

ATTACHMENT DN-1

This is the attachment marked "**DN-1**" referred to in the witness statement of Denis John Nelthorpe dated 7 July 2015.

The Bulk Debt Negotiation Project

CLIENT PROFILES AND PROJECT OUTCOMES

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Summary

In 2010, West Heidelberg Community Legal Service received funding from the Victoria Law Foundation to conduct a project titled *Bulk Negotiation for disadvantaged people: Protecting basic income*.

The project aimed at assisting judgment-proof debtors, who had debts with financial institutions that they were struggling to repay. The term “judgment-proof debtor” describes people who have no assets and low incomes. They are “judgment proof” in the sense that there is little point in a creditor pursuing legal action against them, as there is no real likelihood that the debtor can pay – they need all their income just to pay food, rent and utilities. In addition, in Victoria, people in this category have legislative protection from being sued.¹

Client cases were collected from legal aid offices, legal centres and financial counselling agencies throughout Australia. Usually these agencies would have contacted financial institutions separately for each client, attempting to negotiate a hardship arrangement, possibly asking for a debt waiver. Because of the one-off nature of this assistance, these approaches are extremely time-consuming. There is also strong anecdotal evidence that outcomes vary considerably and may depend on the ability of the advocate, rather than on any objective assessment.

The project assisted 410 debtors. Instead of negotiations taking place for each client separately, they were bundled together into a “bulk negotiation”. All cases involved clients on a low income, with most receiving some form of Social Security payment. Many clients had multiple debts. Most clients also had other significant indicators of disadvantage, such as mental illness, disability, ill health or were full-time carers.

Six major financial institutions were included in the project, with bulk negotiations conducted with each creditor. Individual creditors were given collated information about all of the clients who had debts with them. This information included the client’s name, debts owed and personal circumstances. Income and expenditure statements were not provided.

Although one negotiation has yet to be completed, the project has successfully negotiated waivers of approximately \$3.2 million of debt for the debtors. Generally, creditors accepted the basic premise of the project –that the debtors permanently lacked the capacity to pay their debts. Across the five completed negotiations approximately 85% of matters were resolved by waiver of the debt. Most unresolved matters fell into three categories:

¹ Section 12 of the *Judgment Debt Recovery Act, 1984* (Vic) provides that where a debtor’s only income is derived from a pension or other government benefit, that income is protected and an instalment order can only be made with the debtor’s consent.

- The debt had been sold and could or would not be recalled;
- It was agreed that the debtor did not fit the project criteria;
- The debtor had multiple debts and the waiver by a single creditor would not resolve their financial problems. It was agreed bankruptcy would be a more appropriate resolution for these debtors.

Given that these debtors clearly could not pay their debts, the actions by the financial institutions in waiving most debts was sensible. The project therefore clearly identifies the futility and injustice in pursuing judgment-proof debtors, whose life circumstances are already extremely difficult. Commercially, it is difficult to understand why financial institutions continue to do so. There are significant costs in terms of staff resources and time - for very little gain. There are similar effects on external dispute resolution (EDR) schemes and financial counselling and legal aid agencies, which are also investing significant time and resources into helping judgment-proof clients.

More broadly, the project demonstrates the need for the regulatory framework for the management of financial hardship to be reformed.

The National Credit Code does not adequately address long-term hardship, as the relevant hardship provisions assume that a debtor's financial woes will last for a short time only. Similarly, the Banking Code of Practice and the Terms of Reference of EDR schemes do not adequately address this category of clients.

This paper identifies the need for all organisations involved in financial hardship cases – financial institutions, EDR schemes, regulatory bodies, financial counselling and legal services – to shift the focus of “what is fair and reasonable”, in regard to financial hardship, from a strict financial review to one that incorporates current understandings of the impact of social exclusion.

The key lessons learned from the project are:

- Debt is a serious ongoing social and economic problem for the whole community but affects the disadvantaged most severely;
- Financial institutions must recognise that debt is only one of the problems faced by low-income vulnerable consumers;
- Debt advocates must insist that the only basis for payment of debt by low-income vulnerable consumers is affordability;
- Governments, regulators and EDR Schemes must protect low-income vulnerable consumers in long-term financial hardship;
- Treasury should amend the National Credit Code to provide statutory protection for Centrelink recipients in long-term financial hardship;
- ASIC should amend the ACCC/ASIC Debt Collection Guidelines to include specific reference to Centrelink income protections;
- FOS and COSL should provide effective protection for Centrelink recipients in long-term financial hardship

1 The Bulk Debt Negotiation Project aims and methods

1.1 Project aims

The Bulk Debt Negotiation Project of the West Heidelberg Community Legal Service was designed to assist the growing number of very low-income debtors in financial hardship seeking assistance from financial counselling and legal aid agencies across Australia.

The key premise for the project was: that the financial services regulatory framework for the management of financial hardship was flawed; that the processes provided by the financial services corporations and external disputes resolution schemes were inadequate; and that the services of the financial counselling and legal aid agencies were failing to adequately protect these low-income debtors.

The project had three goals:

- The primary goal was to provide relief from financial hardship and its associated stress for a large number of low-income, severely disadvantaged debtors.
- The project intended to reduce the costs, resources and staff workloads within financial institutions, external dispute resolution schemes and financial counselling and legal aid agencies.
- The project also hoped to identify systemic solutions for the early resolution of financial hardship cases.

1.2 The Bulk Debt Negotiation Project methods

The operating principle behind the project was that the debtors identified by the project were judgement proof, had no assets or disposable income and therefore no ongoing capacity to contribute payments towards their debts.

Cases were collected from legal aid offices, legal centres and financial counselling agencies throughout Australia. The project asked the financial counselling services, legal aid or community legal centres assisting the clients with their debts to provide a short statement of the life circumstances of the debtors. The statements came from caseworkers based on their file notes and observations of their clients.

The project collected 410 debt cases, totalling 466 debts with six major financial institutions – AAMI, GE Finance, National Australia Bank, Westpac Banking Corporation, ANZ and Commonwealth Bank. All cases were collated and negotiated in bulk with each financial institution by the Bulk Debt Negotiation Project solicitor. The Bulk Debt Negotiation Project provided creditors with no financial profile of debtors, other than income status. In addition, it provided the short statement of life circumstances.

The negotiation process was based on a request to the financial institutions to make an initial assessment on agreement to a waiver, based on the limited, but specific, information provided about 50-100 debtors. After the initial assessment, which provided outcomes for a significant number of clients, the project team then agreed to provide additional information, such as actual Centrelink statements and clarification or proof of client personal circumstances. At no stage did the project team provide statements of income or expenditure and only rarely did the team provide independent proof of medical or mental health problems.

