stress and uncertainty felt by families of prisoners.

4.3.1 Reducing stress

Financial clarity and support provided by the program consistently reduced stress. For many clients we interviewed, and for respondents to the survey (Figure 18), engagement with the financial counsellor allowed them to feel less stressed or worried, and more hopeful about their future.

Figure 18: Client well-being outcomes



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: Response numbers for these items vary due to clients skipping some questions. We have removed percentages ≤2 have from this figure.

Clients reported significant relief once their debts were clarified or resolved, describing the financial counsellor's support as uplifting and reassuring. Many clients told us they felt a 'weight off their shoulders' and were grateful for the trusted advocacy provided by the financial counsellor, especially when dealing with fraud or theft.

[The financial counsellor] has been very helpful and made me less stressed about my situation. – Client survey respondent

I feel relieved and so much better that [the financial counsellor] was here to help stop my debts and I am able to have money when I get out. – Client survey respondent

4.3.2 Re-integration readiness

A strong theme across the client interview data was that allaying financial stress allows people to better engage with other re-integration supports. That is, once clients felt they were in a more financially stable and manageable situation, they had greater capacity to focus on other issues. Through the practical support of the financial counsellor to address debts, establish identification documentation or acquire banking accounts and cards, clients felt better able to engage with other re-integration concerns such as housing, employment and family relationships.

I feel like I have the tools now to be able to move forward with my life when I get out. – Client interviewee

4.3.3 Supporting positive relationships with family members

The program also alleviated financial stress for families, ensuring that they could manage bills and rent during their family member's incarceration. A strong theme from the interviews with clients was how the service, and the financial outcomes achieved through it, had supported their relationship with family members. By having a designated person within the prison system advocating for them and their finances, clients were able to commit energy and time towards the relationships with their family. They weren't reliant on family outside of the prison to follow-up banking processes or other issues. Clients with ongoing rent and bills, often parents or guardians, felt reassured their families would have a degree of financial stability while they were incarcerated.

Although the progress data shows that working with family members represents a small component of the work financial counsellors are delivering, many interviews emphasised its value. They noted that involving family members helps ease the concerns clients have about the financial circumstances they have left their family to navigate, and it also delivers tangible outcomes that support the well-being of those family members.

In cases where family relationships were supportive, involving family members enabled the financial counsellor to address concerns around financial stability, support practical needs such as managing debts, accessing identification and coordinating necessary documentation. While family members may not have always received support directly, these interactions often provided reassurance regarding their financial circumstances and overall well-being, contributing positively to both the client and their family. The process also facilitated information sharing and reduced delays, particularly where matters such as power of attorney were involved.

> *Stops me crying to mum and dad to get help as [they] didn't have access to anything.*
>
> *– Client interviewee*

> *Relieved stress on mum too [the service] is easier than relying on people outside.*
>
> *– Client interviewee*

Case story: The impact on family relationships

Cultura, Victoria

Being in here has been really hard. Honestly, it's one of the most stressful times in my life. I am constantly worried about what's happening for my kids while I'm stuck here, and I feel so frustrated that I can't do more to support them. I've been going through the redress scheme* for what I experienced as a kid, but I didn't have a secure bank account for the money to go into. I really want to be able to access that money so I can support my kids.

During a meal one day another prisoner was talking about how they had seen the financial counsellor and being able to send money to their family. I immediately asked how they got involved – I had been thinking about my children lately and just wanted to help them feel like I was still there and supporting their lives. I went straight to the prison staff and asked if I could be included in the service. I waited. And waited. Every week I would check in, hoping my name had moved up, but it felt like forever. I started feeling really frustrated because I knew this service would be so helpful to me, and my family, but the counsellor was so busy they hardly had time to see people booked in for the day they visited.

Finally, the appointment came. I remember walking into the room and feeling nervous. What if they didn't understand? They sat down, listened and asked questions that showed they really cared about me, not just my bank accounts. We started by going through all my existing accounts, and then they did a credit check. We talked about the redress money and what I needed to do so it could go directly to my kids if anything happened. I explained that my daughter would need power of attorney to manage it for me on the outside, and she had already tried going to the bank herself. She hit so many roadblocks – she couldn't get anyone to help her, some banks were unhelpful, some forms were confusing. I felt so helpless, sitting in here, knowing I couldn't step outside to support her.

One afternoon, the financial counsellor met my daughter at the bank in person and worked through the issues with her. As a result, she was able to obtain power of attorney and access the money we had arranged. I can't describe the relief I felt.

After that, I started feeling more in control, less panicked about what was happening on the outside. I even began helping other prisoners understand their finances, sharing what I'd learned. Some of them were as stressed as I had been, and just having someone to talk to about it made a huge difference.

This service has honestly changed my life. I feel calmer, more confident, and I know my kids are being looked after. I know there's someone on the outside who really cares about making sure I can get back on my feet. It's more than just money; it's about feeling like I have a chance, like I still have some control over my life and my children's well-being.

** Australian National Redress Scheme for people who have experienced institutional child sexual abuse.*
Note: this story is de-identified and conglomerated for illustrative purposes.

4.4 Impact on criminogenic factors

Criminogenic factors refer to the underlying circumstances which, when unaddressed, directly contribute to criminal behaviour and the likelihood of recidivism. These include antisocial behaviour, criminal associates, substance abuse, unemployment and more.[28] Within correctional facilities, identifying and responding to these needs through evidence-based intervention is critical to supporting successful re-integration post-release.

Importantly, unresolved financial issues directly and indirectly exacerbate a range of criminogenic risks. Financial strain can drive individuals to engage in illegal activities both within custody and after release, to meet basic needs or repay debts.[29] There is a strong association between the outcomes of financial strain on mental health, increases anxiety and weakened family relationships, further compounding social isolation and reducing the likelihood of successful re-integration.[30] Moreover, a lack of financial stability on release is closely linked to homelessness and unemployment, both significant predictors of reoffending.

Financial well-being needs to be reconsidered in scoping criminogenic factors, as it directly influences individuals' ability to successfully re-integrate into society and reduces their risk of reoffending. Financial instability and the associated social and emotional outcomes are common among people entering (and exiting) custody, yet support in this area remains limited.[29] Providing targeted financial counselling in prisons allows individuals to have clarity about their financial circumstances, sets the foundations for financial stability and equips them with the skills and resources needed to manage debt, budget effectively and avoid financial hardship upon release.[30]

The research literature shows that addressing financial stress through tailored counselling is then crucial for disrupting cycles of disadvantage and criminal behaviour. This evaluation, through analysis of interview and other data, also demonstrates that financial counselling in prisons plays a critical role in supporting financial stability, addressing criminogenic needs and improving re-integration outcomes.

Despite this evidence of its effectiveness, financial counselling as a service type remains under-prioritised within corrective services central office departments. These departments regularly mislabel it as a non-criminogenic program and/or neglect to provide sustained funding for this type of service.

In interviews, clients and financial counsellors consistently highlighted the urgent need for increased resources to facilitate meeting demand in a timely way.

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[28] Bonta, J., & Andrews, D. A. (2023). *The psychology of criminal conduct*. Routledge.

[29] Financial Counselling Australia. (2018). *Double punishment: How people in prison pay twice*.

[30] Thriving Communities Partnership. (2021). *Fostering financial stability for people in prison: Phase 1 report*.

