

**ATTACHMENT DN-2**

This is the attachment marked "**DN-2**" referred to in the witness statement of Denis John Nelthorpe dated 7 July 2015.

## National Bulk Debt Project – outcomes and statistics

- Total amount of debt collected: **3252 debts worth \$24,452,027.28**
- Total amount of debt waived: **2416 debts worth \$17,983,081.00**

**Table 1 - outcomes**

Outcome	Rd1 Debts	Rd1 Amount	Rd2 Debts	Rd2 Amount	Rd3 Debts	Rd3 Amount	Rd4 Debts	Rd4 Amount	Rd5 Debts	Rd5 Amount	2-5 total Debts	2-5 total Amount	Overall Debts	Overall Amount
Waived	400	\$3,750,000	1002	\$4,959,032	224	\$1,286,013	410	\$4,530,818	380	\$3,457,216	2016	\$14,233,081	2416	\$17,983,081
Removed	0	0	93	\$458,702	3	\$4,829	12	\$39,172	33	\$170,028	141	\$672,732	141	\$672,732
Not included	0	0	137	\$686,356	35	\$280,669	63	\$696,630	103	\$1,011,334	338	\$2,674,990	338	\$2,674,990
Withdrawn	0	0	123	\$877,043	4	\$59,428	22	\$278,625	19	\$152,316	168	\$1,367,414	168	\$1,367,414
FC direct	0	0	7	\$27,111	0	0	0	0	21	\$191,090	28	\$218,201	28	\$218,201
Not resolved	0	0	0	0	4	\$15,521	15	\$350,509	21	\$212,541	40	\$578,572	40	\$578,572
Sold /returned to creditor	0	0	42	\$191,079	2	\$12,000	28	\$285,182	24	\$218,772	96	\$707,034	96	\$707,034
No data	25	250,000	0	0	0	0	0	0	0	0	0	0	25	\$250,000
<b>Total</b>	<b>425</b>	<b>\$4,000,000</b>	<b>1404</b>	<b>\$7,199,325</b>	<b>272</b>	<b>\$1,658,462</b>	<b>550</b>	<b>\$6,180,939</b>	<b>601</b>	<b>\$5,413,300</b>	<b>2827</b>	<b>\$20,452,027</b>	<b>3252</b>	<b>\$24,452,027</b>

