



Care Incorporated
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5 December 2025

ACT 2026-27 Budget Consultation
Chief Minister, Treasury and Economic Development Directorate
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ABOUT CARE

Care has been supporting the Canberra community since 1983. Our vision is financial fairness for all. We are a community organisation that provides free and confidential support and assistance to people living on low to moderate incomes or who are experiencing financial difficulty. Our work spans across four programs: financial counselling and capability; consumer law; community loans; and community education.

OUTLINE OF CARE'S 2026-27 ACT BUDGET PRIORITIES

This cover letter outlines requests for ongoing funding for three initiatives Care currently delivers under contract with the ACT Government for which funding is ceasing before or within the 2026-27 budget year. These are:

- Mobile Debt Clinic Funding (Funding ending 30 June 2026)
- ACAT Duty Lawyer 2024-2026 (Funding ending 30 September 2026)
- No Interest Loan Program and Financial Counselling Service (Funding ending 30 June 2026).

We also provide attachments setting out detailed proposals for the following initiatives:

- First Nations Financial Empowerment Program (in partnership with Sisters in Spirit Aboriginal Corporation)
- Consumer Law Digital Transformation Project
- Consumer Law Rent Subsidy
- Family Violence Specialist Financial Counselling and Capability Service (in partnership with ACT Women's Legal Centre and Legal Aid ACT)
- Fostering Financial Stability with Women Detained in the AMC

- Financial Counselling with Vulnerable Private Tenants and Tenancy Financial Support Program
- Foundations for Financial Stability: Improving access to the Budgeting for Life Work Development Program.

Letters of support have been provided by Sisters in Spirit Aboriginal Corporation (for the First Nations Financial Empowerment Program), and by Legal Aid ACT and Women’s Legal Centre ACT (for the Family Violence Specialist Financial Counselling and Capability Service).

A key issue we want to draw to the ACT Government’s attention ahead of the 2026-27 ACT Budget is a critical funding gap for specialist financial counselling and capability services for victim-survivors of domestic and family violence and for vulnerable private tenants due to the winding down of the Financial Counselling Foundation (FCF).

CRITICAL FUNDING GAP: SPECIALIST FINANCIAL COUNSELLING AND CAPABILITY SERVICES

Due to the closure of the Financial Counselling Foundation (FCF), Care will cease to have funding to provide specialist financial counselling services for victim-survivors of domestic and family violence (DFV) and for vulnerable private tenants beyond 31 December 2026. In addition to this, Care’s funding to provide financial counselling and capability services to women detained in the Alexander Maconochie Centre (AMC) will end on 30 June 2026.

Over recent years Care’s Financial Counselling and Capability Program has seen a significant increase in demand without receiving any additional funding for our financial counselling service beyond indexation. We have conservatively estimated that unmet demand for our financial counselling services in 2024-25 was 381 people. Over the year we saw a 48% increase in cases involving DFV compared to the previous year, and a 38% increase in cases involving financial abuse.

Care is at significant risk of losing funding for at least two full-time counsellors in the 2026-27 Budget period, while demand for both general and specialist support continues to grow significantly. We urge the ACT Government to ensure that funding is provided so that these vital services can continue to foster financial stability and wellbeing for some of the most vulnerable members of the Canberra community including victim-survivors of DFV and vulnerable private tenants.

MOBIL DEBT CLINIC FUNDING

A Program Funding Deed for Care to deliver The Mobile Debt Clinic Program was entered into on 22 December 2022. The ACT Government’s 2025-26 Budget allocated \$262,142 to assist Care to continue to provide service delivery to clients experiencing financial issues including debt and financial abuse. This funding is ceasing on 30

June 2026. As per the costing update provided below, we anticipate that the cost for this program in 2026-27 will be \$297,236 (see Table 1).

Table 1: Updated Costing for the Mobile Debt Clinic for 2026-27 ACT Budget

Wages + On-costs	2026-27	2027-28	2028-29	2029-30
Solicitor – 1 FTE – SCHADS 6.3	\$136,715	\$140,133	\$143,637	\$147,227
Paralegal – 0.6 FTE – SCHADS 4.4	\$67,622	\$69,313	\$71,046	\$72,822
Community Legal Educator – 0.2 FTE – SCHADS 5.3	\$25,050	\$25,676	\$26,318	\$26,976
Social Worker – 0.2 FTE – SCHADS 5.3	\$25,050	\$25,676	\$26,318	\$26,976
Overheads	\$42,799	\$43,869	\$44,965	\$46,089
Total	\$297,236	\$304,667	\$312,284	\$320,091

The anticipated costs for the Mobile Debt Clinic Program provided above are inclusive of:

- On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages.
- Indexation based on an estimated 2.5% annual increase from 2025-26
- Overheads as 20% of pre-oncost wages.

This program provides legal assistance services targeting consumer credit legal and financial outreach services for people in the ACT and surrounding regions who are experiencing financial abuse and/or disadvantage as a result of domestic and family violence.

Over 2024-25, Care Consumer Law continued to promote access to justice by reaching out to vulnerable groups through the Mobile Debt Clinic, with particular focus on people experiencing financial abuse arising from DFV or other vulnerability, as well as individuals with mental health conditions.

We regularly held clinics at community organisations such as Toora, the Tenancy Assistance Program at Woden Community Service, Migrant and Refugee Settlement Services (MARSS), Community Services #1, YWCA @ Lanyon, Companion House, Vinnies, Meridian, and The Canberra Hospital. In addition, our referral networks are wide, with caseworkers refer their clients on a needs basis.

We aim to maintain and further expand these partnerships to increase access to our

services. Further insights have been provided in Care’s bi-annual reports for 1 July to 31 December 2024 and 1 January to 30 June 2025.

In seeking continued funding for the Mobile Debt Clinic Program, we want to note the significant benefit that would be generated by linking this program with our proposed new initiative to establish a First Nations Financial Empowerment Program in partnership with Sisters in Spirit Aboriginal Corporation. Linking these two initiatives would make a significant contribution to addressing unmet need within the Aboriginal and Torres Strait Islander community for support for victim-survivors of financial abuse and domestic and family violence in a culturally appropriate way and in a culturally safe environment.

ACAT DUTY LAWYER

The Consumer Law Duty Lawyer Service at the ACT Civil and Administrative Tribunal (ACAT) provides assistance to unrepresented litigants in ACAT disputes related to Australian Consumer law and other consumer law matters, contracts, debt recovery, and consumer credit.

Having previously funded the program for one year, the ACT Government’s 2024-25 Budget allocated \$546,000 to assist Care to respond to the increase in service delivery demand – this equated to \$273,000 per year. This funding is ceasing on 30 September 2026. As per the costing update provided below, we anticipate that the cost for this program in 2026-27 will be \$326,500 (see Table 2).

Table 2: Updated Costing for the ACAT Duty Lawyer Service for 2026-27 ACT Budget

Wages + On-costs	2026-27	2027-28	2028-29	2029-30
Solicitor – 1 FTE – SCHADS 6.3	\$136,715	\$140,133	\$143,637	\$147,227
Paralegal – 0.6 FTE – SCHADS 4.4	\$67,622	\$69,313	\$71,046	\$72,822
Financial Counsellor – 0.6 FTE – SCHADS 5.3	\$75,150	\$77,029	\$78,954	\$80,928
Overheads	\$47,012	\$48,188	\$49,392	\$50,627
Total	\$326,500	\$334,662	\$343,029	\$351,605

The anticipated costs for the ACAT Duty Lawyer Service provided above are inclusive of:

- On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages.
- Indexation based on an estimated 2.5% annual increase from 2025-26
- Overheads as 20% of pre-oncost wages.

In 2024-25 demand for the ACAT Duty Lawyer Service continued to grow and is becoming an essential access to justice service for the community and is a service valued by ACAT members and the ACT Law Courts who are the primary referring sources, along with Legal Aid ACT. Further insights have been provided in Care's bi-annual reports for 1 July to 31 December 2024 and 1 January to 30 June 2025.

COMMUNITY DEVELOPMENT PROGRAM: NO INTEREST LOAN PROGRAM AND FINANCIAL COUNSELLING SERVICE

Since 2018-29, Care has received funding through the ACT Government's Community Development Program (Health and Community Services Directorate) to provide a No Interest Loan Program (Care Community Loans) and a Financial Counselling Service. The No Interest Loan Program (NILP) is a microfinance program used to assist individuals on low to middle income who are experiencing financial pressure and need to access affordable credit to transition to financial stability. Through the NILP, Care's Community Loans program assists clients to access safe and affordable credit to purchase essential items.

In 2024-25, Care's Community Loans program received 617 enquiries and 297 applications – a 17% and 82% increase respectively compared to 2023-24. Based on this increase in demand for support through the NILP, Care is seeking additional funding in 2026-27 to cover an additional 0.5 FTE Microfinance Caseworker (see Table 3 below).

Table 3: Additional funding request for the NILP in the 2026-27 ACT Budget

Wages + On-costs	2026-27	2027-28	2028-29	2029-30
Microfinance Caseworker – 0.5 FTE – SCHADS 5.3	\$62,625	\$64,191	\$65,795	\$67,440
Overheads	\$10,534	\$10,797	\$11,067	\$11,344
Total	\$73,159	\$74,988	\$76,863	\$78,784

The anticipated additional cost for the NILP provided above are inclusive of:

- On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages.
- Indexation based on an estimated 2.5% annual increase from 2025-26
- Overheads as 20% of pre-oncost wages.