4.5 Overall program impacts

This evaluation has collected data that clearly demonstrates the benefits and outcomes of this program for the individual clients who have received financial counselling support.

The program's impact is strongest for clients facing high-risk situations, such as identity theft, scams, or complex debts, where direct intervention by financial counsellors provides substantial benefit. Clients with family responsibilities particularly value support that safeguards household stability, including housing and child custody arrangements. Those with additional barriers, such as language, literacy or cognitive impairment, often require practical, ongoing support to achieve positive outcomes. Even for clients at lower risk, knowing they are managing their finances with the financial counsellor's support contributes to reduced stress and improved general well-being.

First Nations clients and those living in remote communities are frequently identified as having the greatest need for this service type, due to complex financial circumstances and limited access to basic banking services. Financial counsellors working in correctional facilities with a high First Nations' population also told us that many of their clients need support to gain the required identification documentation to enable them to access banking services.

We identified 2 time periods, on entry and in the lead up to exit from custody, as critical junctures for delivering financial counselling support.

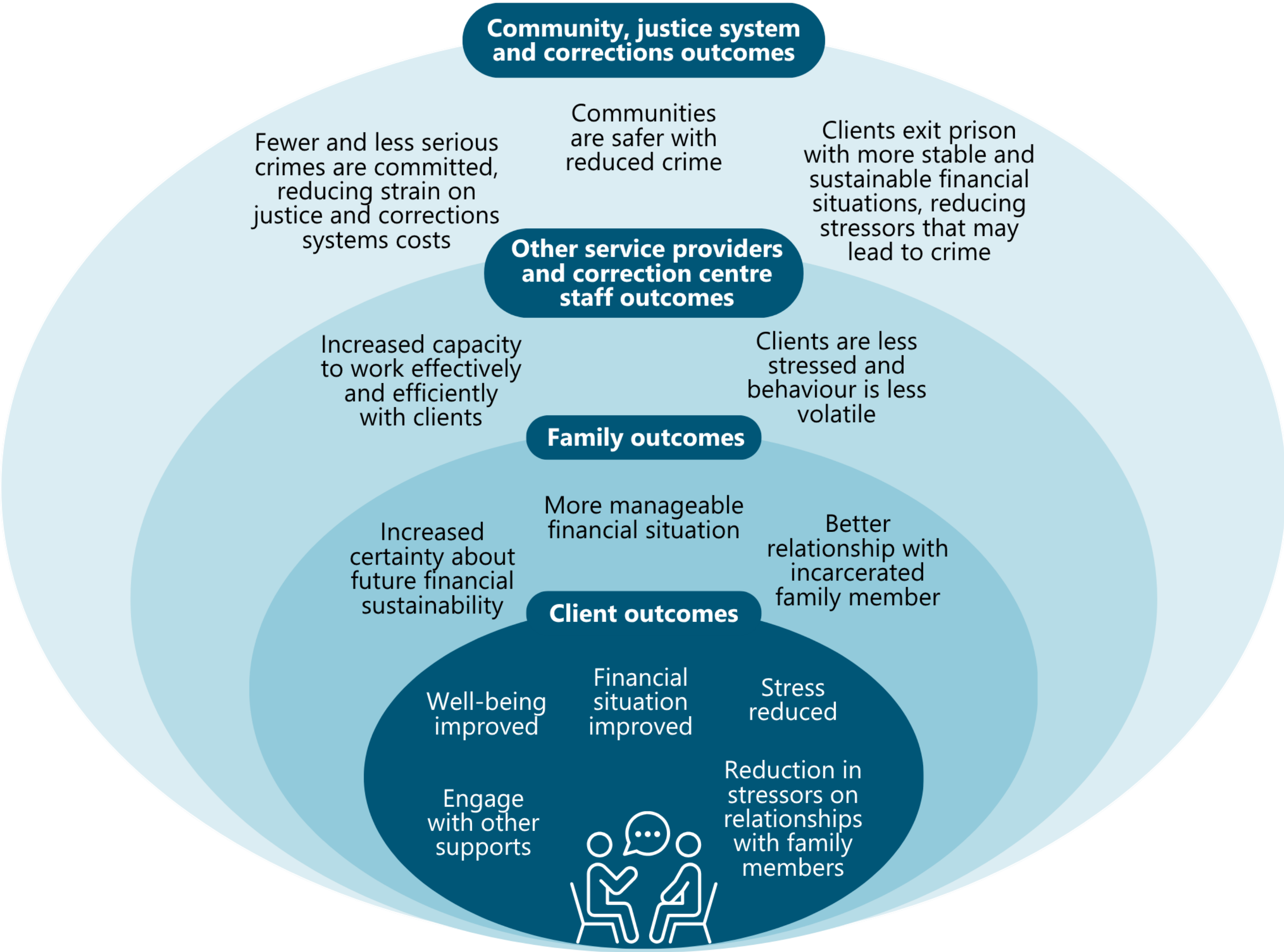
In addition to these outcomes, the evaluation has found emerging evidence of more far-reaching impacts.

Financial counselling supports efficiencies for the provision of other services for prisoners. This is because the level of authority to act that financial counsellors have enables them to complete tasks relatively quickly that others may invest substantial time and effort on, such as securing accounts or negotiating with creditors.

In addition, financial counselling considerably increases prisoners' capacity to engage with other supports because resolving financial matters reduces their stress. Data from interviews also suggests that having clarity about and plans in place to manage finances reduces stress significantly for prisoners. With less stress, prisoners are better able to regulate their emotions and behaviour, reducing the likelihood that correctional facility staff will need to intervene.

Figure 19 illustrates the potential levels of impact of this service type for the individuals who participate, their families, providers of other services, for the criminal justice and corrections system and for the community more broadly. While we suggest further research and evaluation to verify these emerging findings, it is clear that financial counselling in prisons is demonstrating its potential to deliver substantial and far-reaching impacts.

Figure 19: Levels of impact of the program



5. Promising practice

In this section, we highlight elements of service design from across the various service providers that represent promising practice and should be considered for inclusion in the design of any future financial counselling in prisons service.

5.1 Integration with a re-integration case management service

In South East Queensland (SEQ), the financial counselling service is delivered as a component of a broader end-to-end case management service for women in correctional facilities in SEQ. An NGO working in collaboration with Queensland Corrective Services (QCS) delivers the service. They start working with individuals from their intake into a correctional facility and continues offering support up to and beyond release, with supports also offered in community. The service has some limited access to the QCS data systems, meaning they have some visibility of critical information such as court dates, parole eligibility and release dates, as well as when there may be a transfer between facilities planned. The service is designed to support clients to have their needs identified and met to minimise harmful impacts of incarceration and to support individuals to re-enter the community better equipped to avoid re-offending. Supports include help finding accommodation, warm referrals to health and mental health services, and drug and alcohol rehabilitation. Other supports include DFV safety planning, connection with employment opportunities as well as liaising with child protection authorities in support of women seeking to retain caring responsibilities for their children. The financial counselling service is a highly complementary and valuable addition to the holistic service model.

The service's intake process includes an option for women to provide financial information to support the financial counsellor to carry out a 'financial health check.' Intake also promotes participation in the MARA Money Matters financial education program.