The project proposed to identify significant numbers of such debtors for each of the large financial institutions and request that their debts be waived as a commercial decision that would reduce collection costs and free staff to focus on debtors with greater capacity to meet their obligations. It was acknowledged that the debtors had no legal right to request a waiver but that such a commercial decision would be in the interests of both the debtor and the financial institution.

It was argued that the Centrelink income of these debtors was protected by federal and state law and was not available to creditors through the courts. Pursuing these debtors was costly to the financial institutions, taxing the scarce resources of financial counselling and legal aid agencies and increasingly becoming a problem for the external dispute resolution agencies.

Agreement to a waiver process by the large financial institutions would, in turn, free resources within the financial counselling and legal aid agencies, freeing their staff to concentrate on helping debtors with some assets, usually the family home, and some disposable income.

A successful waiver process would also significantly reduce the number of referrals by financial counselling and legal aid agencies to the external dispute resolution schemes. The process for resolution of unresolved financial hardship cases is referral to the Financial Ombudsman Service (FOS) for independent dispute resolution. This is a paper-based system that requires considerable resources from all agencies including FOS and is time consuming and expensive if the debtor has no assets or disposable income.

2

The Bulk Debt Negotiation Project outcomes

2.1 Income of clients represented

Of the 410 cases negotiated by the debt project, 322 (78.5%) received a Centrelink income. Clients who received the Disability Support Pension represented just over a quarter of all cases (27.07%, n= 111) and those receiving Newstart represented 18.04% (n = 74). Eighteen client cases (4.4%) were on a low income and 17 (4.1%) had no income at all. The remaining 53 clients (13%) were a mix of students, taxi drivers, working, unknown or other income.

Figure 1. shows the percentage of client income sources represented in the Bulk Negotiation project.

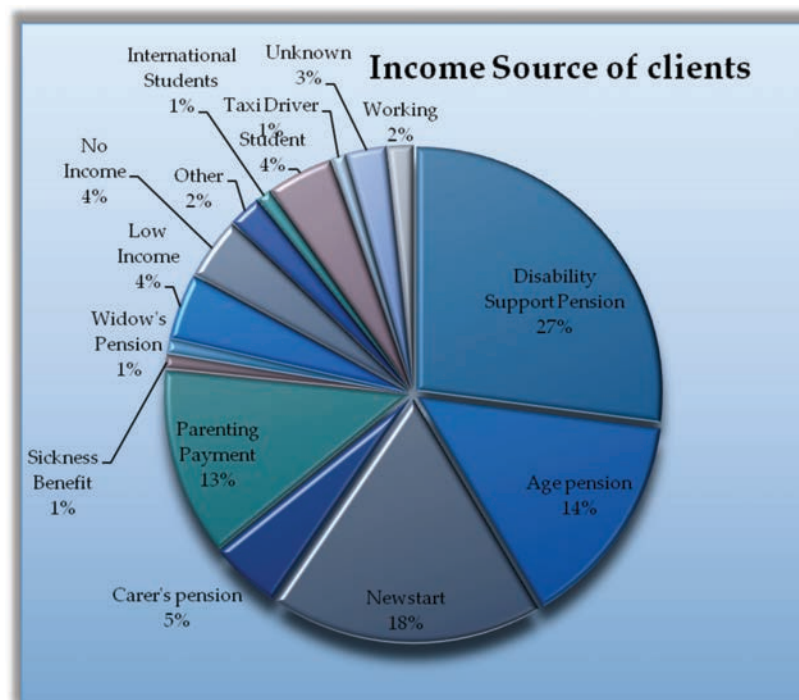


Figure 1 Percentage of income source of client

Table 1. lists the number of clients represented for each income source and its percentage of all client cases.

Table 1

Type of income	Client Income Source	Percentage of client cases of project.
Disability Support Pension	111	27%
Newstart	74	18%
Age pension	59	14%
Parenting Payment	51	13%
Carer's pension	19	5%
Sickness Benefit	4	1%
Widow's Pension	4	1%
Student	18	4%
Low Income	18	4%
No Income	17	4%
Unknown	11	3%
Other	9	2%
Working	7	2%
International Students	4	1%
Taxi Driver	4	1%
Total	410	

2.2 Indicators of disadvantage

“Life circumstances” statements were collected for each debt case represented. Seven common “indicators of disadvantage” were identified amongst the clients. These seven indicators were categorised as: ill health, mental illness, homelessness, family violence, problematic drug and/or alcohol use, gambling and being a carer.²

² These indicators are aligned with the ERP, the Enforcement Review Program (ERP) Vic special circumstances which assists members of the community who have ‘special circumstances’ and outstanding fines registered at the Infringements Court. This will be discussed in further detail later in this paper. The category of “carer” is not usually listed among the causal factors for social exclusion. However, it is seen as an indicator for disadvantage here because all carer’s were on low income’s and were excluded from work due to carer commitments.

A total of 251 cases (61.2%) experienced at least one of the indicators listed above. Clients whose income source was recorded as a 'Centrelink Income' or 'No income' reported high incidences of experiencing an indicator of disadvantage in their lives. Clients on a Disability Support Pension, Sickness Benefit, Newstart, Carer's Pension, Widow's Pension and international students³ all recorded high instances of experiencing at least one indicator of disadvantage (at least over two thirds of cases with this income source). A total of 64.71% of cases who received "No Income" and nearly half of those clients whose income source was recorded as Age Pension (49.15%) and Parenting Payment (45.10%) were experiencing at least one indicator of disadvantage in their lives.

Table 2. lists type of income, the number of cases experiencing an indicator of disadvantage against each income source and the percentage of cases on this income this represents.

Table 2

disadvantage	Percentage		
Disability Support Pension	111	89	80.18%
Age pension	59	29	49.15%
Newstart	74	57	77.03%
Carer's pension	19	13	68.42%
Parenting Payment	51	23	45.10%
Sickness Benefit	4	4	100.00%
Widow's Pension	4	3	75.00%
Low Income	18	8	44.44%
No Income	17	11	64.71%
Other	9	2	22.22%
International Students	4	3	75.00%
Student	18	4	22.22%
Taxi Driver	4	0	0.00%
Unknown	11	4	36.36%
Working	7	1	14.29%
Total	410	251	61.22%

³ The project saw only 4 cases with sickness benefits, international students and widow's pension as clients source of income.