The Financial Counselling Service is targeted to support low to moderate income earners experiencing financial difficulties which impact on their wellbeing. This is an integrated financial counselling service aimed at ensuring low to moderate income and other vulnerable service users are treated fairly and to support them to overcome debt through the provision of information, advice, advocacy, education, and raising of community awareness.

In 2024-25, Care's Financial Counselling Service provided 1,902 clients with assistance over the phone – a 12% increase on 2023-24. We provided 5,556 financial counselling information assistance sessions – a 33% increase on 2023-24. Alongside this growth in met demand, Care has made a conservative estimate of unmet demand from 381 people in 2024-25. This estimate is based on clients who experienced long wait times (i.e., more than 2 weeks) for initial access to a service – this is a measure of unmet demand used by the Financial Counselling Industry Fund, which also includes clients turned away due to capacity constraints. While Care did not turn any clients away in 2024-25, a further 442 people spoke with a financial counsellor and were added to the counselling waitlist but disengaged before we could offer them an appointment.

The growth in demand for Care's financial counselling service has persisted over several years. Without success, we have sought funding for an additional full-time financial counsellor through our submissions to the previous two ACT Budgets to enable Care to keep up with increased demand (and unmet demand). In the context of our non-government funding for specialist DFV and private tenant financial counselling ending during 2026-27, and with further significant growth in demand, we now have an even more critical need for increased funding under the ACT Government's Community Development Program for at least one additional full-time financial counsellor (see Table 4 below).

Table 4: Additional funding request for the Financial Counselling Service in the 2026-27 ACT Budget

Wages + On-costs	2026-27	2027-28	2028-29	2029-30
Financial Counsellor – 1.0 FTE – SCHADS 5.1	\$125,250	\$128,381	\$131,591	\$134,880
Overheads	\$25,050	\$22,135	\$22,688	\$23,255
Total	\$150,300	\$150,516	\$154,279	\$158,136

The anticipated additional cost for the NILP provided above are inclusive of:

- On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages.
- Indexation based on an estimated 2.5% annual increase from 2025-26
- Overheads as 20% of pre-oncost wages.

FURTHER ENGAGEMENT

We would be very happy to discuss anything in relation to these asks for continuing and new funding through the 2026-27 ACT Budget. If you would like any clarification or further information in relation to our priorities for the 2026-27 ACT Budget, please

contact one or all of the following contacts.

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ATTACHMENTS

The following attachments provide detailed proposals for initiatives Care is seeking funding for in the 2026–27 ACT Budget:

1. First Nations Financial Empowerment Program
 - a. Letter of Support from Sisters in Spirit Aboriginal Corporation
2. Consumer Law Digital Transformation Project
3. Consumer Law Rent Subsidy
4. Family Violence Specialist Financial Counselling and Capability Service
 - a. Letter of Support from Legal Aid ACT
 - b. Letter of Support from Women’s Legal Centre ACT
5. Fostering Financial Stability with Women Detained in the AMC
6. Financial Counselling for Vulnerable Private Tenants and Tenancy Financial Support Program
7. Foundations for Financial Stability: Improving access to the Budgeting for Life Work Development Program.



Attachment 1: First Nations Financial Empowerment Program

Legal Assistance Business Case	
<p>1. What legal issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>The First Nations Financial Empowerment Program will assist with First Nations justice, with a focus on addressing financial abuse as a dimension of domestic and family violence (DFV).</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the legal issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, NAJP, private sector grant) and when funding will end.</i></p>	<p>This is a new proposal which would connect with and enhance existing services, especially Care’s Mobile Debt Clinic and Sisters in Spirit’s delivery of culturally appropriate DFV services for Aboriginal and Torres Strait Islander women in the ACT.</p> <p>The ACT does not have a dedicated consumer and financial rights service to provide culturally appropriate information, advice, support, and advocacy in relation to consumer and credit law, financial counselling and capability, financial literacy, and microfinance that supports financial empowerment for Aboriginal and Torres Strait Islander people within a culturally safe environment.</p> <p>Through the establishment of the First Nations Financial Empowerment Program, Care is seeking to maintain and develop partnerships with Aboriginal Community Controlled Organisations (ACCOs) to ensure the delivery of culturally appropriate services to Aboriginal and Torres Strait Islander people in the ACT to support their financial wellbeing, while also supporting ACCOs to build their capability, capacity, and autonomy in delivering Indigenous-led services and programs.</p> <p>Strong and respectful partnerships with ACCOs will ensure Care’s consumer law, financial counselling and capability, community education, and community loans programs deliver</p>

	<p>culturally appropriate services to Aboriginal and Torres Strait Islander peoples in a culturally safe environment.</p> <p>In partnership with Sisters in Spirit Aboriginal Corporation, Care is seeking funding in the 2026-27 ACT Budget to establish a First Nations Financial Empowerment Program to support Aboriginal and Torres Strait Islander women through the collaborative delivery of holistic social justice services. This partnership will support Sisters in Spirit to build their capability and capacity in the long-term, while also supporting Care to ensure services are culturally appropriate.</p> <p>In the 2024-25 ACT Budget, Sisters in Spirit received funding in response to recommendations from The Long Yarn Report, to deliver culturally appropriate Domestic, Family and Sexual Violence (DFSV) services and programs. As part of this initiative, Sisters in Spirit have partnered with Legal Aid ACT to provide a legal clinic to assist victim-survivors. They have identified a gap for their clients seeking help with financial issues including sexually transmitted debt, gambling harm, and scams which a specialist integrated program would target.</p> <p>This program will link Sisters in Spirit’s work with Care’s Mobile Debt Clinic which provides a mobile consumer credit legal advice service for people impacted by domestic and family violence. This includes the delivery of consumer/credit legal education for clients and frontline service providers. This program will also link with Care’s delivery of specialist DFV financial counselling services (including with women detained in the Alexander Maconochie Centre), and Care’s Community Education program which helps build financial literacy. As part of this proposal, Care is seeking to employ a full-time Specialist Aboriginal Community Officer to work within our Community Education program and support outreach with ACCOs and the Aboriginal and Torres Strait Islander community. The Specialist Aboriginal Community Officer will be supported to undertake training as a Financial Capability Officer and, in the longer term, to attain qualification as a Financial Counsellor.</p> <p>Care and Sisters in Spirit are seeking funding in the 2026-27 ACT Budget to employ a full-time First Nations Lawyer. This would be a shared position between the two organisations. This will provide genuine partnership with a shared staffing model between Sisters in Spirit and Care. It will provide access to supervised legal practice through Care’s Consumer Law program which will enable Sisters in Spirit’s lawyer to attain an unrestricted practising certificate after two years. This will support the expansion of Sisters in Spirit to deliver even more support for Aboriginal and Torres Strait Islander women in a culturally safe environment immediately and in the long term.</p>
<p>3. Provide data to support the proposal.</p>	<p>Aboriginal and Torres Strait Islander people in the ACT experience financial difficulty at a disproportionate rate. While Aboriginal and Torres Strait Islander people represented 2.0% of</p>

For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.

the ACT population in [the 2021 Census](#), 11.4% of Care’s financial counselling service clients in 2024-25 identified as Aboriginal and Torres Strait Islander people.

The [Australian Institute of Health and Welfare](#) (AIHW) notes that Aboriginal and Torres Strait Islander people are also overrepresented as victim-survivors of DFV.

The [National Plan to End Violence against Women and their Children 2022–2032](#) (The National Plan) has recognised First Nations people as a priority group in their efforts to address, prevent and respond to gender-based violence in Australia. The National Plan notes that financial abuse ‘is a powerful form of abuse and it is often the reason why women find it difficult to leave an abusive relationship’ – it identifies the need to ‘address financial stress as a major priority for women leaving an abusive relationship.’

In 2023, [a Commonwealth Bank survey](#) of 10,000 Australians who have directly or indirectly experienced financial abuse found that ‘the likelihood of financial abuse was almost four times greater for Aboriginal or Torres Strait Islanders than non-Indigenous people (59 per cent versus 15 per cent).’

In the [Listen. Take action to prevent, believe and heal report](#), the Aboriginal and Torres Strait Islander Consultation Committee noted that ‘Women will not disclose violence unless they know the immediate needs of their family are met — including, housing, financial and safety’ – this is reflected in Recommendation 9 of [The Long Yarn Report](#) and the [We Don’t Shoot Our Wounded Report](#).

As updated in [The Long Yarn Report](#), Recommendation 9 of the Domestic Violence Prevention Council Aboriginal and Torres Strait Islander Expert Reference Group called for the ACT Government to: ‘Provide culturally safe advocacy, assistance and support to Aboriginal and Torres Strait Islander men and women from the time they report to police through the prosecution and court process and linked to victim support measures aimed at securing their personal, financial and social stability and security.’