The financial counsellor is part of this service, meaning that they can give and receive referrals for clients efficiently and can work collaboratively with other team members to resolve complex issues. This means that the financial counsellor isn't spending substantial time working on concerns that are out of scope, such as liaising with child protection, organising housing, mental health assessments. Likewise, social workers who do not have the expertise, relationships with banks, creditors and other institutions, or the authority to act that a financial counsellor does, do not need to spend substantial time dealing with matters that the financial counsellor can address relatively quickly.

The model in women's prisons in SEQ, where case management commences on entry and is accessible throughout and beyond the period of incarceration, is also very useful for ensuring that financial counselling services are easily accessible for clients as needed, limited only by the capacity of the financial counsellor to meet those requests. It is also helpful in prioritising and triaging financial counselling services appropriately as the financial counsellor is aware of which women have imminent release dates or court dates that may increase the urgency of having their financial needs addressed.

In Queensland's women's prisons, while there are QCS case manager roles, an NGO is delivering re-entry case management. This is useful because rapport and trust with clients is essential for effective service delivery and this can be difficult for corrective services central office staff to develop and maintain because of the role of the agency more broadly, and the inherent unequal power dynamics.

5.2 Investing in developing relationships with key trusted workers

In many locations, financial counsellors have developed strong relationships with key individuals within the correctional facilities, such as case workers, support officers, liaison officers, peer workers. Having relationships with these trusted workers not only assists in quickly building trust with clients but also contributes to more efficient and effective communication in an environment where communicating directly with clients can sometimes be very difficult. Financial counsellors can leverage these strong relationships to seek information and to pass on progress on a client's matters without requiring direct, face-to-face interaction with a client in every instance.

As referenced in Section 3.3, key workers within correctional facilities were an important link between clients and the financial counsellor. On many occasions, potential clients would approach them to seek out further information regarding the services and arrange to go on the waitlist. These roles included, but are not limited to:

- **Assessment Transition Coordinators (ATCs)**, in Victoria, who help assess prisoners' needs, coordinate their process between correctional facilities and facilitate re-integration.
- **Aboriginal Liaison Officers (ALOs)**, in SA, who support and advocate for Aboriginal and Torres Strait Islander people by facilitating communication, cultural understanding, and access to appropriate services.
- **Peer Educator and Learning Support (PELS) workers**, in the NT, who are prisoners who work with, and on behalf of, other prisoners to help them access support and re-integration services.
- **Service and Program Officers (SAPOs)**, in NSW, who coordinate, deliver and monitor rehabilitation programs and support services for prisoners in correctional facilities.
- **Independent re-integration services**, in FNQ, these are external organisations that provide housing, employment and other essential need services to support prisoners' re-integration.

We elaborate on this in 2 examples below.

Working with PELS in the NT

In the NT, the financial counsellor works in close collaboration with a small group of prisoners who have formalised roles as Peer Educator and Learning Support (PELS) workers (peer workers). These prisoners have good literacy skills, are serving extended sentences and have a good understanding of the systems in the prison. They are able to offer support and guidance to fellow prisoners about available services and how to access them. By developing rapport and relationships with the peer workers, the financial counsellor fast-tracks building trust and rapport with clients, who trust the recommendations of peer workers. As many of the prisoners in Darwin Correctional Centre are Aboriginal and Torres Strait Islander, this approach is important in supporting cultural safety, because it recognises and respects the importance of relationships – that if you are known and trusted by a respected peer, then you are more likely to be trusted than simply as a representative of a previously unknown service.

Collaboration with ALOs in SA

In a similar way, the financial counsellor in South Australia worked in close collaboration with the Aboriginal Liaison Officers (ALOs), who are corrective services central office employees. The ALOs, who speak some of the traditional languages spoken by prisoners from remote communities, were able to support the financial counsellor to broker relationships with clients and to support service delivery by providing translations.

5.3 Post-release service support

For the most part, financial counsellors funded under these grants focused their attention on clients in correctional facilities. Where time and capacity were available and communication was possible, some financial counsellors provided services to their clients after their release. Having capacity to work with clients post-release is particularly helpful when the financial counsellor could not resolve all matters ahead of release. Clients deeply appreciated this post-release support when it was available, especially where the individual's circumstances were complex and took longer to resolve than most.

Case story: Post-release support

SERO4, South East Queensland

When I first went in, I was only meant to be in for 4 months – I have 5 kids – the eldest was 18 and the youngest only 3. The big kids were left taking care of the little ones. I was trying to still pay rent but didn't really have a way to and I'd been told I couldn't get emergency housing help for them. I knew there were toll bills and outstanding AfterPay bills as well as my State Penalties Enforcement Registry (SPER) debt. I was really worried about trying to make sure my kids had somewhere to live. I was reluctant to share much info with the financial counsellor at first because I still had little kids and I was worried Child Safety would get involved if I told people about the situation. I didn't really know anything about the financial counselling service except what I heard from other women – they had raved about it. While I was in the low security centre, I did their financial education course, and the individual counselling part was really good – they made it all seem like things that could be solved. But then, because I had a big SPER debt, instead of being released I got taken to immigration detention because even though I have lived all but 9 months of my life in Australia, I wasn't born here. It was one hoop after another, and it was really hard to get through every day – not knowing if I'd ever be able to get back to my kids. But the financial counsellor didn't give up on me, and she helped me in ways I had no idea were possible. She changed my life. The financial counsellor continued to support me while I was in detention and she worked with SPER – she got most of my debt just cancelled completely and that's what eventually allowed me to be released. It's been a huge weight off my shoulders getting that SPER debt cancelled – I thought I would have it the rest of my life. But now, even though I don't currently have a cent to my name and I'm still looking for a better housing situation, I feel like there is hope.

Note: this story is de-identified and conglomerated for illustrative purposes.

5.4 Advocacy with major banks and creditors institutions

In some locations, financial counsellors have undertaken broader advocacy work with large banks and other agencies. This has included requesting that a representative from the banks attend the prison and observe what occurs when a prisoner attempts to make a call to the bank to access their account information. This has resulted in some practical policy changes that have resulted in improved accessibility for prisoners.

Interview data suggests that telecommunications companies and banks are increasingly responsive to requests for retaining mobile numbers and freezing accounts. Successful outcomes often rely on ongoing engagement, escalation of issues and building rapport with specific staff within financial institutions.

Practices that reduce systemic banking barriers include direct advocacy and relationship-building with bank hardship teams, dedicated First Nations client support units, flexible identification processes and new digital/email-based banking forms.

One of the service providers, ICAN, has made systems advocacy an explicit focus of the work they deliver under the grant. They have led or participated in working groups (ABA Customer Outcome Group), co-design of forms (QCS Banking Form) and have regular meetings with system stakeholders. They report this is beginning to produce system-level changes, such as new processes for account opening, direct lines for prisoners and pilot programs, that establish system-based mechanisms for prisoners to self-advocate.

Alongside direct delivery of financial counselling services, this advocacy work is critical in addressing systemic barriers that have a substantial impact on how efficiently and effectively financial counsellors are able to support their clients, and the extent to which clients require the support of a financial counsellor to manage their financial affairs.