2.3 Outcomes for clients of the Bulk Negotiation Project

All six financial institutions co-operated in the negotiations and to date approximately \$3.2 million of debts have been waived. In addition, Credit Corp, one of the largest debt collection companies in Australia, has also participated in bulk negotiations, waiving an additional 18 debtors thus far.

The participating financial institutions were provided with only the client's income source and the brief life circumstances detail provided by the participating financial counsellors, legal aid and legal centre solicitors. No financial statements of clients was provided to, or sought by, the financial institutions and only very rarely was further verification of the client's life circumstances provided or sought. It was also noted that most clients were tenants and that after paying rent there was little need for a detailed financial statement.⁴

The income source of clients, their life circumstances and the reasoning presented by the Bulk Negotiation Project were sufficient evidence for the financial institutions to recognise the logic and need to waive debts.

In the completed negotiations approximately 85% of matters were resolved by waiver of the debt. The unresolved matters fell into three categories:

- The debt had been sold and could or would not be recalled;
- It was agreed that debtor did not fit the project criteria;
- The debtor had multiple debts and the waiver by a single creditor would not resolve their financial problems. It was agreed bankruptcy would be a more appropriate resolution for these debtors.

There were a small number of cases where a financial institution would not accept that a Newstart recipient could be described as a long-term Centrelink recipient.

⁴ A maximum of 20 clients had an interest in land but only about 15 were home owners. Of those eight were uninsured pensioners were who owed money to an insurer for a motor vehicle accident. Most, but not all, of the remainder of this 20 were eventually rejected as outside the criteria of the project.

3

Causal factors of social exclusion and debt

As stated in the previous section, nearly two thirds of clients (61.22%) represented in the Bulk Debt Negotiation Project experienced at least one indicator of disadvantage in their lives. Many of the issues clients were experiencing had ongoing or long-term impact on their lives and were not issues able to be resolved within a matter of months. Current legal need, social inclusion and access to justice research has identified the nature of multiple and entrenched social disadvantage and its influence on debt issues and financial hardship.

Figure 2 shows the number of Bulk Debt Negotiation cases where clients were experiencing at least one indicator of disadvantage. These figures are likely to be understated, as some clients will have chosen not to disclose other or additional problems.

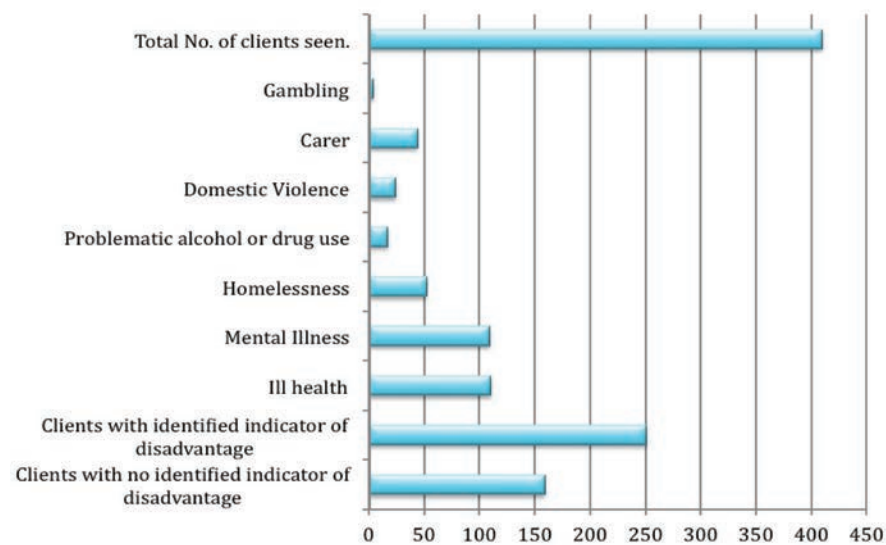


Figure 2 identifies the number of clients experiencing at least one indicator of disadvantage.

The Bulk Debt Negotiation project highlights the prevalence of other problems or difficulties in the lives of social security-income recipients or those on a low-income who are facing debt problems. It particularly highlights the prevalence of health problems, including mental health problems, as well as homelessness and unemployment.

3.1 Debt problems and ill health, mental illness and disability

The most common indicator of disadvantage experienced by clients of the Bulk Debt Negotiation project related to health problems. A total of 193 clients (47% of all clients represented) experienced some form of health problems, including mental illness. A total of 81 (41.97%) of these 193 clients received a Disability Support Pension, indicating that these problems were long term. A total of 110 clients (26.83% of all clients to the project) experienced ill health, and 109 clients (26.59% of all clients to the project) had a mental illness, (47 – 43.11% - of these received a Disability Support Pension). Twenty six clients experienced both ill health and mental illness.

The lives of the Bulk Debt Negotiation Project clients echo findings from current research and literature about legal need and access to justice on the correlation between debt problems and health. In the United Kingdom, the Legal Services Research Centre national periodic legal needs survey identified the strongest predictors of debt were “being in receipt of benefits and long-term illness or disability”, with people who experience long-term illness or disability being also significantly more likely to experience long-term rather than short-term debt.⁵ Similarly, O’Grady found people experiencing long-term illness or disability were more likely than those not experiencing long-term illness or disability to experience a number of clusters of problems, with one being a cluster around consumer, money/debt, neighbours and employment problems.⁶ People with a cognitive impairment are also identified as particularly susceptible to debt.⁷

The Moorhead and Robinson study (2006) into legal problem clusters presenting to solicitors and advice agencies identified debt, benefits and housing problems as the most frequent legal problems experienced by participants.⁸ This study states:

There is evidence that justiciable problems cause, or are accompanied by, considerable stress, anxiety, and physical and mental health problems leaving clients with little energy for solving their problems.⁹

A research project into the experience of debt problems in Victoria, *Courting Debt* (2008), identified 34 of 90, (about one third of participants to the study), had experienced a form of mental illness, including depression or anxiety. Several of these respondents indicated these were pre-existing problems related to other difficulties they were experiencing, while others identified their mounting debts exacerbated their stress and anxiety.¹⁰

The following are some of the life circumstances of the Bulk Debt Negotiation clients demonstrating the interconnectedness of their health and debt problems.

5 Balmer et al *Worried Sick: The Experience of Debt Problems and their Relationship with Health, Illness and Disability* *Social Policy & Society* 5:1 39-51 p47

6 O’Grady, A. et al (2004) “Disability, Social exclusion and consequential experience of justiciable problems.” *Disability & Society* 19(3)

7 Gray, A., Forell, S and Clarke, S. (2009) “Cognitive Impairment, legal need and access to justice” *Justice Issues paper no. 10* Law and Justice Foundation of NSW, Sydney.