Recent research has explored the ways financial abuse is experienced differently in Aboriginal and Torres Strait Islander communities, highlighting unique challenges and the need for culturally appropriate information, advice, support, and advocacy. Some examples of this research include:

- [A path forward for First Nations people experiencing financial abuse](#) (Indigenous Consumer Assistance Network (ICAN))

	<ul style="list-style-type: none"> • A study of local economic abuse in First Nations communities with special focus on Australia and Canada (ICAN) • Understanding Economic and Financial Abuse in First Nations Communities (UNSW Gendered Violence Research Network). <p>One key insight from this research is that financial abuse exists beyond intimate partner relationships, in wider family and community relationships – this is noted in the Aboriginal and Torres Strait Islander Action Plan 2023-25 under The National Plan.</p> <p>The Wiyi Yani U Thangani Report includes a call by Aboriginal and Torres Strait Islander women and girls under the Thriving Communities and Sustainable Economies priority area for ‘economic safety and security for all Aboriginal and Torres Strait Islander women and girls’, including by ‘co-designing a new community development approach to build the skills of Aboriginal and Torres Strait Islander women and to address community-based needs on projects as decided by the community, including programs particularly around financial literacy, superannuation and navigating financial institutions.’</p>
<p>4. Does the proposal align with the strategic objectives or initiatives of the Legal Assistance Sector Strategy and Action Plan? If so, provide examples.</p> <p><i>Please provide specific initiatives under either Strategy or Action Plan.</i></p>	<p>This proposal aligns with the three strategic directions of the ACT Legal Assistance Sector Strategy 2023-2025:</p> <ol style="list-style-type: none"> 1. Increasing access to justice for those who need it most: Work together to better meet client need through collaboratively planning service delivery and advocating for fair laws and policies 2. Strengthen sector capability: Embed key capabilities (including workforce development) to support client outcomes 3. Support sector sustainability: Sustain, maximise, and grow available resources for the sector to deliver front line support for clients and ensure long-term sustainability. <p>The proposal aligns with the initiatives of the ACT Legal Assistance Sector Strategy 2023-25, especially:</p> <ol style="list-style-type: none"> A. Pilot collaborative service planning groups in key issue areas taking a sector approach to client need (e.g., 1. Services for First Nations Women and 2. Domestic and Family Violence) B. Focus on sector wellbeing and talent retention (first priorities for working groups include First Nations pipeline and communities of practice).
<p>5. Does this proposal align with other ACT Government policy?</p>	<p>This program will contribute primarily to the Safety domain of the ACT Wellbeing Framework as it relates to DFV. It will also contribute to other domains, particularly the Living Standards domain as it relates to cost of living and financial position.</p>

e.g. *The ACT Women's Plan, Disability Justice Strategy, Next Step for our Kids etc.*

The First Nations Financial Empowerment Program aligns with the following policy frameworks, priorities, and commitments the ACT Government is a party to:

- [National Agreement on Closing the Gap Priority Reform 2: Building the community-controlled sector](#)
- [National Agreement on Closing the Gap Target 13: Families and households are safe](#) (By 2031, the rate of all forms of family violence and abuse against Aboriginal and Torres Strait Islander women and children is reduced at least by 50%, as progress towards zero)
- [The National Plan to End Violence against Women and Children 2022-2032](#) and [Aboriginal and Torres Strait Islander Action Plan 2023-25](#)
- [ACT Aboriginal and Torres Strait Islander Agreement 2019 to 2028](#).

This program will contribute to the core areas of the ACT Aboriginal and Torres Strait Islander Agreement: children and young people; cultural integrity; inclusive community; and community leadership. It will also contribute to the significant areas of that agreement, especially to justice.

This program will support implementation of Recommendation 9 of [The Long Yarn Report](#) as it relates to securing Aboriginal and Torres Strait Islander peoples' financial stability and security through culturally safe advocacy, assistance and support for victim-survivors of DFV and financial abuse.

The program will support implementation of other recommendations of [The Long Yarn Report](#) such as Recommendation 4 which calls on the ACT Government to: 'Establish a specific service/s for Aboriginal and Torres Strait Islander men and women where a range of legal, advocacy, practical and healing activities can be delivered separately but under the one umbrella.'

This program is aligned with the [National Access to Justice Partnership 2025-30](#) (NAJP) which includes Aboriginal and Torres Strait Islander people as a national priority client group. The NAJP seeks to achieve the following objectives, outcomes, and outputs:

- culturally safe legal assistance services are accessible to Aboriginal and Torres Strait Islander people ... and are appropriate to their respective legal needs
- empower Aboriginal and Torres Strait Islander peoples self-determined access to justice, including addressing legal and non-legal wraparound support needs to facilitate legal outcomes
- improve access to justice outcomes for Aboriginal and Torres Strait Islander peoples
- the delivery of efficient, effective, and culturally safe legal assistance services to Aboriginal and Torres Strait Islander people within each State

	<ul style="list-style-type: none"> • a strong Aboriginal and Torres Strait Islander Community-Controlled legal assistance sector and a culturally safe mainstream sector, to provide Aboriginal and Torres Strait Islander clients a real choice of provider.
<p>6. Demonstrate (through analysis and/or data) how the proposal will meet unmet legal need for example in response to increases in demand of current services.</p>	<p>As highlighted in section 4 above, Aboriginal and Torres Strait Islander women are over-represented as victim-survivors of DFV and financial abuse.</p> <p>While significant deficiencies in data persist, especially at the ACT level, data used to assess progress against Target 13 of the National Agreement on Closing the Gap shows that in the ACT in 2023-24 the age-standardised rate for Aboriginal and Torres Strait Islander women who sought assistance from Specialist Homelessness Services and who have experienced DFV (515.8 per 10,000) was 12.5 times higher than for non-Indigenous women (41.2 per 10,000) – it was also higher than the national rate for Aboriginal and Torres Strait Islander women (479.8 per 10,000).</p> <p>Outreach to Specialist Homelessness Services including women’s refuges in the ACT through Care’s Mobile Debt Clinic will be an important means of delivering this program in partnership with Sisters in Spirit.</p> <p>A key part of meeting unmet legal need in this context is understanding and addressing cultural, social, and systemic barriers Aboriginal and Torres Strait Islander victim-survivors face in terms of disclosure of DFV and financial abuse, and in seeking and accessing culturally appropriate support. These barriers are highlighted in recent national research, as well as in the ACT context by the Aboriginal and Torres Strait Islander Consultation Committee that supported the Sexual Assault Prevention and Response Steering Committee to make recommendations to the ACT Government in the Listen. Take action to prevent, believe and heal report.</p>

<p>7. What are the total anticipated costs of funding for each financial year?</p> <p><i>If appropriate, please provide a breakdown in staffing costs.</i></p>	<table border="1"> <thead> <tr> <th data-bbox="842 224 1052 289">Wages + on-costs</th> <th data-bbox="1052 224 1262 289">2026-27</th> <th data-bbox="1262 224 1472 289">2027-28</th> <th data-bbox="1472 224 1682 289">2028-29</th> <th data-bbox="1682 224 1898 289">2029-30</th> </tr> </thead> <tbody> <tr> <td data-bbox="842 289 1052 386">Solicitor (Identified position) – 1 FTE</td> <td data-bbox="1052 289 1262 386">\$141,602</td> <td data-bbox="1262 289 1472 386">\$148,177</td> <td data-bbox="1472 289 1682 386">\$154,991</td> <td data-bbox="1682 289 1898 386">\$158,866</td> </tr> <tr> <td data-bbox="842 386 1052 548">Specialist Aboriginal Liaison Officer (Identified position) – 1 FTE</td> <td data-bbox="1052 386 1262 548">\$119,823</td> <td data-bbox="1262 386 1472 548">\$125,467</td> <td data-bbox="1472 386 1682 548">\$131,591</td> <td data-bbox="1682 386 1898 548">\$134,880</td> </tr> <tr> <td data-bbox="842 548 1052 586">Overheads</td> <td data-bbox="1052 548 1262 586">\$43,974</td> <td data-bbox="1262 548 1472 586">\$45,073</td> <td data-bbox="1472 548 1682 586">\$46,200</td> <td data-bbox="1682 548 1898 586">\$47,355</td> </tr> <tr> <td data-bbox="842 586 1052 618">Total</td> <td data-bbox="1052 586 1262 618">\$305,399</td> <td data-bbox="1262 586 1472 618">\$318,717</td> <td data-bbox="1472 586 1682 618">\$332,782</td> <td data-bbox="1682 586 1898 618">\$341,102</td> </tr> </tbody> </table>	Wages + on-costs	2026-27	2027-28	2028-29	2029-30	Solicitor (Identified position) – 1 FTE	\$141,602	\$148,177	\$154,991	\$158,866	Specialist Aboriginal Liaison Officer (Identified position) – 1 FTE	\$119,823	\$125,467	\$131,591	\$134,880	Overheads	\$43,974	\$45,073	\$46,200	\$47,355	Total	\$305,399	\$318,717	\$332,782	\$341,102
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<p>8. What would be the staffing needs?</p> <ul style="list-style-type: none"> • Please include figures inclusive of all on-costs, such as superannuation, leave entitlements and ICT expenses; • Inclusive of relevant indexation (ERO/CSI) where relevant and applicable. <p><i>If an existing service, please provide current/previous staffing levels and evidence to support the need for increased funding.</i></p>	<p>As outlined in the anticipated costs above, the staffing needs for the proposed program and partnership are:</p> <ul style="list-style-type: none"> • 1 x FTE First Nations Lawyer – SCHADS 7.1– this will be an identified position shared evenly across Sisters in Spirit and Care’s Consumer Law program • 1 x FTE Specialist Aboriginal Community Officer – SCHADS 5.1 – this will be an identified position within Care. <p>The anticipated costs provided above are inclusive of:</p> <ul style="list-style-type: none"> • On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages. • Indexation based on a 2.5% annual increase from 2025-26 • Overheads as 20% of pre-oncost wages • Annual salary increments for both positions under the SCHADS Award over the forward estimates. 																									
<p>9. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	<p>The First Nations Financial Empowerment Program will be a partnership between Sisters in Spirit Aboriginal Corporation and Care Inc. Both organisations have well-established and extensive networks in the ACT, including other ACCOs, DFV specialist services, Aboriginal and Torres Strait Islander programs within mainstream service providers, and other referral partners and government agencies.</p>																									

	The program will connect with Mob Strong Debt Help which is a free nationwide NSW-based legal advice and financial counselling service for Aboriginal and Torres Strait Islander people. Mob Strong Debt Help operates through the Financial Rights Legal Centre.
10. If you are seeking funding for a program that has been partly funded by other funding sources, please advise why this arrangement is not able to be continued in the coming year/s.	N/A
11. Any additional information.	<p>The First Nations Financial Empowerment Program would draw significantly on long-established programs run by Care. In the 2026-27 ACT Budget, Care is seeking funding for several such programs which are funded by ACT Government to 30 June 2026 or that have non-government funding which will cease during the 2026-27 financial year.</p> <p>For the First Nations Financial Empowerment Program to have the biggest impact, funding for the following Care 2026-27 ACT Budget priorities will be particularly important:</p> <ul style="list-style-type: none"> • Mobile Debt Clinic • Care Consumer Law Rent Subsidy • Specialist DFV Financial Counselling and Capability Service (including proposed linkage with the Health Justice Partnership) • Fostering Financial Stability in the AMC. <p>Sisters in Spirit Aboriginal Corporation has provided a letter of support for this proposal.</p>

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The Wellbeing Impact Assessment (WIA) is a tool that has been created to help the ACT Government plan for and make decisions based on a fuller understanding of the impacts of proposals (including both benefits and trade-offs) on wellbeing in the ACT. As part of the ACT Government’s budget process, we must submit a Wellbeing Impact Assessment.