5.5 Complementary financial education programs

In multiple locations, financial counsellors are delivering short financial education courses alongside delivering individualised financial counselling. In addition to providing important information about financial issues to consider when incarcerated, such as the importance of protecting private information and understanding potential implications for insurances, the programs serve as an opportunity to develop rapport with potential clients and to develop their understanding of the services available through a financial counsellor. In SEQ, SERO4's MARA Money Matters program also includes an option for participants to have an individualised financial health check and a one-on-one follow-up session as part of the course. This is how many of the financial counsellor's clients have commenced their engagement with the service and has also supported stronger awareness of the financial counselling service amongst the prisoner population. The small group approach also enables the financial counsellors to reach a higher number of potential clients than working exclusively with individuals.

6. Recommendations for future program development

The evaluation findings provide strong evidence that financial counselling services in prisons are extremely useful for individuals to establish the financial stability required to be able to address their other criminogenic needs. As described in Section 1.1, the evaluation has found that the impacts of this service type are substantial and far reaching. Although a value for money assessment was not within the scope of this evaluation, the evidence collected here, and in the TCA report[31] suggest that this service type is likely to deliver a high return on investment.

We have developed a small number of recommendations for the future development of Financial Counselling in Prisons programs. These are:

1. promote financial counselling as a criminogenic program
2. scale the delivery of this service type
3. deliver financial counselling services alongside or embedded within case management and/or re-integration services
4. offer financial counselling services as part of post-release support.
5. provide dedicated funding to support systems change advocacy work to improve access to financial services for prisoners
6. undertake further research and evaluation to provide more evidence of the positive impact of this service type.

6.1 Promote financial counselling as a criminogenic program

Advocacy work to promote an increased understanding of the potential of this service type is still needed. Not all corrective services central office agencies understand the importance of financial counselling services as a criminogenic intervention.

Unresolved financial issues directly and indirectly exacerbate a range of criminogenic risks. Financial strain can drive individuals to engage in illegal activities both within custody and after release, to meet basic needs or repay debts.[32] Within correctional facilities, identifying

[31] Thriving Communities Partnership. (2022). *Fostering Financial Stability in Prison Research Report: Phase 2*.

[32] Financial Counselling Australia. (2018). *Double punishment: How people in prison pay twice*.

and responding to financial issues through evidence-based intervention is critical to supporting successful re-integration post-release.

Providing targeted financial counselling in correctional facilities allows individuals to have clarity about their financial circumstances, set the foundations for financial stability and equip themselves with the skills and resources needed to manage debt, budget effectively and avoid financial hardship upon release.[33]

6.2 Scale the delivery of this service type

The evaluation found that there is significant unmet need for this kind of one-on-one tailored support. **The evaluation recommends funding additional financial counselling services in Australian correctional facilities.**

While there are subsets of prisoners for whom this service type is more needed than others, the target cohort for this service type should remain broad – a very high proportion of the prisoner population would benefit from this service type.

If financial counselling services in prisons are to be procured, consider:

- having a financial counsellor in all or most correctional facilities to maximise accessibility
- delivering education for correctional facility staff in key prisoner support roles about what the service is and does to improve referral pathways

Funding of such services aligns most closely to the remit of jurisdictional corrective service agencies.

6.3 Deliver financial counselling services alongside or embedded within case management and/or re-integration services

Ideally, case management and re-integration planning should occur with prisoners on their entry to a correctional facility, and continue throughout each incarceration episode, and on exit from custody. While this kind of end-to-end case management is occurring in only a small proportion of Australian correctional facilities, and for a small proportion of prisoners within these, financial counselling should be delivered alongside or within the scope of this kind of service to facilitate holistic support for clients. This will also support the efficient use of workers' time, ensuring financial counsellors can focus on resolving financial issues, and

[33] Thriving Communities Partnership. (2021). *Fostering financial stability for people in prison: Phase 1 report*.

that other staff are not labouring extensively to do work that financial counsellors are better able to do using their expertise, relationships with financial services and authority to act.

6.4 Offer financial counselling services as part of post-release support

While financial counselling post-release support has been part of the model delivered under these grants, the high demand has greatly limited the extent to which work with post-release cohorts has been possible. Consideration should be given to having financial counselling as a service offering available through referral from community corrections offices. This activity would require additional dedicated funding.

6.5 Provide dedicated funding to support systems change advocacy work to improve access to financial services for prisoners

Alongside the direct delivery of financial counselling services, systems change advocacy work is critical in addressing significant barriers that can have a substantial impact on how efficiently and effectively financial counsellors are able to support prisoners, and the extent to which prisoners require the support of a financial counsellor to manage their financial affairs. Systems change advocacy work will assist in managing the demand for financial counselling services in prisons.

6.6 Undertake research and evaluation work to provide more evidence of the positive impact of this service type

Further research and evaluation should include identifying prisoners who have received support from a financial counsellor in jurisdictional client data management systems and tracking their reincarceration frequency and duration, compared with similar cohorts who have not received this service. This would enable the definitive demonstration of the criminogenic impact and value for money of this service type. Further research may also benefit from the inclusion of longitudinal case studies of service users to track impacts for individuals and their families over time.

Appendices

Appendix 1. Key Evaluation Questions

The Key Evaluation Questions (KEQs) below have provided a guiding frame for data collection activities as part of this evaluation.

Table A1: Key Evaluation Questions and where they are addressed in the reports

KEQ	Sub-KEQ	Relevant section of this report
1. How effective have different service delivery models been in delivering financial counselling for those incarcerated, on bail or on parole?	a. What were key enablers and barriers to delivering financial counselling services within a correctional setting? b. How did the different service delivery models leverage and mitigate these enablers and barriers (e.g., awareness, access, stigma)? c. What were client's perceptions of their experience of receiving financial counselling services?	1. Chapter 3 and 4 1a. Section 3.5, 3.2 and 3.3 1b. Chapter 5; Section 3.3 1c. Section 4.1, 4.2, 4.3.1 and 4.3.2
2. What outcomes were achieved for clients and potentially their families as a result of receiving financial counselling (during the evaluation period)?	a. In what ways, and to what extent, have clients' financial circumstances changed as a result of financial counselling? i. What have clients understood about their financial position and options? ii. In what ways do clients feel differently about their financial and overall well-being? b. Do particular groups benefit from financial counselling services more than others? Why?	2. Chapter 4 2a. Section 4.2.2 2ai. Section 4.2.1 2aii. Section 0 and 4.1 2b. Section 4.5 and 3.2
3. What factors are important to consider in making decisions about the future delivery of financial counselling in the Corrections Environment?	a. What evidence is there about the capacity of the services to meet demand for financial counselling in the correctional setting in which they operate? b. In what way can this program improve to better support those within the Corrections Environment?	3. Section 3.5; Chapter 5 and 6 3a. Section 3.2, 3.3 and 0 3b. Section 3.5 and 4.4, Chapter 5 and 6

Appendix 2. Methods

A2.1. Methods

This was a mixed methods impact evaluation with oversight from an ERG. See Table A2 for an overview of the methods used in this evaluation.