8 It is noted in this study the frequency of these problems could be in part attributed to the type of advice agencies and solicitor specialism involved in the project.

9 Moorhead and Robinson (2006) *A Trouble Shared – legal problem clusters in solicitor’s and advice agencies*. DCA Research Series 8/06 The Research Unit, Department for Constitutional Affairs, London p89

10 Schetzer, L. (2008) *Courting Debt. The Legal Needs of people facing civil consumer debt problems*. Department of Justice, Victoria.

- Client is 60+ yr old age pensioner, living in public housing. Wife receives Disability Support Pension and they have one dependent child. Debt is causing stress and adverse impact on health.
- Client receives Disability Support Pension, has serious mental health conditions, no assets, lives with parents and has significant other debts.
- Client is 65+ years, homeless with health problems, relies on material aid
- Client is in her 20s, a carer for two children. One child is severely disabled. Client lives in public housing and has been unemployed for a number of years.
- Client receives Disability Support Pension, has limited mobility and speech as a result of a neurological condition.

3.2 Unemployment and financial stress

As stated previously, most clients represented in the Bulk Debt Negotiation Project were not in paid employment, with most receiving a Centrelink income. A total of 74 of all clients in the project (18%) received a Newstart Allowance. Of these 74 clients, 57 (77.08% of the 74) experienced at least one other indicator of disadvantage in their lives. Of these 57 clients, 32 (43.34% of the 74) were experiencing a mental illness. This mental illness was often reported as severe, significantly affecting the client's prospects of obtaining work in the short term, if at all. A total of 22 of the 74 clients on a Newstart Allowance (29.73 %) experienced ill health, with much of this being serious or chronic. These figures show that many of these clients faced a number of barriers to employment and so were more likely to be long-term rather than short-term unemployed. These clients are likely to more suitable for a social security payment, such as the Disability Support Pension, rather than a Newstart payment. This would give them income security and time to address their health problems.

Legal need and access to justice research shows that low-income households account for a high proportion of over-indebted households and that those not in employment are more vulnerable to debt and are twice as likely to be in arrears as those who are employed.¹¹ A recent study, by the Legal Services Research Centre (UK), *A Helping Hand. The Impact of Debt Advice on People's Lives (2008)*, found "debt problems were often triggered by a combination of events but loss of employment, ill-health or relationship breakdown were generally among them".¹²

The following are some examples of life statements received for Bulk Debt Negotiation clients whose income source was a Newstart Allowance. These statements demonstrate the ongoing and long-term nature of the client's limited employment and financial options.

¹¹ Balmer et al above no 4 p 39

¹² Pleasance, P. et al. (2008) *A Helping Hand. The impact of Debt Advice on People's Lives. Research Findings 15* Legal Services Commission, London p6

- Client boards with mother. Experiences schizophrenia, stress and depression.
- Client is unemployed with no assets and has significant other debts in excess of \$30,000. Previous work was casual but has been unemployed for a number of months. Experiencing mental health problems, marriage problems. Has two primary school-aged children.
- Client is 50+ years with limited job prospects and no assets. Experiences a speech disability and hearing loss and currently lives in a garage with no toilet or running water.
- Client is currently in residential drug and alcohol rehab and has been on and off Newstart for six years. Casual work history.
- Client is a carer, homeless and unable to find work. Client's husband experiences medical problems.

3.3 Homelessness

A total of 52 of the 410 clients (12.68%) represented in the Bulk Debt Negotiation project were homeless. Of these, 45 (86.5%) received a Centrelink benefit, with most receiving either a Disability Support Pension (n=16, 30.67%) or Newstart Allowance (n=12, 23.08%). Other Centrelink benefits received were parenting payment, age pension, sickness allowance and youth allowance. Four clients received no income and only two clients received a wage from employment (casual employment with a low income). As well as being homeless and on a low income, most of these 52 clients (n=35, 67.31%) had special circumstances, including significant ill health (n=20, 38.46%) and mental illness (n=21, 40.38%).

The Law and Justice Foundation of NSW's research into the legal needs of people experiencing homelessness, *No Home, No Justice*, establishes the path to homelessness is "the product of a number of compounding incidents", of which debt is often one. This research also identified homelessness in itself places people at risk of experiencing legal problems, with "debt accumulated from fines" listed as one of those legal problems.¹³

The following are statements on the life circumstances of some of the Bulk Debt Negotiation clients who were experiencing homelessness.

¹³ Forell, S et al, (2005) *No home No justice. The Legal Needs of Homeless People in NSW* Law and Justice Foundation of NSW, Sydney p270

- Client is 40+ years and has numerous mental and physical health problems, is unemployed and lives in community housing
- Client is 30+ years, with schizophrenia. Lives in transitional housing.
- Client is a Sudanese refugee, about to be evicted, experiencing severe physical and mental health problems.
- Client is 50+ years, with long history of homelessness and problematic alcohol and gambling issues.
- Client has two young children, recent separation from partner due to domestic violence. Partner pressured client into taking out loan. About to be evicted from private rental.

3.4 Multiple problems

The Bulk Debt Negotiation Project clients often had other life pressures, as well as debts. All were on a low income, 78.5% were in receipt of a Centrelink income and 61.22% were experiencing at least one other indicator of disadvantage in their life. As well as the problems of ill health, mental illness, unemployment, low income and homelessness, clients also came with the experience of family violence, problematic drug and alcohol use, problematic gambling and pressures around being a carer. A total of 76 clients (18.54%) were facing a number of indicators of disadvantage.

Figure 3 demonstrates the number of Bulk Debt Negotiation clients, the number of clients experiencing at least one indicator of disadvantage in their life, and the number of clients experiencing more than one indicator of disadvantage.