**Table 2 - Outcome rounds 2-5 by Centrelink payment**

Payment type	Total debts collected	Total amount	Waived debts	Waived amount	Removed debts	Removed amount	Not included Debts	Not included amount	Withdrawn debts	Withdrawn amount	FC direct debts	FC direct amount	Not resolved debts	Not resolved amount	Sold/ returned debts	Sold/ returned amount
Austudy	15	\$91,833	6	\$16,808	0	0	5	\$43,429	4	\$31,595	0	0	0	0	0	0
Youth All	22	\$139,153	12	\$50,977	0	0	4	\$30,567	3	\$40,342	0	0	1	\$2,500	2	\$14,765
Newstart	596	\$4,895,624	378	\$3,041,915	23	\$121,025	105	\$871,019	44	\$342,540	9	\$49,104	13	\$284,459	24	\$185,560
Sickness Benefit	4	\$25,617	3	\$13,056	0	0	1	\$12,561	0	0	0	0	0	0	0	0
Subtotal	637	\$5,152,229	399	\$3,122,757	23	\$121,025	115	\$957,577	51	\$414,479	9	\$49,104	14	\$286,959	26	\$200,325
Parent	343	\$1,908,516	244	\$1,351,563	14	\$41,150	40	\$191,781	27	\$196,388	1	\$14,475	9	\$84,848	8	\$28,309
Carers	144	\$1,068,384	113	\$758,237	2	\$9,750	12	\$89,901	3	\$116,605	6	\$61,243	2	\$18,013	6	\$14,633
Subtotal	487	\$2,976,901	357	\$2,109,801	16	\$50,900	52	\$281,682	30	\$312,993	7	\$75,719	11	\$102,861	14	\$42,942
DSP	1209	\$7,770,045	924	\$5,955,266	77	\$351,819	86	\$622,538	63	\$409,824	6	\$54,984	8	\$77,422	45	\$298,189
Widows	12	\$95,931	9	\$88,412	0	0	2	\$3,915	1	\$3,604	0	0	0	0	0	0
Aged Pension	345	\$3,278,784	260	\$2,404,914	19	\$129,369	34	\$366,878	13	\$78,619	4	\$34,519	6	\$110,329	9	\$154,152
Subtotal	1566	\$11,144,761	1193	\$8,448,594	96	\$481,189	122	\$993,332	77	\$492,048	10	\$89,503	14	\$187,752	54	\$452,341
C'Link other	69	\$630,859	34	\$269,346	4	\$7,821	23	\$285,072	5	\$63,745	2	\$3,874	1	\$1,000	0	0
No income	62	\$539,541	33	\$282,581	2	\$11,796	21	\$154,376	4	\$79,362	0	0	0	0	2	\$11,424
Not stated	6	\$7,733	0	0	0	0	5	\$2,947	1	\$4,786	0	0	0	0	0	0
Subtotal	137	\$1,178,134	67	\$551,928	6	\$19,617	49	\$44,2397	10	\$147,894	2	\$3,874	1	\$1,000	2	\$11,424
<b>Total</b>	<b>2827</b>	<b>\$20,452,027</b>	<b>2016</b>	<b>\$14,233,081</b>	<b>141</b>	<b>\$672,732</b>	<b>338</b>	<b>\$2,674,990</b>	<b>168</b>	<b>\$1,367,414</b>	<b>28</b>	<b>\$218,201</b>	<b>40</b>	<b>\$578,572</b>	<b>96</b>	<b>\$707,034</b>

**Table 3 - Outcome rounds 2-5 by housing type**

Housing type	Total debts collected	Total amount	Waived debts	Waived amount	Removed debts	Removed amount	Not included Debts	Not included amount	Withdrawn debts	Withdrawn amount	FC direct debts	FC direct amount	Not resolved debts	Not resolved amount	Sold/returned debts	Sold/returned amount
Public Housing	867	\$4,646,053	658	\$3,635,420	57	\$159,397	75	\$404,345	43	\$152,824	3	\$25,684	6	\$72,430	25	\$195,949
Private rental	1313	\$10,771,546	954	\$7,495,024	52	\$341,328	151	\$1314,557	74	\$806,845	18	\$119,347	16	\$328,476	48	\$365,966
Living with family / friends / at home	421	\$3,333,474	279	\$2,126,334	16	\$86,491	72	\$620,502	25	\$195,451	5	\$68,611	12	\$135,950	12	\$100,131
Residential care facility	15	\$123,275	4	\$48,669	2	\$29,200	6	\$24,260	3	\$21,144	0	0	0	0	0	0
Homeless	157	\$1,085,790	96	\$741,620	11	\$27,198	13	\$51,102	19	\$184,926	2	\$4,558	5	\$31,400	11	\$44,985
Owns their home	24	\$314,650	6	\$55,957	1	\$2,600	16	\$245,778	0	0	0	0	1	\$10,315	0	0
Not stated	29	\$177,074	19	\$130,053	2	\$26,516	4	\$14,281	4	\$6,223	0	0	0	0	0	0
Other	1	\$161	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2827</b>	<b>\$20,452,027</b>	<b>2016</b>	<b>\$14,233,081</b>	<b>141</b>	<b>\$672,732</b>	<b>338</b>	<b>\$2,674,990</b>	<b>168</b>	<b>\$1,367,414</b>	<b>28</b>	<b>\$218,201</b>	<b>40</b>	<b>\$578,572</b>	<b>96</b>	<b>\$707,034</b>