Table A2: Overview of methods

Method	Description
Document review	• We reviewed the following **documents**: - the *Fostering Financial Stability for People in Prison* report (TCA, 2022) - the proposed National Minimum Data Set (FCA, 2024) - Financial Counselling Outcomes framework (FCA, 2024) - ICAN Learn funded projects - Grant Allocation Report for Prisons System Financial Counsellors 2024 to 2026 (2023) - Evaluation of the Bush Money Mob Initiative (Jumbunna Institute for Indigenous Education and Research, UTS, 2024) - EOI applicant's response documents from service providers that received the grant.
Evaluation Reference Group (ERG) collaboration	• The **ERG** included representatives from service providers, industry, the Foundation and ARTD Consultants. We collaborated with the ERG in project planning and interpretation of findings.
Interviews	• We conducted **100 interviews (n=106)** with - **n=23 service provider staff** (e.g., managers, financial counsellors delivering the service) - **n=13 corrective services central office staff** - **n=17 correctional facility staff** (including 1 Aboriginal Liaison Officer) through online interviews and during site visits - **n=67 incarcerated people** who were current or past clients of the Financial Counselling in Prisons Program. We conducted these interviews in-person (see Table A3 for the list of correctional facilities we visited). Our Aboriginal Associates led the interviews, supported by an ARTD team member. - **n=2 formerly incarcerated people** - **n=1 family member of a client** • We completed a structured analysis of interview data, using NVivo to manage and code the data. This involved developing a coding framework based on the KEQs and sub-KEQs in order to identify key themes and findings.

Method	Description
Client survey	• We collaborated with the ERG to develop **paper-based survey that financial counsellors administered with their clients**, largely in-person as part of service delivery occurring in correctional facilities. We used the survey to gather service user perspectives on their experience with the program and outcomes achieved. • We asked financial counsellors to return surveys that clients rejected or failed to complete. In total, we received **282 surveys,** but only **97% (n=273) were completed**. • The survey comprised 2 parts: - preliminary questions for the financial counsellor to complete to reduce the burden on clients, such as the nature of the support and key demographics. - a survey for clients that asked them to consider their experience of financial counsellor retrospectively, using Likert scale questions, NPS rating and an open text response. • We distributed the surveys across 2 time points, May to July 2025 and September 2025 to January 2026. • We digitised the returned paper surveys via Qualtrics and then cleaned and systematically analysed them using Microsoft Excel. *See Section A2.3 for limitations and variations to the survey.*
Progress report data	• We examined data provided to the Foundation through their bi-annual reporting requirements as part of their funding agreement. These were **4 6-monthly Progress Reports** between January 2024 to December 2025. These reports included client demographics, service usage data and case studies. • We cleaned and systematically analysed quantitative data using Microsoft Excel. We summarised qualitative data thematically.
Case stories	• We have developed a series of **case stories** to help illustrate how the services are working across all service providers and their impacts. These stories draw on interview and progress report data to provide brief narrative descriptions that capture the experiences of clients without being identifying.

A2.2. Correctional facilities visited

We conducted 9 field visits for this evaluation between October 2025 to February 2026. Table A3 lists the sites we visited.

Table A3: Correctional facilities visited for interviews

Correctional facility visited for interviews	Location	Service provider delivering the financial counselling service
• Darwin Correctional Centre	Northern Territory	CatholicCare NT (CCNT)
• HM Prison Barwon • Marngoneet Correctional Centre	Victoria	Cultura
• Lotus Glen Correctional Centre	Far North Queensland	Indigenous Consumer Assistance Network (ICAN)
• Brisbane Women's Correctional Centre • Numinbah Correctional Centre	South East Queensland	The MARA Project (SERO4)
• Bunbury Regional Prison	Western Australia	St Vincent de Paul Society (Vinnies)
• Mid North Coast Correctional Centre	New South Wales	Kempsey Neighbourhood Centre (KNC)
• Port Augusta Prison	South Australia	Aboriginal Legal Rights Movement (ALRM)

A2.3. Limitations

We did not have access to unit-level data from corrections departments, which limited our ability to analyse recidivism rates. As a result, the evaluation cannot draw conclusions about longer-term outcomes or reoffending patterns. We consider this limitation unlikely to significantly affect the overall conclusions, given the strong existing evidence base demonstrating the effectiveness of financial counselling in this context. We drew on literature to support and contextualise the evaluation findings. The evaluation focuses primarily on identifying the settings and processes that contribute to stronger client outcomes.

A2.3.1. Client survey

We implemented the survey largely as intended notwithstanding the following limitations:

- There was a third tranche initially planned but based on feedback from financial counsellors about the amount of time and effort it was requiring of them and, noting that we had already received sufficient responses to allow meaningful analysis, we decided not to go ahead with a third round of data collection.

- Some financial counsellors engaged third party help to administer the survey, such as an Aboriginal Liaison Officer implementing the survey.
- Some financial counsellors did not always complete the preliminary questionnaire.
- Some questions were not complete, therefore total numbers vary slightly.
- Returned surveys were considered completed if the client component was complete.
  - Returned surveys where only the preliminary questionnaire was complete were not included.
- Some clients circled the smiley faces in the survey design instead of selecting a number for the NPS question, which meant a small number of responses couldn't be accurately entered.
- Some financial counsellors did not indicate whether staff assisted clients in filling out the survey.
- The response rate is not accurate due to not all financial counsellors reporting on this accurately, such as not returning both complete and incomplete survey.
- Financial counsellors encountered difficulties in implementing the survey for reasons including:
  - difficulty accessing the correctional facility due to lockdowns
  - clients reporting survey fatigue resulting in reluctance to participate
  - limited resourcing.

A2.3.2. Progress report data

Limitations:

- Aggregate data did not allow for unit-level analysis.
- There were inconsistencies in the way that financial counsellors interpreted and recorded data items.
- The first reporting period is missing data from 2 service providers due to difficulties in recruiting financial counsellors.
- Total counts of data items were often more or less than the total client count. As a result, we analysed the data against the total of responses for their respective items.
- There were inconsistencies in how the service providers completed the Progress Reports, including manually entering data and interpreting and filling in fields in various ways. Also, 2 service providers experienced difficulties recruiting people and therefore missed the first reporting period.
- Incarceration status could not be determined as this was recorded narratively.

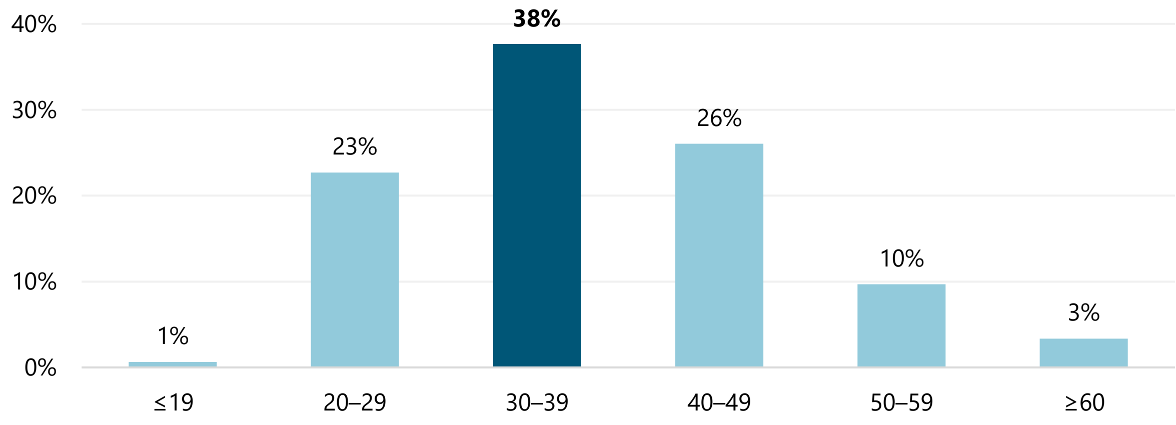
- The services mostly work with men, so the data on gender is skewed by the high female client volume of SERO4.