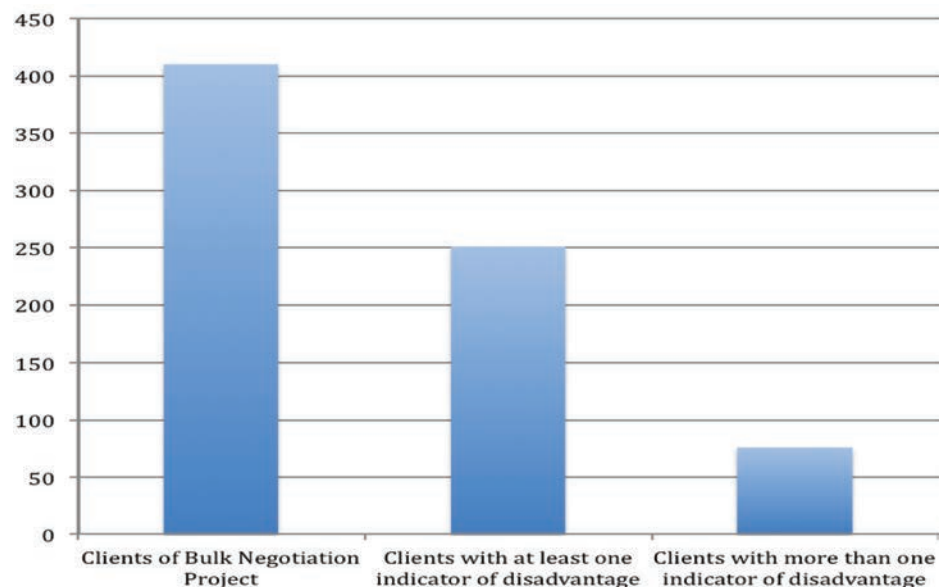


Figure 3 Client numbers

Table 3 below shows the number of clients who were experiencing more than one indicator of disadvantage as per the experience of each indicator of disadvantage. Clients of the Bulk Debt Negotiation project who were experiencing homelessness, domestic violence and problematic alcohol or drug use were more likely to be experiencing a number of special circumstances than not.¹⁴ Around 40% of clients experiencing mental illness, ill health or who were carers were experiencing another indicator of disadvantage in their lives.

Table 3

Clients with indicator of disadvantage	No. of clients	Clients with multiple indicators of disadvantage.	Percentage of clients experiencing indicator of disadvantage
Clients with indicator of disadvantage not stated	159	0	0.00%
Clients with indicator of disadvantage stated	251	76	30.28%
Ill health	110	47	42.73%
Mental Illness	109	51	46.79%
Homelessness	52	35	67.31%
Problematic alcohol or drug use	17	14	82.35%
Domestic Violence	24	19	79.17%
Carer	44	20	45.45%
Gambling	4	3	75.00%
Total No. of clients	410	76	18.54%

Clusters of problems, both legal and non-legal, and triggers for these problems are evidenced in many legal needs research projects. The *Drowning in Debt* research interviewed 90 clients of financial counselling services throughout Victoria. Many of the participants, eighty two (82), were experiencing multiple debts and 51 participants reported five debts or more. This finding is consistent with findings in legal needs research that demonstrate that people who have one legal problem are more vulnerable to further legal problems. This research also shows that people who are significantly disadvantaged are more vulnerable to debt problems. The after-tax weekly income of 74 of the 90 participants was less than \$500 per week, compared to a national median of \$700 per week. Two thirds received government benefits. There was also links between those reporting experience of mental health difficulties, physical injury and chronic illness and their debt problems.¹⁵

¹⁴ The number of clients experiencing these circumstances were less than those experiencing ill health, mental illness or experiencing no special circumstances.

¹⁵ Schetzer, L., (2007) *Drowning in Debt*. State of Victoria Department of Justice; Melbourne..p 29

Legal needs research in Canada found frequent causal connection between consumer problems and debt; employment problems and debt; and personal injury, employment problems and debt¹⁶ As social exclusion is understood to be more than the experience of a number of interrelated problems or disadvantages, but also “a process by which people fall away from the mainstream”, then problems related to “debt, social assistance, disability, pensions and housing” should increase as the number of legal problem increases. This is evidenced in the Canadian study.¹⁷

Social Inclusion policy within Australia recognises the entrenched nature of social exclusion and the layers of disadvantage and multiple and interconnected problems that prevent people and communities from actively participating in society. The *Social Inclusion – How Australia is Faring* (2010) report states social inclusion involves a number of interconnected problems often including

low income and assets; low skills; difficulties finding and keeping a job; housing stress and poor health. Factors such as substance misuse, mental illness, disability, family violence, discrimination and homelessness (and combinations of these) can also contribute to and further entrench multiple disadvantages.¹⁸

Nearly all clients represented in the Bulk Debt Negotiation project were facing some level of social exclusion. All were on a low-income and experiencing financial stress. Most faced significant barriers to employment with low skills. Most had no assets, and many faced poor health, mental illness, disability, family violence, homelessness or a combination of these.

The following are examples of the life circumstances of clients of the project who demonstrate a high level of social exclusion.

- Client is 40+ years with two children, living in public housing. Problematic gambling for over a decade, experience of family violence in two relationships and family history of substance abuse. Client has significant mental health problems.
- Client is suffering depression. Children were forcibly removed by ex-partner and are now living overseas. Client lives in transitional housing, homeless in past, living with family, friends and in the car.

16 Currie, A. (2005) *National Survey of the Civil Justice Problems of low and middle income Canadians: Incidence and Patterns*. Department of Justice, Canada. p26

17 Currie above no 15 p 19

18 Australian Social Inclusion Board (2010) *Social Inclusion How Australia Is Faring*. Department of the Prime Minister and Cabinet, Australian Government, Canberra. P5

4

Better access to justice for low-income people with debt problems

The Bulk Debt Negotiation Project collected 410 debt cases of low-income people that would normally have been negotiated by advocates individually through the collections, IDR and financial hardship departments of the financial institutions and the EDR schemes, or the court system. The project sought to negotiate these cases in bulk directly with the senior management of the six major financial institutions. The cases chosen were ones in which the debtors faced significant disadvantages in their life circumstances.

The project provided the participating financial institutions with only the income source of the clients and a short “life circumstances” statement. In some instances a copy of a Centrelink statement was provided as proof of income. This is not the common practice in negotiation of financial hardship cases, where detailed financial statements are often required and further information on life circumstances is neither sought nor considered by financial institutions or debt collection agencies.

The project outcomes suggest that the sheer weight of client numbers, and the relentless nature of processes employed by creditors, may lead some advocates to agree to negotiate outcomes for low-income debtors based on a need to reduce stress on the debtor or worker rather than capacity to pay. This is of course only a short-term fix and, clearly, these arrangements are not sustainable. Everyone is worse off in the longer term. Equally, some financial institutions may be so focused on the bottom line that only lip service is paid to the financial hardship of these debtors.

It is reasonable to ask;

- Why is it that some creditors cannot accept that not all debtors are able to pay their debts?
- What is the response from these creditors to those long-term Centrelink recipients that simply cannot pay?
- And what are reasonable expectations for debtors to have of the services provided to assist them?

It is worth examining these questions in more detail, within the context of access to justice.

