

11. Money issues

Centrelink

Even if your family member was receiving Centrelink payments (e.g. Newstart or Disability Support Pension), prior to prison, they won't be eligible for payments while they're in the prison.

If your partner has been incarcerated and you were both getting Centrelink payments, you need to advise Centrelink so your payments can be adjusted. You may be eligible for a higher payment. Centrelink obtains the dates people enter prison directly from Corrective Services NSW, so payments cease when your family member goes into prison.

If your partner supported you financially, you may need to apply for Centrelink payments for the first time, or you may need to ask Centrelink to reassess your eligibility for payments. Centrelink has a special rate of parenting payment where couples are unable to live together. If you advise Centrelink that your partner has entered prison but you're still a couple, you'll be paid at this special partnered rate.

If you've decided to separate from your partner, your separation would need to be verified before the Parenting Payment is paid at the single rate. Your ex-partner may then have obligations for child support that may continue at a minimal rate while they're in prison.

You may be asked to attend a Job Capacity assessment that will help identify your skills and support needs to help you get a job. If you have dependent children you may be required to work part time.

You may feel uncomfortable if you have to tell Centrelink that a close family member is in prison. It may help to remember that Centrelink and Job Search staff hear many different people's stories, and they're expected to treat all customers in a respectful way.

Generally, staff in these agencies will be better able to assist you if they know about the pressures you may be under because your family member has been incarcerated.

Centrelink employs social workers who can provide counselling and referral for families under pressure. If you're finding it difficult to deal with Centrelink issues, the social worker can be a good person to talk to. If you have problems dealing with Centrelink, the Welfare Rights Centre may be able to help you with appeals or checking your eligibility.

Welfare Rights Centre 9211 5300

Child Support

If you're no longer in a relationship with your imprisoned ex-partner but you have children together, you may be eligible to receive payments through the Child Support Scheme. The rate of payment expected of prisoners is low, reflecting their limited earning ability.

If a prisoner has outstanding debts to the Child Support Agency before they went into prison, it's important to advise the Agency about their imprisonment. The Child Support Agency will take the prisoner's reduced earning capacity into account, and will waive penalty payments on outstanding debts if the agency has been advised that the parent has been imprisoned.



**NATIONAL
DEBT
HELPLINE**
ndh.org.au
1800 007 007

Debts

Many prisoners have debts when they go into prison. These may include unpaid fines, bills for electricity or phone services, child support payments, credit cards or loans. If your partner has been imprisoned, you may have difficulty meeting payments for joint debts as well. Money worries can really add to the stress you're experiencing. This can be even worse if you have pressure from debt collectors or court notices. You may also have to cope with repossession of the family car or household appliances if repayments fall behind.

If you're concerned about outstanding debts once your family member is in prison, here are some things you can do:

> You may want to check out if

you're personally responsible for a debt. Sometimes people feel pressure, or may even be hassled by debt collectors, over debts that don't belong to them. Check with the **National Debt Helpline 1800 007 007** if you're not sure if a debt is your responsibility.

- > You can also check your credit file with Equifax (formerly Veda). You need to enquire and register online at equifax.com.au. Local libraries have free net access.
- > If you want to assist a family member to sort out their debts, you'll usually need their written authority to negotiate with organisations like electricity or phone companies. They may need to post this authority to you, see the SAPO or Welfare Officer, who may be able to assist them to get the authority to you or to the relevant organisation.
- > Many organisations will negotiate about repayment of debts. They may feel they'll be better off to allow you to make smaller repayments so they'll still get their money back eventually. Check with the **National Debt Helpline 1800 007 007** for advice about how to approach this.
- > You may be able to apply for a hardship variation from the Consumer, Trader & Tenancy Tribunal. Contact your local

Community Legal Centre for advice.