Wellbeing Impact Assessment

<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>The First Nations Financial Empowerment Program will have a beneficial impact for Aboriginal and Torres Strait Islander peoples in the ACT, especially Aboriginal and Torres Strait Islander women.</p>
<p>2. Identify impact on specific groups.</p> <p><i>Will it assist members of the community to access justice?</i></p> <p><i>Does this service relieve members of the community from going through the court system?</i></p>	<p>This program will assist the Aboriginal and Torres Strait Islander community to access justice through the provision of free and confidential information, advice, support, and advocacy.</p> <p>The partnership between Sisters in Spirit Aboriginal Corporation and Care will particularly assist Aboriginal and Torres Strait Islander women.</p> <p>This program will support members of the Aboriginal and Torres Strait Islander community from going through the court system where possible by addressing legal and financial issues, such as fines and debts, which could result in engagement with the court system.</p>
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p> <p><i>How does your proposal impact Aboriginal and Torres Strait Islander.</i></p>	<p>As outlined above, this program is specifically aimed at supporting the financial empowerment and wellbeing of Aboriginal and Torres Strait Islander people.</p>
<p>4. Impacts on future generations.</p> <p><i>How will the establishment of your proposal impact access to justice for future generations?</i></p>	<p>By supporting the financial empowerment and wellbeing of Aboriginal and Torres Strait Islander people, the proposed program and partnership will seek to address intergenerational impacts of colonial systems which have resulted in Aboriginal and Torres Strait Islander peoples experiencing financial inequity and inequality.</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>Please refer to data provided above.</p>
<p>6. Measures of success.</p> <p><i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i></p>	<ul style="list-style-type: none"> • Increase in access to and engagement with culturally appropriate consumer/credit law services by Aboriginal and Torres Strait Islander people in the ACT • Increase in access to and engagement with culturally appropriate financial counselling and capability services by Aboriginal and Torres Strait Islander people in the ACT • Increased capability and capacity of Sisters in Spirit (and other ACT ACCOs) to support Aboriginal and Torres Strait Islander people with consumer/credit law issues and/or experiencing financial difficulty in a culturally safe environment

	<ul style="list-style-type: none">• Attainment of an unrestricted practising certificate by Sisters in Spirit's lawyer (after two years).
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Attachment 2: Care Consumer Law Digital Transformation Project

Legal Assistance Business Case	
<p>1. What legal issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Consumer law, credit law, insurance law, Disability Justice, domestic and family violence, financial abuse, scams, gambling harm, First Nations Justice, early intervention for young people at risk.</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the legal issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, NAJP, private sector grant) and when funding will end.</i></p>	<p>This is a new proposal which seeks to improve accessibility to legal information, advice, support, and advocacy delivered through Care’s Consumer Law program.</p> <p>A key part of ensuring access to justice for people experiencing disadvantage and vulnerability is the provision of accessible information, advice, and support through digital platforms. Creating accessible and engaging digital content is crucial for reaching all audiences, improving user experience, and ensuring compliance with accessibility standards.</p> <p>The Digital Transformation Project will ensure that Care’s website platform meets disability accessibility standards while providing ongoing capability to improve access to and awareness of the services we provide. The project will also improve access to justice by enabling the digital delivery of community legal education and resources. It will provide Care with much-needed skills and capability to identify and develop tech-enabled legal assistance that can enhance accessibility and efficiency – this might include digital platforms; apps; AI; and data analysis.</p> <p>The Digital Transformation Project will improve access to our information and services for all people experiencing vulnerability and disadvantage. Attention will be given to ensuring access to culturally appropriate information and resources online and reaching clients who do not currently access our services due to literacy and technological barriers.</p>

	<p>The Digital Transformation Project will increase efficiency and productivity by reducing manual input of forms and applications by implementing a client portal where clients can upload documents using readily available tools such as mobile phones. This will eliminate the need for different levels of documentation handling and gaps where cyber leaks and attacks might occur. We view this transformation as essential to service sustainability.</p> <p>To achieve this Care will recruit a Digital Officer to modernise, maintain and develop Care’s web platform with a fundamental focus on ensuring it meets disability accessibility standards. Ideally, the Digital Officer will work across the Consumer Law program (0.6 FTE) while also supporting digitisation of Care’s Work Development Program and Budgeting for Life Workshops through the Community Education program (0.4 FTE) – we have included costings for both elements of the Digital Officer role in section 7 below. The role will also focus of delivery of content via social media platforms and maintain data collection to identify trends and opportunities to engage with a broader community.</p>
<p>3. Provide data to support the proposal.</p> <p><i>For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.</i></p>	<p>A primary focus of the Digital Transformation Project will be to ensure that Care’s website meets disability accessibility standards. People with disability are one of the national priority client groups under the National Access to Justice Partnership. The ACT Disability Justice Strategy 2019-29 notes that:</p> <p>‘The justice system can be complex and difficult to navigate for many people. For people with disability those challenges can be made harder by information and advice not being available in ways they can access. If we can improve the justice system for people with disability, it will be better for everyone.’</p>
<p>4. Does the proposal align with the strategic objectives or initiatives of the Legal Assistance Sector Strategy and Action Plan? If so, provide examples.</p> <p><i>Please provide specific initiatives under either Strategy or Action Plan.</i></p>	<p>This proposal aligns with the strategic directions of the ACT Legal Assistance Sector Strategy 2023-25, especially ‘increasing access to justice for those who need it most.’ By developing digital capability within Care’s Consumer Law program, the proposal also contributes to strengthening sector capability, embedding key capabilities to support client outcomes.</p> <p>The Digital Transformation Project will contribute to sector sustainability through reduction of manual input of forms and applications by implementing a client portal where clients can upload documents using mobile phones. The technology eliminates the need for different levels of documentation handling and gaps where cyber leaks and attacks might occur. We view this transformation as essential to service sustainability.</p>

<p>5. Does this proposal align with other ACT Government policy?</p> <p><i>e.g. The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<p>This proposal aligns with the ACT Wellbeing Framework, especially the domains of Access and connectivity (in terms of both access to services and digital access), and Governance and institutions (in terms of access to justice and restorative practice and human rights).</p> <p>This proposal aligns with the National Access to Justice Partnership 2025-30 which seeks to keep the justice system accessible for people experiencing vulnerability and financial disadvantage, and identifies people with disability as a national priority client group. Its outcomes include ‘legal assistance services are focused on, and are accessible to, people experiencing disadvantage.’</p> <p>This proposal aligns with the ACT Disability Justice Strategy 2019-29 which includes the goal of the ACT having a disability responsive justice system where ‘people with disability have access to legal service and supports’ and ‘the support needs of people with disability are recognised and reasonable adjustments are made.’</p>
<p>6. Demonstrate (through analysis and/or data) how the proposal will meet unmet legal need for example in response to increases in demand of current services.</p>	<p>The ACT Legal Assistance Sector Strategy 2023-25 notes that: ‘There is a growing number of people living with a disability (19%, or 80,000) and 2% of the ACT population participate in the NDIS program.’</p>