4.1 Financial hardship rules and protocols

The *National Credit Code* is the principle legislation that regulates consumer credit. Currently, under the National Credit Code, industry codes and EDR schemes, the borrower is more likely to be excluded from these schemes if their recovery from financial difficulties is likely to be long term.

The National Credit Code states:

A debtor who is unable reasonably, because of illness, unemployment or other reasonable cause, to meet the debtor's obligations under a credit contract and who reasonably expects to be able to discharge the debtor's obligations if the terms of the contract were changed in a manner set out in subsection (2) may apply to the credit provider for such a change.¹⁹

While there are a variety of interpretations of this section in various financial industry codes and hardship schemes, most industry schemes interpret “reasonably expects to be able to discharge” to mean a specific and short-term time frame, usually a matter of months.²⁰

The Financial Ombudsman Services fact sheet on financial hardship states:

If your financial situation is not likely to improve in the short term (three to six months), you may wish to seek some financial advice about options that may be available to you. This may include the sale of an asset.²¹

These short time-frames for eligibility to financial hardship schemes do not consider social exclusion research that demonstrates the long-term nature of multiple disadvantages and their connection with debt problems. Restricting financial hardship schemes to only those who need short-term relief from their debt obligations, ignores the great number of debtors who are most affected by financial hardship and are unable to meet their obligations in the short term - less than six months. These debtors are left without legal protection.

This legislation does not recognise that some clients have a permanent inability to pay or that a different social issue may need to be resolved before the debt can be addressed. The Bulk Debt Negotiation project and the life circumstances of the clients it represented are examples of this. All cases in the Bulk Debt Negotiation project demonstrate the need for expansion of financial hardship schemes to address longer-term financial hardship and to recognise the broader social understandings of the lives of debtors and the causes of debt.

Other legislation is more understanding of the life circumstances of people who experience difficulties with debt and who face significant social and economic disadvantage. Section 12 of the *Judgment Debt Recovery Act 1984* and section 60(1) of the *Social Security Administration Act 1991* offer greater protection for those in particularly difficult circumstances and whose only income is a social security benefit. The SSAA provides that:

¹⁹ *National Credit Code, 2009.*

²⁰ See ASIC (2009) *Report 152* pp11-13

²¹ *Financial Ombudsman Service Fact Sheet: Financial Difficulty*

A social security payment is absolutely inalienable, whether by way of, or in consequence of, sale, assignment, charge, execution, bankruptcy or otherwise.²²

The *Judgment Debt Recovery Act, 1984 (Vic)* provides that where a debtor's only income is derived from a pension or other government benefit, and their income is protected and an instalment order can only be made with their consent.²³

The *Infringements Act 2006 (Vic)* sets another standard in relation to financial hardship and is legislation that most accurately reflects the needs of many of the clients of the Bulk Debt Negotiation project. This Act enables the court to impose outcomes that reflect the circumstances of the offenders. The Enforcement Review Program (ERP) Vic assists people who have 'special circumstances' and outstanding fines registered at the Infringements Court. The Infringements Act 2006 (Vic) defines 'Special Circumstances' in relation to a person to mean:

- a mental or intellectual disability, disorder, disease or illness
- a serious addiction to drugs, alcohol or a volatile substance
- homelessness.

If a person is identified as a person with 'special circumstances' then an application for 'revocation of fines' may be made on their behalf.²⁴

The Bulk Debt Negotiation project demonstrates that it would seem reasonable to extend the rules applying to outstanding fines to debtors in financial hardship whose special circumstances mean that they cannot understand contracts or control debt and living expenses. The success of the project in negotiating outcomes for clients with the financial institutions involved shows these institutions were able to identify the futility, and the unfairness of pursuing such cases, where for some people debt issues were the least of their worries. It remains to be seen however whether the financial institutions will extend the relief afforded to debtors in the Bulk Negotiation Project to other debtors in similar circumstances.

Legislative protection would be better for people in life circumstances similar to those clients of the Bulk Debt Negotiation project. It would also influence industry codes and give similar guidelines to industry IDR and EDR processes, thus making the process of negotiating such cases more accessible to the everyday lives of borrowers. This equates with current policy objectives of Australian governments to improve access to justice and systems that enable "everyday" justice rather than resorting to the court system.

4.2 Financial institution responses

In 2003/2004, *The Banking Code of Practice*, a voluntary code of conduct was constructed. Section 25 (2) of this code sets:

²² *Social Security Administration Act, (1991) s 60 (1)*

²³ *Judgment Debt Recovery Act (1984) s12*

²⁴ *Infringements Act, 2006 (Vic)*

With your agreement, we will try to help you overcome your financial difficulties with any credit facility you have with us. We could, for example, work with you to develop a repayment plan. If, at the time, the hardship variation provisions of the Uniform Consumer Credit Code could apply to your circumstances, we will inform you about them.²⁵

As noted earlier the Credit Code offers limited assistance to debtors in long-term hardship.

In 2005 ASIC/ACCC published *The Debt Collection Guideline* as a regulatory guide to provide assistance to debtors. The Guide states

People often default on their debts as a result of circumstances beyond their control— such as unemployment, illness and family breakdown. While there are cases of fraud and deliberate evasion, most people are honest and want to meet their commitments if given a reasonable opportunity to do so. On the other hand, most creditors want to minimise their exposure to debt collection and, to this end, most will be prepared to work flexibly with customers who get into difficulties. We encourage such flexibility on the part of creditors and their agents. This includes making reasonable allowance for a debtor’s ongoing living expenses, and recognising that debtors experiencing financial hardship will often have a number of debts owing to different creditors.²⁶

Unfortunately the guideline did not include any reference to protected Centrelink income. ASIC could have assisted very low-income debtors through a specific restriction on creditor/ debt collector contact with Centrelink recipients on protected income..

The Bulk Debt Negotiation Project was born out of the failure of financial institutions to deal effectively with long-term financial hardship for low-income debtors. Usually, these financial institutions do not know how to address long-term inability to repay debts and once the debt gets beyond a certain number of days, it is often sold to a debt collection agency and debt collection activity becomes more intense.

It is acknowledged that some financial institutions have dealt with these issues better than others. It is further acknowledged that all six institutions targeted through the project adopted sensible approaches to the request for waivers for large numbers of debtors.

However, it also has to be said that the project identified aged pensioners without assets being pursued by all six institutions. Equally telling was the very large number of debtors without assets who received Disability Support pensions and Carer’s pensions identified by the project.