These limitations do not substantially affect the overall results.

Appendix 3. Additional figures

A3.1. Progress report data figures

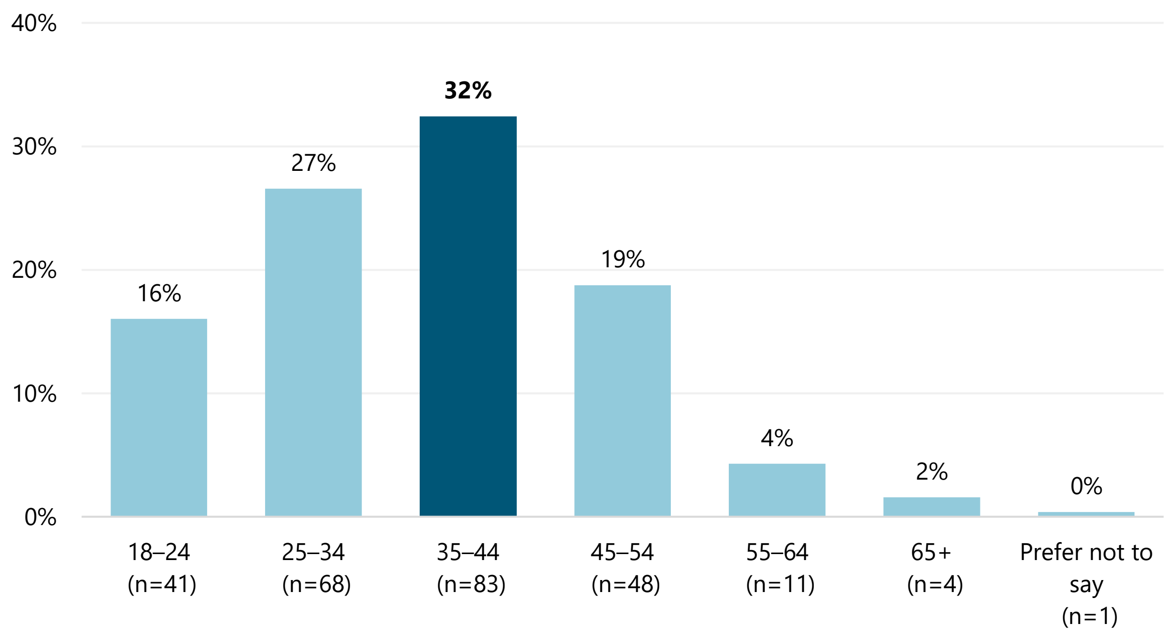
Figure A1: Age range distribution of clients in progress report data



Source: Progress Report data January 2024 to December 2025. Note: Percentages do not sum to 100% due to rounding.

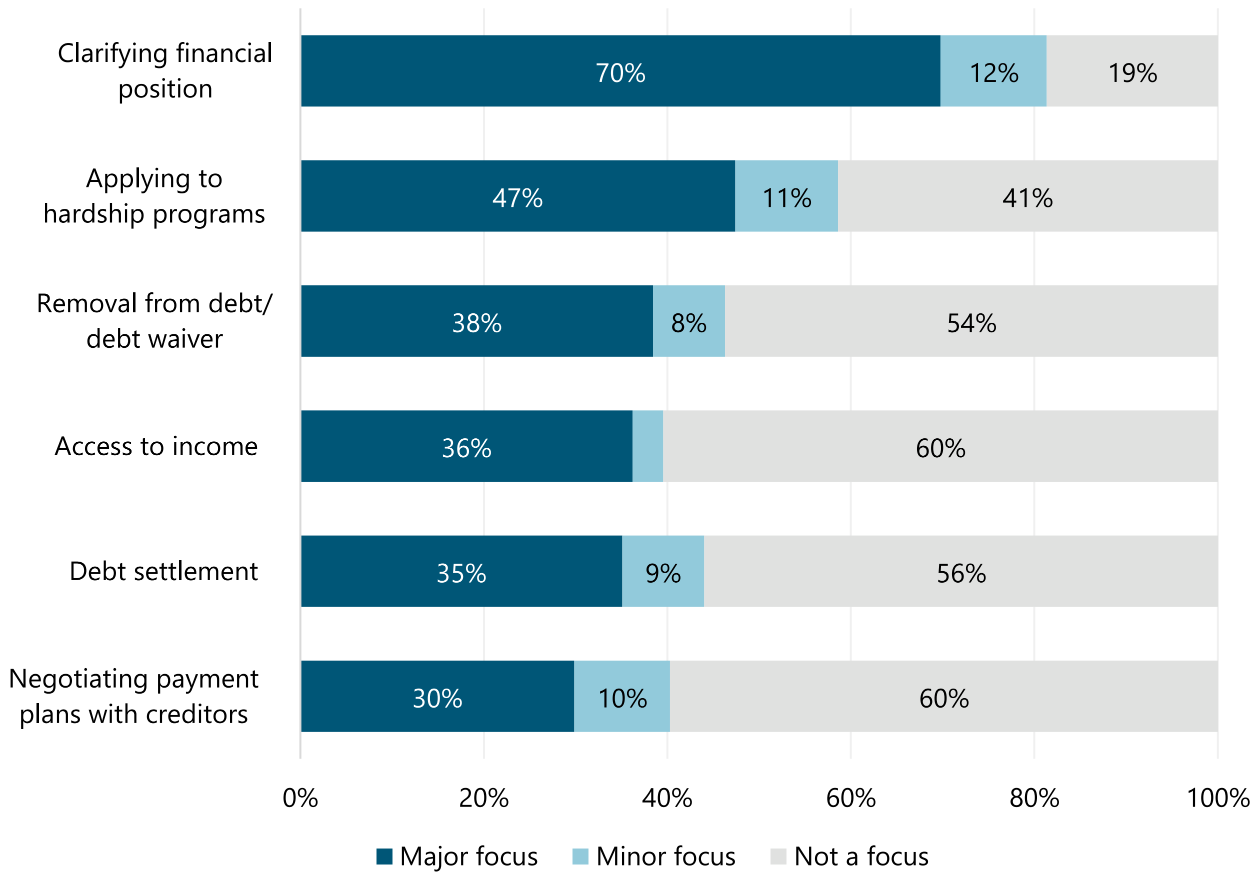
A3.2. Client survey figures

Figure A2: Age range distribution of survey clients



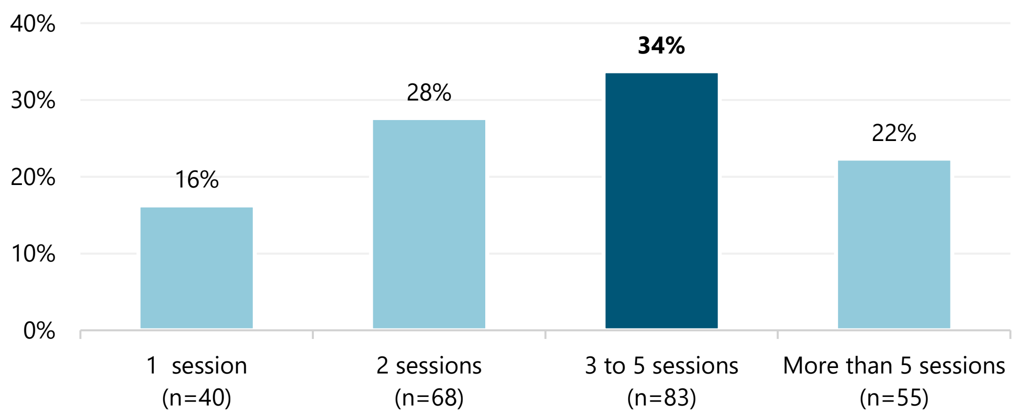
Source: Client survey May to July 2025 and September 2025 to January 2026. Note: n=256. We have removed percentages ≤1 from this figure.