<p>7. What are the total anticipated costs of funding for each financial year?</p> <p><i>If appropriate, please provide a breakdown in staffing costs.</i></p>	<table border="1"> <thead> <tr> <th data-bbox="842 224 1056 321">Consumer Law Program Wages + On-costs</th> <th data-bbox="1056 224 1266 321">2026-27</th> <th data-bbox="1266 224 1476 321">2027-28</th> <th data-bbox="1476 224 1686 321">2028-29</th> <th data-bbox="1686 224 1896 321">2029-30</th> </tr> </thead> <tbody> <tr> <td data-bbox="842 321 1056 488">Digital Officer (0.6 FTE) – Digital Transformation Project</td> <td data-bbox="1056 321 1266 488">\$78,547</td> <td data-bbox="1266 321 1476 488">\$82,288</td> <td data-bbox="1476 321 1686 488">\$86,182</td> <td data-bbox="1686 321 1896 488">\$88,336</td> </tr> <tr> <td data-bbox="842 488 1056 521">Overheads</td> <td data-bbox="1056 488 1266 521">\$13,212</td> <td data-bbox="1266 488 1476 521">\$13,543</td> <td data-bbox="1476 488 1686 521">\$13,881</td> <td data-bbox="1686 488 1896 521">\$14,228</td> </tr> <tr> <td data-bbox="842 521 1056 553">Total</td> <td data-bbox="1056 521 1266 553">\$91,760</td> <td data-bbox="1266 521 1476 553">\$95,831</td> <td data-bbox="1476 521 1686 553">\$100,063</td> <td data-bbox="1686 521 1896 553">\$102,565</td> </tr> <tr> <th data-bbox="842 553 1056 683">Community Education Program Wages + On-costs</th> <td data-bbox="1056 553 1266 683"></td> <td data-bbox="1266 553 1476 683"></td> <td data-bbox="1476 553 1686 683"></td> <td data-bbox="1686 553 1896 683"></td> </tr> <tr> <td data-bbox="842 683 1056 813">Digital Officer (0.4 FTE) – Work Development Program</td> <td data-bbox="1056 683 1266 813">\$52,365</td> <td data-bbox="1266 683 1476 813">\$54,859</td> <td data-bbox="1476 683 1686 813">\$57,455</td> <td data-bbox="1686 683 1896 813">\$58,891</td> </tr> <tr> <td data-bbox="842 813 1056 846">Overheads</td> <td data-bbox="1056 813 1266 846">\$8,808</td> <td data-bbox="1266 813 1476 846">\$9,028</td> <td data-bbox="1476 813 1686 846">\$9,254</td> <td data-bbox="1686 813 1896 846">\$9,485</td> </tr> <tr> <td data-bbox="842 846 1056 878">Total</td> <td data-bbox="1056 846 1266 878">\$62,173</td> <td data-bbox="1266 846 1476 878">\$63,887</td> <td data-bbox="1476 846 1686 878">\$66,709</td> <td data-bbox="1686 846 1896 878">\$68,376</td> </tr> <tr> <td data-bbox="842 878 1056 976">Combined Total – Digital Officer (1.0 FTE)</td> <td data-bbox="1056 878 1266 976">\$153,933</td> <td data-bbox="1266 878 1476 976">\$159,718</td> <td data-bbox="1476 878 1686 976">\$166,772</td> <td data-bbox="1686 878 1896 976">\$170,941</td> </tr> </tbody> </table>	Consumer Law Program Wages + On-costs	2026-27	2027-28	2028-29	2029-30	Digital Officer (0.6 FTE) – Digital Transformation Project	\$78,547	\$82,288	\$86,182	\$88,336	Overheads	\$13,212	\$13,543	\$13,881	\$14,228	Total	\$91,760	\$95,831	\$100,063	\$102,565	Community Education Program Wages + On-costs					Digital Officer (0.4 FTE) – Work Development Program	\$52,365	\$54,859	\$57,455	\$58,891	Overheads	\$8,808	\$9,028	\$9,254	\$9,485	Total	\$62,173	\$63,887	\$66,709	\$68,376	Combined Total – Digital Officer (1.0 FTE)	\$153,933	\$159,718	\$166,772	\$170,941
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9. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.	N/A
10. If you are seeking funding for a program that has been partly funded by other funding sources, please advise why this arrangement is not able to be continued in the coming year/s.	N/A
11. Any additional information.	This proposal would ideally be linked with a related priority included in the Care's submission to the 2026-27 ACT Budget consultation for a Digital Officer (0.4 FTE) to support the digitalisation of Care's Work Development Program and Budgeting for Life workshops. In combination, these proposals would enable Care to employ a full-time Digital Officer to work across these programs.

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Wellbeing Impact Assessment	
1. Who is affected by this proposal? <i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i>	In line with the National Access to Justice Partnership 2025-30 (NAJP) and the ACT Legal Assistance Sector Strategy 2023-25 , this proposal will have a positive impact for people experiencing vulnerability and financial disadvantage, including people who fall within one or more of the NAJP national priority client groups.
2. Identify impact on specific groups. <i>Will it assist members of the community to access justice? Does this service relieve members of the community from going through the court system?</i>	The Digital Transformation Project will assist members of the community to access free and confidential legal assistance services through Care's Consumer Law program. The focus is particularly on improving accessibility and engagement for people with disability, early intervention for young people, First Nations community, those experiencing or at risk of being induced into gambling harm, and people experiencing domestic and family violence and financial abuse.

<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p> <p><i>How does your proposal impact Aboriginal and Torres Strait Islander.</i></p>	<p>The Digital Transformation Project would support access to culturally appropriate information, advice, support, and advocacy to Aboriginal and Torres Strait Islander people. Ideally, this would be supported by the First Nations Financial Empowerment Program that Care is proposing in partnership with Sisters in Spirit Aboriginal Corporation as part of our 2026-27 ACT Budget priorities.</p>
<p>4. Impacts on future generations.</p> <p><i>How will the establishment of your proposal impact access to justice for future generations?</i></p>	<p>The Digital Transformation Project will support access to information, advice, support, and advocacy for younger people who engage primarily with services through digital channels. Digitalisation of community legal education would also support development of financial literacy and wellbeing among younger people. Development and creation of social media materials will involve co-design in partnership with youth services including Street University (Ted Noffs), Gugan Gulwan Youth Aboriginal Corporation, and through our existing program delivery into Bimberi.</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>Refer to responses provided above.</p>
<p>6. Measures of success.</p> <p><i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i></p>	<ul style="list-style-type: none"> • Increased accessibility to Care Consumer Law by people with disability through our online and digital channels • Increased access to Care Consumer Law services by people experiencing vulnerability and financial disadvantage across all NAJP national client priority groups • Engagement by young people in creation of education materials via social media • Increased efficiency and timeliness of support for clients • Increased engagement with and access to services by Aboriginal and Torres Strait Islander people • Reduction in levels of unmet legal need and unmet demand for consumer, credit, and insurance legal assistance in the ACT • Increased accessibility achieved through reduction in time to process intake and applications forms through implementation of online client portal.



Attachment 3: Care Consumer Law Rent Subsidy

Legal Assistance Business Case	
<p>1. What legal issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Consumer law, credit law, insurance law, First Nations justice, domestic and family violence.</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the legal issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, NAJP, private sector grant) and when funding will end.</i></p>	<p>This is a new proposal that would support a range of existing and proposed services by Care’s consumer law program.</p> <p>Care has been supporting the Canberra community since 1983. We believe in financial fairness for all. We are a community organisation that provides free and confidential support and assistance to people living on low to moderate incomes or who are experiencing financial difficulty or abuse.</p> <p>Over the years Care’s services have grown significantly in response to community need. Care now offers services across four complimentary programs: Financial Counselling and Capability; Consumer Law; Community Loans; and Community Education. Care is a Multi-Disciplinary Practice providing wrap around services for the community.</p> <p>Care’s Consumer Law program is an accredited Australian Community Legal Centre and is deeply connected to the success of Care’s other programs.</p> <p>Care’s growth in size has led to challenges in accommodating and co-locating our staff in a way that supports accessibility for clients to our full suite of wrap around services, and cross-team and whole-of-staff face-to-face engagement.</p>

	<p>In response to growth in staff numbers, Care made the decision to temporarily relocate Consumer Law offices from our head office on the ground floor of 19-23 Moore St, Turner, to our former offices in the Level 1 of the Nesuto Building, 2 Akuna St, Canberra City (provided by ACT Government at a subsidised rent).</p> <p>Since the Consumer Law program relocated to the Nesuto Building in August 2025 it has become clear that the premises are not suitable in terms of disability access as well as significant health and safety concerns for staff, volunteers and clients requiring active management.</p> <p>Its distance from our head office also creates confusion for clients attending the office and challenges in collaboration and wrap around service delivery in working between our two offices.</p> <p>An accessible and appropriate space with sufficient capacity to accommodate Consumer Law program staff is available for rent on the floor directly above Care’s head office at 19-23 Moore St, Turner. This space, rented commercially through our existing landlord Colliers, would be ideal in terms of allowing co-location and provide clear identification of the Consumer Law program as distinct our other programs as required by the Risk Management Guide and accreditation standards for Australian Community Legal Centres.</p> <p>Colliers have advised that rent for this alternative office space would be \$315,495 – this would be reduced to \$310,237 through the option of a \$5,258 rent reduction incentive from Colliers. However, Care does not have the revenue to cover this. As a result, Care is seeking a rent subsidy from the ACT Government of 75% (\$232,678) that would make this an affordable option which would allow us to address all concerns around accessibility, health and safety, confidentiality, and accreditation.</p>
<p>3. Provide data to support the proposal.</p> <p><i>For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.</i></p>	<p>Presently the ACT Government provides a rent subsidy for all other Community Legal Centres in the ACT.</p> <p>The Akuna Street premises is owned by the ACT Government and suffers from several accessibility and visibility limitations as well as safety issues due to location isolation.</p> <p>Clients frequently report they cannot locate the office and clients with a physical disability cannot access it safely or at all. This is deeply disturbing, especially where the service assists people who have been seriously injured in motor vehicle accidents through the Defined Benefits Information Service (DBIS).</p>