25 Australian Banker’s Association. (2004) Banking Code of Practice p11

26 ASIC (2005) REGULATORY GUIDE 96: Debt collection guideline: for collectors and creditors. Accessed from [http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/ACCC-ASIC_Debt_Collection_Guideline.pdf/\\$file/ACCC-ASIC_Debt_Collection_Guideline.pdf](http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/ACCC-ASIC_Debt_Collection_Guideline.pdf/$file/ACCC-ASIC_Debt_Collection_Guideline.pdf) on 9 March, 2011

The responses from the financial institutions revealed a lack of basic knowledge about Centrelink eligibility and even the information disclosed on a Centrelink certificate. The project also exposed lack of understanding between the institutional perception of Newstart as a short-term benefit and the multiple problems experienced by Newstart recipients identified in the project.

Further, financial institutions accepted the proposition that there was no need for a financial statement from long-term Centrelink recipients identified as tenants in the project. Yet, those same institutions appear to continue to insist on a financial statement when dealing with a financial counsellor or legal aid agency. There is a need to acknowledge that in some instances this practice is a waste of time and resources for both the creditor and debtor advocate agency.

There is a need to continue discussions, started by AFCCRA, to identify those categories of debtors where it is possible to minimise requests for information to save costs and resources for those involved in negotiations.²⁷

There is also a need for financial institutions and debt collection agencies to acknowledge the statutory protection of Centrelink benefits and the reasons for those protections.

4.3 Legal Aid agencies

The National Association for Community Legal Centres identifies that it has an important role to play in countering social exclusion. It states:

For more than 30 years, community legal centres in Australia have worked to reduce legal disadvantage, increase the capacity of individuals and communities to understand their rights and obligations, and support their clients to have a greater say in the laws and policies that affect their lives.²⁸

The Victoria Legal Aid mission statement describes the agency as ‘part of the social safety net. We protect people’s rights, and focus on the rights of marginalised and economically disadvantaged Victorians’²⁹ It is interesting to examine the role of legal aid agencies in relation to the types of debt included in the Bulk Debt Negotiation Project.

The project targeted one debt category in particular that has long been a source of work for legal aid agencies - uninsured motorists seeking advice about debts owed to insurers for accidents with insured drivers.

Looking back at the 30 years of advice given to such debtors, it is clear that most lawyers negotiated payment plans lasting between several years and a lifetime. This advice was given based on an assessment of liability rather than capacity to pay.

27 Large financial institutions have met several times with AFCCRA to discuss this issue between May and December last year.

28 NAACL (2009) *Community Legal Centres: Putting Social Inclusion into Practice*, p1. Accessed from <http://www.naalc.org.au/publications> on 22 Feb, 2011

29 Victoria Legal Aid (2009/2010) *Annual Report 2009 -10* p3

In Victoria, the *Judgment Debt Recovery Act* in 1984, and Section 12 of the Act in particular, provided statutory protection for Centrelink recipients in this situation. There is little evidence of any reference to this protection before 2007.

In recent years, the use of a standard form letter, referring to Section 12, in response to letters of demand from insurers has been common. This may suggest that on this issue legal aid agencies have shifted their focus from liability to capacity to pay and protection of Centrelink income.

However, for decades, debt issues more broadly been fobbed off by legal aid agencies to paralegal financial counselling services with scant regard to either legal issues or protection of income of the debtor.³⁰ It may be time to consider whether the protection of income from creditors and access to essential services such as housing, food and energy should be a core function of civil legal aid work.

This is not to suggest that legal aid agencies should engage in financial counselling but rather should take a greater role in ensuring income protection for low income vulnerable Centrelink recipients.

If the fundamental role of legal aid agencies is to be part of the social safety net, to protect people's rights, and to focus on the rights of the marginalised and economically disadvantaged, there is a strong argument that protection of income from creditors and debt collectors should be a core function of their work.

4.4 Financial counselling

Financial counselling services have been provided by community sector agencies since the late 70s and early 80s and by the early 90s virtually all low-income debt problems were being referred to these financial counsellors rather than legal aid agencies.

Financial counsellors initially had to determine whether their services were primarily welfare services concerned with budgeting and payment arrangements or whether their services extended to advocacy in regard to questions of liability and capacity to pay. A recent Monash University study that sought to compare international approaches to Financial Counselling services states;

The contemporary Australian approach to financial counselling services is founded on a social justice model, which looks to maintain a distance from finance service providers in order to guarantee as far as possible the avoidance of conflict of interest.³¹

The National and State Financial Counselling Associations adopted standards which made it clear that in Australia the preferred model was advocacy based and that advocacy for the debtor was fundamental to the services offered by their members. The Australian Financial Counselling and Credit Reform Association (AFCCRA), reflecting on the history of financial counseling in Australia, state;

³⁰ It is acknowledged that NSW Legal Aid has been a notable exception – providing civil and debt advice throughout the state for many years.

³¹ Livingston, C et al (2008) *Comparing Australian and International Approaches to Financial Counselling Service Models. Literature Review*. Monash University, Melbourne.

Early financial counselling services focused their client interaction more on budgeting and debt repayment*. Over time, and recognising the role that unfair markets played in perpetuating disadvantage, workers engaged clients in a different manner; not just as victims to be given material aid, or as incompetents to be lectured about changing their ways. Financial counsellors sought to work with and for their clients, listening and suggesting rather than telling. In the process a clearer picture emerged of the structural challenges that low income consumers face in accessing products and services on safe and fair terms. It was not long before the pioneers of this emerging service model started to see common threads in their work. Looking backwards then it should be no surprise that there was an attraction to building networks and sharing experiences to better serve individual clients and to pursue systemic advocacy opportunities.³²

It is instructive to examine the response of financial counsellors to the “Bulk Debt” project. The project was endorsed by the national association, AFCCRA, and all the state associations. Individual financial counsellors from agencies all over Australia contributed cases to the project. Financial counsellors provided feedback that the time and energy required to individually negotiate these debts was enormously frustrating for them and their clients.³³

Further, it was also reported that financial counsellors and their clients were being worn down by the negotiation processes employed by large financial institutions and their debt collection agencies. In some cases, debtors who had qualified for the bulk debt project had instead borrowed money from relatives to pay the debt.

The debtors represented by the project were long-term, low-income Centrelink recipients. These debtors had sought assistance for financial hardship from financial counselling agencies. It is clear that in these cases the financial counsellors were unable to assist the debtors through the established processes, including those of the Financial Ombudsman Scheme.

It is in this context that it must be asked whether some financial counsellors (and lawyers), and especially new and isolated practitioners, will be pressured to negotiate instalment plans based on the need to reduce stress on either the worker or the debtor, rather than the client’s capacity to pay.