Figure A3: Most common types of casework activities completed by financial counsellors



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: n=268. We have removed percentages ≤3 from this figure.

Figure A4: Number of financial counselling sessions completed with client survey respondents



Source: Client survey May to July 2025 and September 2025 to January 2026. Note: n=246.

Appendix 4. Service provider summaries

A4.1. Aboriginal Legal Rights Movement (ALRM)

The **Aboriginal Legal Rights Movement (ALRM)** South Australia provides a range of legal support and advocacy services as well as a Prisoner Care Program (case management and re-integration support) and financial counselling services. Since 1990, ALRM's Financial Counselling Program has supported low-income Aboriginal community members experiencing financial hardship. This has included people in contact with the justice system who may be in community on bail or on parole, or in prison. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A4: ALRM service model

Features	Details
Service provider	• Aboriginal Legal Rights Movement (ALRM), South Australia.
Other financial counselling or education services delivered	• ALRM's Financial Counselling service • Financial counselling capacity building service (a financial literacy workshop) to prisoners in PAP.
Other prisoner/re-integration services delivered	• Prisoner Care Program
Correctional facilities where financial counsellors deliver the service	• Port Augusta Prison (PAP) • Lemongrass Place
Key features of prisoner population receiving services	• Medium and low security prison. • Currently incarcerated or serving community sentences. • PAP is a mixed demographic, predominantly males. • Lemongrass Place is a men's low security transition centre for men whose sentence is nearly complete. • 95% of the PAP prisoner population are Aboriginal and/or Torres Strait Islander people. All participants in Lemongrass Place are from regional and remote communities (predominately from Anangu Pitjantjatjara Yankunytjatjara Lands).
Referral mechanisms	• Aboriginal Liaison Officers (ALOs) identify clients during initial intake. Alternatively, through word-of-mouth the prisoners approach an ALO.

Prioritisation/triage	• Clients are prioritised based on who is available during the visiting period for the financial counsellor.
Main types of financial difficulties for clients	• Government and legal obligations (e.g., paying fines). • Banking and account access (e.g., opening an account) • Housing and property costs (e.g., rental arrears)
Most common casework activities completed by financial counsellors	• Applying to hardship programs • Debt settlement • Negotiating payment plans with creditors

A4.2. CatholicCare NT (CCNT)

CatholicCare NT (CCNT) is a territory-wide provider of community services, including some long-standing services to support prisoners along with community-based financial counselling services. As a core service provider in both the Darwin Correctional Centre (DCC) and the wider community, CCNT plays a vital role in supporting prisoner throughcare. Prior to the grant, CCNT delivered financial capability and education sessions at various correctional facilities and provided individual financial counselling to clients referred through other CCNT programs for prisoners and community members. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A5: CCNT service model

Features	Details
Service provider	• CatholicCare NT, Northern Territory
Other financial counselling or education services delivered	• Financial counselling for community members • Financial Wellbeing Hub • No interest loans • Financial capability case work • Optus remediation
Other prisoner/re-integration services delivered	• Men's behaviour change program • Alcohol and other drugs programs • Elders visiting program • Family counselling • Children's counselling • Children's contact centre • Children's and parenting programs • Court support
Correctional facilities where financial counsellors deliver the service	• Darwin Correctional Centre (DCC) • Berrimah Correctional Centre • Venndale Residential Rehabilitation Service • Barkly Work Camp

Features	Details
	• Banyan House • Wadeye Community Corrections
Key features of prisoner population receiving services	• Minimum to maximum security facilities. • Mixed-demographic, predominantly male. • High population of Aboriginal and/or Torres Strait Islander clients.
Referral mechanisms	• Correctional intake forms followed by a Scheduling Officer booking in an appointment. • Alternatively, through word-of-mouth or Peer Educator and Learning Support (PELS) officers support the prisoners to submit request forms to correctional facility staff. • Referrals from community legal services and other NGOs.
Prioritisation/triage	• The financial counsellor is responsible for prioritisation. High turnover of prisoners at DCC require ongoing re-assessment. • The first session is a triage for needs and Authority to Act arrangement, followed by consultations.
Main types of financial difficulties for clients	• Banking and account access • Credit, loans and debt products • Housing and property costs (e.g., rental arrears)
Most common casework activities completed by financial counsellors	• Clarifying clients' financial position • Applying to hardship programs • Removal from debt/debt waiver

A4.3. Cultura

Cultura is an organisation in Victoria that provides a wide range of community services including settlement services, aged care and support, employment, advocacy and community financial counselling services across the Barwon region. Prior to the grant, Cultura provided long-standing financial counselling services at Barwon Prison 2 days a month. The organisation has been delivering this service for over 20 years. Cultura is new to service delivery at Marngoneet Correctional Centre and Karreenga Prison. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A6: Cultura service model

Features	Details
Service provider	• Cultura, Victoria
Other financial counselling or education services delivered	• General and specialist financial counselling (e.g., for family violence and gambling issues) • Financial counselling literacy
Other prisoner/re-integration services delivered	Nil
Correctional facilities where financial counsellors deliver the service	• HM Prison Barwon (Barwon Prison) • Marngoneet Correctional Centre • Karreenga Prison
Key features of prisoner population receiving services	• Men's correctional facilities. • Barwon is maximum security and Marngoneet is medium security. • Barwon Prison and Karreenga Prison primarily accommodate clients serving extended sentences. Marngoneet primarily accommodates those on remand.
Referral mechanisms	• Assessment Transition Coordinators (ATCs) complete intake screening and book an appointment. • Word-of-mouth followed by self-referral through correctional facility staff.
Prioritisation/triage	• ATCs prioritise clients based on intake order, urgency and existing appointments in the system. • The financial counsellor receives all the details prior to their visit and is responsible for managing their own program once at the facility.
Main types of financial difficulties for clients	• Credit, loans and debt products • Government and legal obligations (e.g., fines) • Utilities and essential services debts (e.g., mobile phone bills)
Most common casework activities completed by financial counsellors	• Assistance and referral • Clarifying clients' financial position • Removal from debt/debt waiver

A4.4. Indigenous Consumer Assistance Network (ICAN)

The **Indigenous Consumer Assistance Network (ICAN)** provides consumer education, advocacy and financial counselling services to consumers in Far North Queensland (including Cape York and the Torres Strait Islands). Prior to the grant, ICAN was delivering financial counselling at Lotus Glen Correctional Centre once a fortnight. In addition, ICAN has taken a lead role in systemic advocacy to address access barriers to financial services for prisoners. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A7: ICAN service model