	<p>In addition, the offices are not culturally safe, especially for First Nations clients as it lacks natural light and interview rooms with windows. The lack of interview rooms raises safety issues for staff, who see clients within their personal offices which lack personal security alarms. Care proposes to surrender the Akuna Street premises to the ACT Government if this rent subsidy proposal is funded.</p>
<p>4. Does the proposal align with the strategic objectives or initiatives of the Legal Assistance Sector Strategy and Action Plan? If so, provide examples.</p> <p><i>Please provide specific initiatives under either Strategy or Action Plan.</i></p>	<p>Having appropriate, adequate, accessible, safe, and affordable premises is fundamental to Care’s Consumer Law program being able to contribute to the strategic objectives and initiatives of the ACT Legal Assistance Sector Strategy 2023-25 and Action Plan.</p> <p>Ensuring access to justice requires accessible services, including accessible offices.</p> <p>This proposal will support sector capability, including recruitment and retention, by providing an accessible, adequate, and appealing physical work environment.</p> <p>This proposal will support sector sustainability through the provision of resources to deliver front line support for clients and ensure long term sustainability for Care’s Consumer Law program.</p>
<p>5. Does this proposal align with other ACT Government policy?</p> <p><i>e.g. The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<p>This proposal aligns with the ACT Wellbeing Framework domains of Governance and institutions (Access to justice and restorative practice) and Access and connectivity (Access to services).</p> <p>This proposal aligns with the Disability Justice Strategy 2019-29 in ensuring Care’s Consumer Law program is located in physically accessible premises. It will provide an accessible and appropriate place to provide people with disability, their carers, and supporters, with information to ensure they have access to legal and other services on an equal basis with others.</p>
<p>6. Demonstrate (through analysis and/or data) how the proposal will meet unmet legal need for example in response to increases in demand of current services.</p>	<p>The rent subsidy would ensure the sustainability and accessibility of the Consumer Law program to meet unmet legal need.</p>

<p>7. What are the total anticipated costs of funding for each financial year?</p> <p><i>If appropriate, please provide a breakdown in staffing costs.</i></p>	<table border="1" data-bbox="842 224 1892 358"> <thead> <tr> <th data-bbox="842 224 1056 289">Annual Rent Subsidy</th> <th data-bbox="1056 224 1266 289">2026-27</th> <th data-bbox="1266 224 1476 289">2027-28</th> <th data-bbox="1476 224 1686 289">2028-29</th> <th data-bbox="1686 224 1892 289">2029-30</th> </tr> </thead> <tbody> <tr> <td data-bbox="842 289 1056 358">75% of commercial rent</td> <td data-bbox="1056 289 1266 358" style="text-align: center;">\$232,678</td> <td data-bbox="1266 289 1476 358" style="text-align: center;">\$239,776</td> <td data-bbox="1476 289 1686 358" style="text-align: center;">\$247,088</td> <td data-bbox="1686 289 1892 358" style="text-align: center;">\$254,619</td> </tr> </tbody> </table> <p data-bbox="842 391 1892 618">This costing is based on a lease proposal provided to Care by Colliers on 18 November 2025 which includes the following:</p> <ul data-bbox="884 456 1892 618" style="list-style-type: none"> • Annual commercial rent for Suite 1A, Level 1, 19-23 Moore St, Turner ACT starting from a base of \$315,495 in 2026-27 • 3% annual rent increase • Colliers incentive option of a rental abatement taken via equal monthly instalments over 60 months valued at \$5,258 annually. 	Annual Rent Subsidy	2026-27	2027-28	2028-29	2029-30	75% of commercial rent	\$232,678	\$239,776	\$247,088	\$254,619
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<p>9. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	N/A										
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Wellbeing Impact Assessment	
<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>This proposal will enable Care’s Consumer Law program to provide free and confidential support and assistance to anyone in the ACT who is living on a low to moderate income or who is experiencing financial difficulty.</p>
<p>2. Identify impact on specific groups.</p> <p><i>Will it assist members of the community to access justice?</i></p> <p><i>Does this service relieve members of the community from going through the court system?</i></p>	<p>Care’s Consumer Law program provides targeted support to victim-survivors of domestic and family violence and financial abuse (predominantly women), Aboriginal and Torres Strait Islander people, the CALD community, as well as to people experiencing mental ill health or other disadvantage or vulnerability.</p>
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p> <p><i>How does your proposal impact Aboriginal and Torres Strait Islander.</i></p>	<p>Care’s Consumer Law program provides support and advice to Aboriginal and Torres Strait Islander people. Care is also seeking funding in the 2026-27 ACT Budget for a First Nations Financial Empowerment Program in partnership with Sisters in Spirit Aboriginal Corporation which would enable Care and Sisters in Spirit to employ a full-time Aboriginal lawyer who would receive professional supervision through the Consumer Law program. The rent subsidy for this alternative, accessible office space is interconnected with this proposal as the Akuna Street Offices are not culturally safe for Aboriginal clients or clients with complex PTSD.</p>
<p>4. Impacts on future generations.</p> <p><i>How will the establishment of your proposal impact access to justice for future generations?</i></p>	<p>By supporting the sustainability and accessibility of the Consumer Law program, this proposal will support Care to deliver consumer law services to the Canberra community for many years to come.</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>N/A</p>

6. Measures of success.

If your proposal is funded, please state what the measure of success would look like in the ACT community.

- Increased physical accessibility to Care's Consumer Law program, especially for people with disability, their carers and supporters
- Increased health and safety for staff, volunteers, and clients
- Increase attraction and retention of Consumer Law program staff.



Attachment 4: Family Violence Specialist Financial Counselling and Capability Service

Business Case	
<p>1. What issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Domestic and family violence – Financial abuse; Women’s financial safety, security and wellbeing.</p> <p>The ACT Government’s Domestic, Family and Sexual Violence website managed by the Health and Community Services Directorate identifies financial abuse as a type of domestic and family violence as follows:</p> <p>Financial abuse is when someone controls or misuses a person’s money.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • forcing or pressuring a person to get a credit card or take out a loan against their wishes • using a person’s name to get a credit card or take out a loan, without their knowledge • controlling what a person can spend their money on • controlling a person’s access to their own money, such as their wages or salary • using a person’s money without their permission • selling a person’s property without their permission • preventing a person from getting a job and earning money • demanding money or taking possessions.
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p>	<p>This is a new proposal for ACT Government funding to enable the continuation of a non-government funded service.</p>

<p><i>If a new service, please provide a thorough background to the issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, Australian Government, private sector grant) and when funding will end.</i></p>	<p>Since 1 July 2020, Care has been funded by the Financial Counselling Foundation (FCF) to deliver the Family Violence Specialist Financial Counselling Project. FCF is winding up its operations and this funding will end on 30 December 2026. Care is seeking funding from the ACT Government to enable us to continue to provide this critical service to address financial abuse experienced by victim-survivors of domestic and family violence (DFV) in the ACT.</p> <p>Care is seeking ongoing funding in the 2026-27 ACT Budget to cover the cost of a full-time Financial Counsellor and Financial Capability Officer to provide specialist support to victim-survivors of DFV and financial abuse.</p> <p>Care is also seeking to extend our work with victim-survivors to reach into the existing, collaborative Health Justice Partnership (HJP) between the Canberra Hospitals, Child and Family Centres, Legal Aid ACT, and Women’s Legal Centre ACT. Letters of support from Legal Aid ACT and Women’s Legal Centre ACT have been provided as HJP partners. This funding would enable us to build the capability of Legal Aid ACT, Women’s Legal Centre ACT, and health and allied health workers in the HJP to identify and respond to financial abuse.</p> <p>We know that debts resulting from DFV can cause physical, emotional, psychological, social, and financial harm. Women who have experienced family violence need a coordinated response (psychological, physical safety, social, and financial) to make recovery and healing possible. Financial counselling and capability services are a key component of this holistic support and can provide relief from debts, access to grants, support to stabilise finances, and a pathway towards economic safety, security, and independence as part of recovery and healing from DFV. Combined, these two roles would enable Care to continue our work with victim-survivors to address the immediate impact of financial abuse through financial counselling, and to support clients’ financial wellbeing, recovery, and healing in the long term through financial capability support.</p> <p>Care’s delivery of specialist DFV financial counselling and capability services also contributes to systemic advocacy locally and nationally. By providing this specialist service, Care is better able to identify systemic issues to inform decision-makers on the need for program, policy, and legislative reform and help ensure systemic accountability across the continuum from prevention to recovery. For example, Care is a member of the Economic Abuse Reference Group which is a national network of Australian community organisations that work collectively with government and industry to reduce the financial impacts of family violence.</p>
<p>3. Provide data to support the proposal.</p>	<p>In 2024-25, Care’s Financial Counselling Service saw a 48% increase in cases involving DFV compared to the previous year, and a 38% increase in cases involving financial abuse.</p>

For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.

In the most recent bi-annual reporting period, from 1 January – 30 June 2025, we reported that 226 casework clients were supported by the FCF-funded Family Violence Specialist Financial Counselling Project.

The [2023 UNSW SPRC evaluation](#) of FCF’s grants for specialist financial counselling for women affected by DFV found positive impacts for women and the organisations that supported them.

The [2020 Responding to Financial Abuse report](#) notes that ‘financial counsellors play a key role in helping people who experience family violence. In addition to specialist family violence financial counsellors, most financial counsellors in Australia have received family violence training’.

“Financial counsellors are at the frontline of economic abuse recovery. They have an extensive knowledge of a range of areas of law and policy including consumer credit law, debt enforcement practice, the bankruptcy regime, industry hardship policies and government concession frameworks. Specialist family violence financial counsellors have additional skills and knowledge about family violence and economic abuse. They often work with other community services to provide the best outcomes for clients. The services they provide are free, independent and confidential.”

Quote from: [Responding to Financial Abuse Report 2020 – Community, business and government responses to the financial impacts of family violence in Australia](#) (January 2020) Carolyn Bond and Madeleine Ulbrick.

The [Parliamentary Joint Committee on Corporations and Financial Services](#) found that ‘financial abuse is a common form of domestic and family violence’ – ANROWS reported that in Australia ‘an estimated 80–90 per cent of women who seek support for domestic and family violence have experienced financial abuse’. KPMG estimated that gendered financial abuse cost Australians \$10.9 billion a year – with \$5.7 billion of cost borne directly by victims.