**Table 4 - Debts from rounds 2-5 collected from each state**

State	Debts collected (number)	Debts collected (amount)	Waived (number)	Waived (amount)
ACT	25	\$160,499	22	\$121,479
NSW	1036	\$8,517,915	708	\$5,790,368
NT	72	\$424,732	41	\$217,815
QLD	336	\$2,432,791	252	\$1,915,339
SA	209	\$1,057,999	152	\$790,822
TAS	18	\$312,624	13	\$78,688
VIC	991	\$6,603,566	721	\$4,578,273
WA	140	\$941,898	107	\$740,293
<b>Total</b>	<b>2827</b>	<b>\$20,452,027</b>	<b>2016</b>	<b>\$14,233,081</b>

**Table 5 - Age range of clients rounds 2-5**

age range	Total
21	13
22-49	1426
50-64	832
65-79	400
80-100	36
No data	113
<b>Total</b>	<b>2827</b>

**Table 6 - Debts from rounds 2-5 with one or more Social Exclusion Factors (SEFs) identified**

Number	Total identified
1 SEF	1825
2 SEFs	499
3 SEFs	16
<b>Total debts with at least 1 identified SEF</b>	<b>2340</b>

**Table 7 - Specific SEFs - rounds 2-5**

SEF	FC Identified	BDP Identified	Total identified collected debts	Percentage of total collected debts	Collected amount	Waived debts	Waived amount
Disability	2100	13	2113	75%	\$15,189,980	1581	\$11,111,852
Mental health	1070	37	1107	36%	\$7,869,711	811	\$5,619,659
Family violence	171	39	208	7%	\$1,473,531	159	\$1,055,671
State Trustee	319	10	329	12%	\$2,142,919	192	\$1,186,478
In custody	22	0	22	<1%	\$221,965	18	\$202,455
NESB	93	7	100	4	\$481,096	71	\$299,753
Refugee	36	3	39	1	\$127,336	31	\$86,730
Gambling	57	2	59	2	\$484,437	38	\$355,120

### Notes to outcomes and results tables

“Collected” means all debts submitted, whether or not included in negotiations.

“Waived” means Creditor agreed not to collect, enforce or sell the debt now or in the future. May default list at creditor’s discretion.

“Removed” means the debts was not waived but was otherwise dealt with by the Creditor with the same practical result for the client ie they do not have to repay the debt they thought they owed (eg statute barred debts that were only identified as such through the negotiations).

“Not included” means we assessed the debt did not meet the eligibility criteria and did not include it in our negotiations with the Creditor.

“Withdrawn” means we assessed the debt did meet the eligibility criteria and included it in negotiations but later became aware that it did not in fact meet the criteria (eg they own assets or returned to employment).

“Not resolved” means that we were unable to agree with the Creditor – we did not withdraw and the Creditor did not waive.

“FC direct” means that we were unable to resolve the debt through the bulk negotiations, usually because it was too different from all of the other debts, and we asked the Financial Counsellor to negotiate directly with the creditor to resolve.

“Sold/returned to creditor” means that the debt had been sold before or during the negotiations, or that it was a contingent debt that was returned to its owner.

**Tables 7 and 8 – Social Exclusion Factors** – advocates were asked to identify on their clients’ applications whether their client had one or more specific factor of social exclusion (from a drop-down list). We also reviewed all the paragraphs about the clients circumstances using the below key word searches, and identified a further small number of clients with SEF that had not been identified by the advocates during the application process. “Disability” includes physical and/or mental health issues.

“Mental health” is specifically only mental health issues, as a subset of the “Disability” group.

Mental health – “mental”, “psych”, “hospital”

Family Violence – “domestic”, “violence”, “abuse”, “refuge”, “shelter”, “DV”

State Trustee – “trustee”

In Custody – “prison”, “custody”, “jail”, “gaol”

NESB – “English”, “language”

Refugee – “refugee”, “Australia”

Gambling – “gambling”