Features	Details
Service provider	• Indigenous Consumer Assistance Network (ICAN), Far North Queensland
Other financial counselling or education services delivered	• Consumer education, advocacy and financial counselling services for consumers in Far North Queensland (including Cape York and the Torres Strait Islands).
Other prisoner/re-integration services delivered	• ICAN works in partnership with the Australian Community Support Organisation to enable access to Queensland Transport Photo ID.
Correctional facilities where financial counsellors deliver the service	• Lotus Glen Correctional Centre
Key features of prisoner population receiving services	• Men's correctional facility (both high and low security sections). • Predominantly Aboriginal and/or Torres Strait Islander people. • Substantial proportion have limited English proficiency and are from remote communities.
Referral mechanisms	• Correctional intake forms followed by a correctional facility staff member booking in an appointment. • Alternatively, through word-of-mouth the prisoners submit a self-referral form using the e-shop. • Occasionally, prisoners approach correctional facility staff directly.
Prioritisation/triage	• Financial counsellor prioritises existing clients. They escalate urgent requests. New clients based on intake order.
Main types of financial difficulties for clients	• Banking and account access • Credit, loans and debt products

Features	Details
	• government and legal obligations (e.g., paying fines and tax debt/return)
Most common casework activities completed by financial counsellors	• Clarifying clients' financial position • Applying to hardship programs • Assistance and referral

A4.5. Kempsey Neighbourhood Centre (KNC)

Kempsey Neighbourhood Centre (KNC) provides a range of support and referral services for the Kempsey community in NSW. It serves as an access hub connecting people with other providers of housing, tenancy support, domestic and family violence, mental health and legal concerns. KNC also directly provides emergency assistance brokerage support, a program to support people to gain their driver's licence as well as financial counselling and capability building services. KNC has been providing financial counselling services at Mid North Coast Correctional Centre at least a one-day-per-month basis for the past 14 years. The grant has enabled the expansion of those services with one dedicated full-time-equivalent to provide services to prisoners.

Table A8: KNC service model

Features	Details
Service provider	• Kempsey Neighbourhood Centre (KNC), New South Wales
Other financial counselling or education services delivered	Nil
Other prisoner/re-integration services delivered	Nil
Correctional facilities where financial counsellors deliver the service	• Mid North Coast Correctional Centre (MNCCC) • Clarence Correctional Centre
Key features of prisoner population receiving services	• MNCCC is a maximum to low security prison. Financial counsellors deliver the service in low security sectors. • Mixed-demographic, predominantly male. • Sentence and remand prisoners. • High population of Aboriginal and/or Torres Strait Islander clients.
Referral mechanisms	• Service and Program Officers (SAPOs) complete a referral form on behalf of client and shares with financial counsellor via intake email.

Features	Details
	• Alternatively, through word-of-mouth the prisoners approach a SAPO for referral. • The financial counsellor reviews the referral and if the financial issues are out of scope, then they refer the client to other in-prison support services (e.g., Legal Aid).
Prioritisation/triage	• Clients are prioritised based on urgency, release date and time since referral. • Correctional facility staff do not prioritise clients; instead, financial counsellors liaise with SAPO to manage new client follow-ups, with existing clients able to request follow-ups through their SAPO.
Main types of financial difficulties for clients	• Credit, loans and debt products • Banking and account access • Utility and essential services debts (e.g., mobile phone bills)
Most common casework activities completed by financial counsellors	• Assistance and referral • Applying to hardship programs • Clarifying clients' financial position

A4.6. SERO4

SERO4 has been delivering The MARA Project the Women's Re-entry Service funded by QCS since 2016. MARA has teams in all 4 SEQ women's correctional facilities and an outreach team who works with the women upon release from custody. Prior to the grant, SERO4 supported the addition of a financial counsellor to their team, working one day per fortnight. The grant has allowed them to employ the financial counsellor full-time to work across all 4 correctional facilities. This counsellor is also supported by another financial counsellor in training whose position is resourced from another funding source. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A9: SERO4 service model

Features	Details
Service provider	• The MARA Project (SERO4), South East Queensland
Other financial counselling or education services delivered	Nil
Other prisoner/re-integration services delivered	• MARA program provides case management support • MARA Money Matters financial education program
Correctional facilities where financial counsellors deliver the service	• Brisbane Women's Correctional Centre (remand and high security)

Features	Details
	• Numinbah Correctional Centre (low security) • Helana Jones Correctional Centre (low security) • Southern Queensland Women's Correctional Centre (high security) • Townsville Women's Correctional Centre (unfunded) (remote services offered) • Queensland Drug and Alcohol Court
Key features of prisoner population receiving services	• All clients are women.
Referral mechanisms	• Upon entry, clients receive an information pack and complete a financial assistance questionnaire. MARA staff identify clients in need from the questionnaire and refer to the financial counsellor. • Alternatively, prisoners self-refer through word-of-mouth to MARA correctional facility staff directly. • Women who participate in the MARA Money Matters financial education program all receive a financial health check as part of participation. Where staff identify issues, they offer financial counselling services. • Direct referrals by Queensland Corrective Services staff.
Prioritisation/triage	• Financial counsellor triages requests based on urgency (e.g., deportation) including imminent release.
Main types of financial difficulties for clients	• Government and legal obligations (e.g., SPER fines, tax return and Centrelink debt) • Credit, loans and debt products (e.g., Buy Now Pay Later fees) • Banking and account access
Most common casework activities completed by financial counsellors	• Clarifying clients' financial position • Assistance and referral • Removal from debt/debt waiver

A4.7. St Vincent de Paul Society WA (Vinnies WA)

St Vincent de Paul Society WA (Vinnies WA) is a significant community service provider delivering a range of programs including housing and homelessness support, youth services and mental health support. In addition, Vinnies WA operates a large financial counselling team as the WA provider of the National Debt Helpline, offering both telephone and face-to-face financial counselling services. Prior to the grant, Vinnies WA was providing telephone financial counselling services to prisoners at the Bunbury Regional Prison on a fortnightly basis with referrals managed through Re-integration Project Officers. In addition, Vinnies WA have provided information sessions at two face-to-face expositions in the prison. The grant supports a full-time position dedicated to providing financial counselling services to prisoners.

Table A10: Vinnies WA service model

Features	Details
Service provider	• St Vincent de Paul Society (Vinnies WA), Western Australia
Other financial counselling or education services delivered	• The National Debt Helpline • Financial counselling services (face-to-face) • Emergency relief hubs have a financial counsellor embedded within the service • Financial capability coaching (community)
Other prisoner/re-integration services delivered	Nil
Correctional facilities where financial counsellors deliver the service	• Bunbury Regional Prison
Key features of prisoner population receiving services	• Men's correctional facility. • Minimum and maximum-security prisoners. • High population of Aboriginal and/or Torres Strait Islander clients.
Referral mechanisms	• Accord West (re-integration services) identify clients through case management interviews and refer them. • Alternatively, prisoners submit a self-referral form through word-of-mouth. The re-integration manager may refer clients when needs are identified.
Prioritisation/triage	• Staff place clients on a waitlist. The financial counsellor prioritises based on urgency. New clients join a waitlist based on intake order. • The transitional manger provides referral form and client details to financial counsellor before consultation.
Main types of financial difficulties for clients	• Credit, loans and debt products (e.g., Buy Now Pay Later fees, payday and personal loans) • Banking and account access • Utilities and essential services debts (e.g., mobile phone bills)
Most common casework activities completed by financial counsellors	• Assistance and referral • Clarifying clients' financial position • Applying to hardship programs

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