	<p>The 2024 Rapid Review of Prevention Approaches noted that ‘financial abuse is fast becoming one of the most frequent forms of abuse, especially within the context of coercive control’.</p> <p>The National Plan to End Violence against Women and Children 2022-2032 identifies financial abuse as a behaviour that perpetrators use as part of coercive control. The National Plan notes that financial abuse ‘is a powerful form of abuse and it is often the reason why women find it difficult to leave an abusive relationship’ – it identifies the need to ‘address financial stress as a major priority for women leaving an abusive relationship’. It sees obtaining financial independence and economic security as a key part of recovery and healing. The National Plan observes that ‘financial abuse is an intersectional, gendered issue’, noting that ‘researchers and practitioners have called for greater attention to be paid to those groups more at risk, such as elders, Aboriginal and Torres Strait Islander women and women with disability and long-term health conditions.’</p> <p>In the Listen. Take action to prevent, believe and heal report, the Aboriginal and Torres Strait Islander Consultation Committee noted that ‘Women will not disclose violence unless they know the immediate needs of their family are met — including, housing, financial and safety’ – this is reflected in Recommendation 9 of The Long Yarn and We Don’t Shoot Our Wounded reports.</p> <p>The ACT 10-year Domestic, Family and Sexual Violence Strategy Vision and Focus Areas Listening Report noted that: ‘The lack of access to safe and affordable long-term housing along with financial hardship or poverty are key reasons that victim survivors stay in unsafe relationships, particularly where they are not guaranteed that their housing or safety needs will be met by the over-stretched and under-resourced specialist service systems in the ACT.’</p> <p>In 2021, the House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into family, domestic and family violence recommended that ‘the Australian Government work with the states and territories (other than Victoria) to provide funding for an increased number of financial counsellors’. In 2023, the Select Committee on Cost of Living Pressures in the ACT recommended that ‘the ACT Government provide more support for specialist financial counsellors for priority groups’.</p>
<p>4. Does this proposal align with ACT Government policy?</p> <p><i>e.g. The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<p>This proposal aligns with the ACT Wellbeing Framework, especially the domain of Safety and the Domestic and Family Violence indicator. It also aligns with the Financial Position indicator under the Living Standards domain. As victim-survivors of DFV and financial abuse are at high risk of experiencing homelessness, this proposal also aligns with the Housing and Home domain including the Homelessness indicator.</p>

	<p>This proposal aligns with the National Plan to End Violence against Women and Children 2022-2032 and the First Action Plan 2023-27. Action 4 of <i>The First Action Plan</i> - Build the capacity of services and systems that support victim-survivors to provide trauma-informed, connected and coordinated responses that support long-term recovery, health and wellbeing – notes that ‘Services need to have or develop the expertise to assist victim-survivors in establishing financial security as part of their recovery.’</p> <p>We anticipate that this proposal will also align with the <i>ACT 10-year Domestic, Family and Sexual Violence Strategy</i> which is under development. The Vision and Focus Areas Listening Report prepared as part of the 10-year Strategy’s development notes that: ‘For victim survivors of family and domestic violence, the focus is most often centred on immediate and ongoing safety, material aid, housing stability and financial independence.’ Stakeholders identified financial systems (e.g., the tax system or through child support) as places where system weaponization commonly occurs to perpetrate abuse. Financial support was called out specifically in relation to ‘Insight 15: Providing holistic, flexible and long-term support to enable victim survivors to heal’ and ‘Insight 21: Addressing social determinants of health’. This proposal also aligns with ‘Insight 10: Promoting greater engagement from non-specialist DFSV service systems.’</p> <p>This proposal aligns with the ACT Women’s Plan 2016-26 priority area of ‘Economic Security’, including ‘the need for improved financial planning and literacy skills.’ It notes that ‘Women who face discrimination and disadvantage as a result of a range of factors such as disability, being subject to violence and caring responsibilities have an increased risk of financial hardship.’</p>
<p>5. Demonstrate (through analysis and/or data) how the proposal will meet unmet need for example in response to increases in demand of current services.</p>	<p>As noted above, from 1 January to 30 June 2025 Care supported 226 casework clients through the FCF-funded Family Violence Specialist Financial Counselling Project. When this funding ends, we will no longer be able to meet this need. As also noted above, demand for this service has increased significantly.</p> <p>Over recent years, Care has seen a significant growth in demand and community need for financial counselling and capability services generally, alongside significant growth in demand and need for specialist DFV services to address financial abuse. While we have sought additional funding from ACT Government to address growing unmet demand and need in previous ACT Budgets, no additional funding has been provided by ACT Government for Care’s financial counselling service beyond indexation.</p> <p>We have conservatively estimated that Care’s financial counselling service had an unmet demand of 381 people in 2024-25 – this is based on the number of people who had to wait more than two weeks before attending their first appointment (this is a measure of unmet demand</p>

	<p>currently used by Financial Counselling Australia and the Financial Counselling Industry Fund). A further 442 people spoke with a financial counsellor and were added to the waitlist but disengaged before we could offer them an appointment.</p> <p>This growth in demand without additional funding for Care’s financial counselling and capability program has contributed to a concerning level of unmet demand that puts our service at risk of being unable to respond to DFV referrals in a timely way.</p>
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<p>6. What are the total anticipated costs of funding for each financial year?</p> <p><i>If appropriate, please provide a breakdown in staffing costs.</i></p>	<table border="1"> <thead> <tr> <th data-bbox="842 224 1052 289">Wages + on-costs</th> <th data-bbox="1052 224 1262 289">2026-27</th> <th data-bbox="1262 224 1472 289">2027-28</th> <th data-bbox="1472 224 1682 289">2028-29</th> <th data-bbox="1682 224 1892 289">2029-30</th> </tr> </thead> <tbody> <tr> <td data-bbox="842 289 1052 423">Financial Counsellor – 1FTE (from 1 January 2027)</td> <td data-bbox="1052 289 1262 423">\$62,625</td> <td data-bbox="1262 289 1472 423">\$128,381</td> <td data-bbox="1472 289 1682 423">\$131,591</td> <td data-bbox="1682 289 1892 423">\$134,880</td> </tr> <tr> <td data-bbox="842 423 1052 586">Financial Capability Officer – 1 FTE (from 1 July 2026)</td> <td data-bbox="1052 423 1262 586">\$125,250</td> <td data-bbox="1262 423 1472 586">\$128,381</td> <td data-bbox="1472 423 1682 586">\$131,591</td> <td data-bbox="1682 423 1892 586">\$134,880</td> </tr> <tr> <td data-bbox="842 586 1052 618">Overheads</td> <td data-bbox="1052 586 1262 618">\$31,602</td> <td data-bbox="1262 586 1472 618">\$66,404</td> <td data-bbox="1472 586 1682 618">\$68,064</td> <td data-bbox="1682 586 1892 618">\$69,766</td> </tr> <tr> <td data-bbox="842 618 1052 651">Total</td> <td data-bbox="1052 618 1262 651">\$219,477</td> <td data-bbox="1262 618 1472 651">\$323,166</td> <td data-bbox="1472 618 1682 651">\$331,246</td> <td data-bbox="1682 618 1892 651">\$339,527</td> </tr> </tbody> </table>	Wages + on-costs	2026-27	2027-28	2028-29	2029-30	Financial Counsellor – 1FTE (from 1 January 2027)	\$62,625	\$128,381	\$131,591	\$134,880	Financial Capability Officer – 1 FTE (from 1 July 2026)	\$125,250	\$128,381	\$131,591	\$134,880	Overheads	\$31,602	\$66,404	\$68,064	\$69,766	Total	\$219,477	\$323,166	\$331,246	\$339,527
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<p>7. What would be the staffing needs?</p> <ul style="list-style-type: none"> • Please include figures inclusive of all on-costs, such as superannuation, leave entitlements and ICT expenses; • Inclusive of relevant indexation (ERO/CSI) where relevant and applicable. <p><i>If an existing service, please provide current/previous staffing levels and evidence to support the need for increased funding.</i></p>	<p>As outlined in the anticipated costs above, the staffing needs for the proposed program are:</p> <ul style="list-style-type: none"> • 1 x FTE Financial Counsellor – SCHADS 5.3 • 1 x FTE Financial Capability Officer – SCHADS 5.3 <p>The anticipated costs provided above are inclusive of:</p> <ul style="list-style-type: none"> • On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages • Indexation based on an estimated 2.5% annual increase from 2025-26 • Overheads as 20% of pre-oncost wages. 																									
<p>8. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	<p>Care’s delivery of specialist DFV financial counselling and capability services is enhanced through internal and external collaboration.</p> <p>Internally, Care provides consumer law, community loans, and community education services alongside our financial counselling and capability program. This enables us to provide holistic financial wellbeing supports for clients. Care’s delivery of specialist DFV financial counselling and capability supports the delivery of Care Consumer Law’s Mobile Debt Clinic which provides a mobile consumer credit legal advice service for people impacted by DFV. It also supports Care’s delivery of the Fostering Financial Stability for Women Detained in the AMC program which addresses the impacts of financial abuse and supports recovery and healing.</p>																									