- > If your financial situation is complicated, talk to a financial counsellor. To locate a financial counsellor phone **1800 808 488**.
- > You may be able to consolidate your debts into one combined debt, with one repayment. Beware of private debt consolidation schemes which may charge you high fees for something that you could do through a financial counsellor or bank without additional charges.
- > If you have children and are struggling with financial issues, you may be able to get help with budgeting from a Family Support Service. Contact Fams on **8354 3799** to find out where your nearest Family Support Service is located.
- > Sometimes family members in prisons will owe money to drug suppliers, or for other illegal reasons. Often families will feel pressure to repay these debts because of concerns about retaliation if the debts aren't paid. If you need to talk to someone about a situation like this, contact CRC on **9288 8700** for confidential support.

Paying bills

If you're having trouble managing financially, you may be able to get help with food vouchers or power bills from non-government

agencies. Some of the large ones are listed below. Centrelink, local community centres or family agencies can usually refer you to local services.

Travel assistance for visiting the prison

If the cost of visiting your family member in prison is taking a financial toll, you might be eligible for some reimbursement of the cost of fuel, fares and/or accommodation. Contact the Community Restorative Centre (CRC) on **9288 8700**.

You can apply for reimbursement of visiting expenses once every 12 weeks. To apply for this assistance, the recipients must be:

- > A member of the inmate's immediate family, support network, a friend or have a kinship relationship;
- > In receipt of a Centrelink benefit or in similar financial hardship;
- > Living more than 100km from the prison;
- > At least 18 years of age.

Work and Development Orders (WDOs)

Inmates as well as people in the community who have a mental illness, intellectual disability or cognitive impairment, are homeless, have a serious addiction to drugs, alcohol or volatile substances and are experiencing

financial hardship can reduce their fines through unpaid work with an approved organisation or through certain courses or treatment. Call

the Work and Development Order Hotline **1300 478 879**.

Need help?

Note that 1800 numbers are free for calls from a landline but may only be available in certain locations, e.g. outside Sydney. Some may charge for calls from mobile phones, so check this if you need to call from a mobile. Check with your local library for free internet access.

Anglicare



Check if they have a service near you.

1300 111 278

www.anglicare.org.au

Centrelink

To apply for a payment:

Parenting Payment **136 150**

Age and Wife Pension **132 300**

Newstart Allowance..... **132 850**

Disability & Sickness **13 2717**

Family Assistance Office .. **136 150**

Indigenous Call Centre **1800 057 111**

Youth & Student Services. **132 490**

Multilingual Call **131 202**

TTY **1300 555 727**

www.centrelink.gov.au

Child Support Enquiry Line

Information about payments and services.

131 272

www.humanservices.gov.au

Community Legal Centres

For free legal advice.

9212 7333

www.clcnsw.org.au

National Debt Helpline



(formerly Credit and Debt Hotline)

When you're in financial trouble, call for **free** advice and assessment of your situation. They can refer you to financial counselling, legal advice, crisis food, accommodation and health services.

1800 007 007

www.ndh.org.au

Energy and Water Ombudsman (EWON)



Assistance with problems with gas, electricity and water providers including billing.

1800 246 545

www.ewon.com.au

**Equifax
(formerly Veda)**

Get a copy of your credit file and check any outstanding debts.

www.equifax.com.au



Salvation Army

Check if they have a service near you.

13 72 58

www.salvos.org.au



**St Vincent de Paul
(Vinnies)**

Check if they have a service near you.

9560 8666

www.vinnies.org.au



**Revenue NSW
(State Debt Recovery)**

Information about parking fines, etc. Will renegotiate debts where people are in prison.

1300 138 118

www.revenue.nsw.gov.au/fines

**Telecommunications
Industry Ombudsman**

Assistance with problems with telephone services.

1800 062 058

www.tio.com.au



Welfare Rights Centre

Can help with information about entitlements and appeals.

9211 5300

Advice times Monday, Thursday and Friday 9.30am to 1.00pm; Thursday 1.00pm to 4.30pm

www.welfarerights.org.au



**Work and Development Orders
Hotline**

1300 478 879