Financial counsellors aspire to uphold an advocacy model for financial counselling services. Client numbers, pressure of work, inexperience and lack of support may conspire to defeat that aspiration if the appropriate processes for the resolution of financial hardship cases are not available.

32 Accessed from <http://www.afccra.org/history.htm> on 24/2/11. Quoted on website as part of a speech delivered by David Tennant at the 2010 AFCCRA conference.

33 Feedback from a meeting facilitated by the project and AFCCRA with Victorian financial counsellors, 16 July 2010.

4.5 Access to advice

Current legal needs research projects identify that many people with debt problems do not access advice. A telephone survey of 450 Magistrates Court consumer default judgment debtors found that 67.6% did not seek assistance with their debt problems.³⁴ *The Wesley Report, Financial Hardship, the Hidden Human Cost.* (2009), indicated that only about one in four respondents (26 per cent) to the Wesley Mission Survey sought help after experiencing financial concerns and 47 per cent sought no help at all.³⁵ Not knowing how or where to access advice, not being able to access support because of high demand on services, feeling as though the debt was not owed and feelings of shame and guilt are identified as barriers to seeking help.³⁶

When the causes and impact of debt problems on people's lives is considered in relation to understandings of the causes and impact of social exclusion, it is understandable other problems may take precedence over debt problems – problems related to homelessness, family violence, illness and injury, and unemployment. This means people who are facing debt problems and a number of other problems do not make their debt problems a priority until they reach a crisis

Research findings show the benefits to people in accessing advice for debt problems. The research project *Courting Debt* reports evidence from creditors suggests accounts referred to hardship schemes are less likely to be referred to debt collection for recovery action. Other benefits include: being taken seriously by creditors; assistance in negotiating a complex system; alleviation of stress and anxiety; and emotional support, hope and empowerment.³⁷ The *A Helping Hand* report states the Debt Advice Research project shows the positive effect of debt advices and states:

people were better positioned to tackle debts following the receipt of advice, substantially reduced levels of difficulty in "living normally", substantial reduction spent in the amount of time worrying about it.....client's generally reported improvements in health, 'rights based' advice made them feel relieved and stronger³⁸

The benefits of accessing advice for people experiencing debt problems is evident and shows the importance of providing access to financial counselling and legal advice for debt matters. The Bulk Debt Negotiation project highlights the benefits to clients in accessing advice. It also highlights the complex lives of low-income people with debt problems and other difficult life circumstances.

³⁴ Schetzer, L. (2008) *Courting Debt. The Legal Needs of people facing civil consumer debt problems.* Department of Justice, Victoria pix

³⁵ Wesley Mission (2009) *Financial Hardship: the Human Cost* Wesley Mission, Sydney. p 26

³⁶ Schetzer above no. 26 at p ix and Sandefur, R. (2007) "The importance of doing nothing" in ed. Pleasance, P., Buck, A., and Balmer, N., (2007) *Transforming Lives: law and social process.* Legal Services Commission, London.

³⁷ Schetzer above no. 6 pix

³⁸ Pleasance above no 25 p 11

Getting help to resolve debt problems is often connected to resolving other social difficulties people are experiencing. Broader understandings of the nature and causes of debt problems and better connections to other relevant community services for referral and joint case working will help financial counsellors and community legal services, to assist clients to resolve their debt problems. It will provide a holistic understanding and service to people, helping the person, rather than just resolving the debt problem.³⁹

Improving access to services for assistance with debt problems is four fold. It requires:

- Improving legislation, industry codes, IDR and EDR practices to ensure creditors, dispute resolutions services and the courts consider the life circumstances that lead to debt. This will help provide a simpler system and easier access to justice for long-term debt problems faced by people experiencing significant social exclusion.
- An acknowledgement by creditors and debt collectors that significant numbers of debtors are unable to pay debts in the short to medium-term and undue pressure may be harmful to those debtors and their dependents.
- an increase in financial counselling and legal services to help with debt matters and an increase in service awareness within the community.
- an increase in awareness amongst financial counsellors and legal services of the causes of debt problems and referral knowledge and skills to help clients get support for other issues contributing to the cause of debt. This requires a service outlook that focuses on helping the person and not just fixing the debt problem.

³⁹ Noone, M and K. Digney (2010) *Its Hard to Open up to Strangers. Improving Access to Justice: the key features of an integrated legal services delivery model*, La Trobe University, Melbourne.

5

Conclusion

The Bulk Debt Negotiation Project represented 410 debt cases in bulk negotiations with six major financial institutions. Most clients represented were judgment proof as the income source of the client's represented was predominantly a Social Security Income (78.5%) and the debtor had no significant assets. Other cases represented were identified as people on a low or no income with no significant assets

Most clients (61.22%) represented were experiencing at least one other significant "indicator of disadvantage" in their life, as well as low income and debt problems. These indicators of disadvantage were ill health, mental illness, homelessness, family violence, problematic drug or alcohol use, problematic gambling or being a carer. A total of 18.54% of clients to the project had more than one indicator of disadvantage. The life circumstances of participants to the project demonstrated the connection between their problems and the entrenched nature of the social disadvantage they faced. Debt problems were a consequence and a cause of their social exclusion.

The Bulk Debt Negotiation project was able to successfully waive over \$3 million of debts incurred for these debtors by presenting to the participating six major financial institutions the clients' low-income status and life circumstances as reason enough for the debts to be waived. The project successfully argued not only the futility but the unfairness of pursuing these debt cases.

The project highlights the need for legislation, industry codes, IDR and the Terms of Reference of EDR schemes to be reformed so that they greater reflect and consider the life circumstance of people who face significant disadvantage and, as a result, find themselves with debt problems. All clients involved in the Bulk Debt Negotiation Project benefitted from getting help with their debt: firstly from having access to a community program, such as a financial counseling service, legal aid or a community legal service and, secondly, from involvement in the project. This aimed to show the need to make it easier to resolve such cases by encouraging a broader and systemic understanding of the causes and impact of debt on the lives of those who are significantly socially and economically disadvantaged. This improved understanding will mean that financial hardship resources within financial institutions, EDR schemes and community services will be better targeted to people who can pay their debts,

Better access to justice in such cases involves a better understanding the connection between debt and social exclusion and the system that works to resolve financial hardship matters. This includes improving understandings amongst the agencies who aim to help such clients, such as legal aid, community legal centres and financial counseling services through to financial institutions, EDR and IDR schemes, the industry codes, and the legislative framework that regulates it.

All in all, it's a win-win situation!

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