	<p>Care’s 2026-27 ACT Budget Priorities include a proposal to establish a First Nations Financial Empowerment Program in partnership with Sisters in Spirit. If both initiatives are funded, they would involve significant collaboration to provide culturally appropriate specialist DFV financial counselling and capability support to Aboriginal and Torres Strait Islander women in the ACT.</p> <p>Care is the provider of the National Debt Helpline in the ACT which is the first port of call for people experiencing financial difficulty to speak with a financial counsellor.</p> <p>Having delivered financial counselling services in Canberra for over 40 years and having delivered the FCF-funded Family Violence Specialist Financial Counselling Service for over five years, Care has developed strong and diverse relationships and referral partners, including with specialist DFV service providers in the ACT. Care also works with a wide range of non-specialist DFV service providers, including Aboriginal Community Controlled Organisations and organisations supporting people with disability, culturally and linguistically diverse community, LGBTIQ+ people, young people, and older people.</p> <p>Care supports victim-survivors of DFV to access financial support, including through the national Leaving Violence Program and the ACT’s Safer Families Assistance program.</p> <p>Care’s financial counsellors are part of a national Family Violence Financial Counselling Community of Practice which meets regularly, and have access to specialist DFV training.</p> <p>As noted above, Care is looking to extend our work with victim-survivors to reach into the HJP between the Canberra Hospitals, Child and Family Centres, Legal Aid ACT, and Women’s Legal Centre ACT.</p>
<p>9. If you are seeking funding for a program that has been partly funded by other funding sources, please advise why this arrangement is not able to be continued in the coming year/s.</p>	<p>As noted above, Care’s Family Violence Specialist Financial Counselling Service has been funded by FCF since July 2020. As FCF is winding up its operations, this funding will end on 30 December 2026.</p>
<p>10. Any additional information.</p>	<p>Case Study</p> <p>For many years, Samantha* was in a violent relationship. She eventually fled the relationship, obtained employment and moved into a private rental property. Due to her physical health her employment contract was not extended beyond the probationary period as she was not well enough to undertake the demands of the role.</p> <p>Samantha applied for numerous jobs but was unsuccessful. She was reliant on Jobseeker and after paying rent, only had \$200 left per fortnight. This was to cover food, mobile phone, public</p>

transport, and loan payments (electricity was part of the rental agreement). She did not know how she would afford rent and was terrified of being homeless.

Samantha felt that she was unlikely to return to work in the foreseeable future, due to physical health issues affecting ability to work and the trauma experienced during the relationship. She had no assets.

Financial Issues

- Private rent was unaffordable, and she was at risk of eviction
- She was not eating well as she did not have enough money left for groceries
- A credit card debt of \$4,000 with only minimum repayments being made
- A personal loan with repayments prioritised over living expenses. This and the credit card had been used for living expenses since leaving the DV relationship.

Actions/Outcomes

- Samantha was supported to apply for a Rent Relief Fund grant. This provided a reprieve while she worked with the financial counsellor on other debt matters
- Information was provided on grants and support packages. She applied for and was granted an Escaping Violence Payment and Safer Families Grant. The later was also used for rent payments
- Assisted with an application for ACT public housing
- Assisted with an application for Disability Support Pension (DSP) given her long-term health issues
- Advocated for a waiver of the credit card and personal loan debts
- Assisted Samantha to access emergency food relief.

A deferral of payments was initially granted for the credit card and personal loan. This allowed all available funds to be used for rent, mobile phone, and public transport. A full waiver for the credit card and personal loan was then granted.

Due to safety concerns Samantha was assessed as a high priority for public housing. She obtained public housing after a seven-month wait. This made rent affordable.

Whilst the initial application for DSP was denied, Samantha obtained DSP after an appeal. The combination of increased income and reduced rent has made it possible for Samantha to manage her budget going forward.

	*Name changed for privacy.
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Feeling healthy, happy and having great well-being will mean different things to different people. Capturing all these aspects of a person’s lived experience can be hard. To create a Wellbeing Framework for Canberra, we spoke with and heard from thousands of Canberrans about what they felt was most important to their own, their families, and their community’s quality of life.

The Wellbeing Impact Assessment (WIA) is a tool that has been created to help the ACT Government plan for and make decisions based on a fuller understanding of the impacts of proposals (including both benefits and trade-offs) on wellbeing in the ACT. As part of the ACT Government’s budget process, we must submit a Wellbeing Impact Assessment.

Wellbeing Impact Assessment	
<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>This proposal will impact on victim-survivors of DFV who have experienced financial abuse - predominantly women and children.</p>
<p>2. Identify impact on specific groups.</p>	<p>The <u><i>National Plan to End Violence against Women and Children 2022-2032</i></u> notes that financial abuse is an intersectional, gendered issue. It notes that: ‘Researchers and practitioners have called for greater attention to be paid to those groups more at risk, such as elders, Aboriginal and Torres Strait Islander women and women with disability and long-term health conditions.’</p> <p>As one example, the <u><i>Gendered Violence Research Network at UNSW</i></u> has published research aimed at understanding economic and financial abuse in First Nations communities; across cultural contexts; for people with disability; and for older people.</p>
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p>	<p>Aboriginal and Torres Strait Islander women are disproportionately impacted by DFV and financial abuse. The <u><i>National Plan</i></u> cites research that found that ‘Aboriginal and Torres Strait Islander women experience financial abuse in distinct ways.’ In the six months from 1 January to 30 June 2025, Aboriginal and Torres Strait Islander people accounted for 17% of Care’s Family Violence Specialist Financial Counselling Service clients.</p> <p>The Family Violence Specialist Financial Counselling and Capability Service would enable Care to continue to support Aboriginal and Torres Strait Islander women who have experienced DFV and financial abuse to recover and heal. This would be enhanced significantly if funding is also provided</p>

	for the proposed First Nations Financial Empowerment program in partnership between Care and Sisters in Spirit Aboriginal Corporation.
4. Impacts on future generations.	<p>The <i>National Plan</i> notes that DFV and financial abuse predominantly impacts women and children. It notes the ‘long-term impacts of violence on victim-survivors, including intergenerational trauma.’</p> <p><i>ANROWS</i> research found that children and adolescents experiencing FDSV, the impacts can be serious and long-lasting, affecting their health, wellbeing, education, relationships and housing outcomes, which in turn affect their employment outcomes and economic security.</p> <p>This proposal would support victim-survivors and their children to achieve financial safety, security, and independence as part of their recovery and healing from DFV and financial abuse.</p>
5. Current evidence and data.	Please refer to data provided above.
<i>Please provide data and evidence to support your proposal (can refer to data provided above).</i>	
6. Measures of success.	<p>Measures of success could include:</p> <ul style="list-style-type: none"> • Number of victim-survivors of DFV and financial abuse supported by Care’s Family Violence Specialist Financial Counselling and Capability Service • Number of victim-survivors supported from key at-risk groups (including, Aboriginal and Torres Strait Islander people; people with disability; people from culturally and linguistically diverse backgrounds; and older people) • Financial outcomes for clients, including increased financial safety, security and independence (e.g., reduced financial burden via clearing of debts and fines and repairing credit records; ability to successfully apply for and maintain secure housing) • Increased financial capability of clients (e.g., greater skills and knowledge to self-advocate; improved understanding of options available if facing money problems in the future) • Decrease in stress and improved mental health after receiving assistance • Contribution to identifying and addressing systemic issues contributing to and/or preventing recovery from financial abuse.
<i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i>	



Attachment 5: Fostering Financial Stability with Women Detained in the Alexander Maconochie Centre

Business Case	
<p>1. What issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Domestic and Family Violence – Financial Abuse; Reducing recidivism</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, Australian Government, private sector grant) and when funding will end.</i></p>	<p>This proposal is for an existing service funded by the ACT Government (Health and Community Services Directorate CSD.DG.2024.038): <i>Supporting women detained in the Alexander Maconochie Centre (AMC) on their financial recovery following financial abuse.</i></p> <p>Funding for this service will end on 30 June 2026.</p> <p>Under the current grant, the funded activity is delivered through:</p> <ul style="list-style-type: none"> • Delivery of financial capability in-reach workshops for women detained in the AMC • Trauma-informed financial counselling assistance • Providing ongoing support to women once they are released from the AMC, including providing follow-up support with relevant financial information and assistance. <p>This program contributes to the ACT Government’s responsibilities under the Commonwealth Government’s National Partnership on Family, Domestic and Sexual Violence Responses 2021-30.</p> <p>The current program is a continuation of a program that Care ran with women detained in the AMC from January 2023 to May 2024. In October 2024, Care was provided with a grant of</p>

	<p>\$97,186 (GST exclusive) from the ACT Government’s Domestic, Family and Sexual Violence Office in the Community Services Directorate to continue to support women detained in the Alexander Maconochie Centre (AMC) with their financial recovery following financial abuse. The current grant period is from 1 October 2024 until 30 June 2026.</p>
<p>3. Provide data to support the proposal.</p> <p><i>For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.</i></p>	<p>This program is currently undergoing a detailed evaluation by Social Ventures Australia, and we anticipate that the results of this evaluation will be available in early 2026.</p> <p>The most recent progress report provided to ACT Government covers the period from 1 June 2024 to 30 June 2025. This report found that there continues to be a significant need for support in stabilising finances and building financial literacy and capability. In terms of service delivery, it noted that:</p> <ul style="list-style-type: none"> • 21 women accessed financial counselling support • 45 individual financial counselling sessions were provided • The average length of time women participated in financial counselling was 12 days • Over 20 women participated in financial education session • 5 financial capability workshops were delivered • 100% of women who completed the workshop feedback form said they were satisfied or very satisfied with the financial capability sessions • 14 women reported having experienced DFV • Around one-third of participants have dependent children, many of whom have been removed from their custody • Participants included Aboriginal and Torres Strait Islander women, women from culturally and linguistically diverse backgrounds, women with disability, older women, women from LGBTQIA+ community, and women experiencing addiction to alcohol or other drugs. <p>Most clients were referred to financial counselling through their case manager. The most common reason for referrals was seeking assistance in accessing their banking information so they can link to their AMC trust account.</p> <p>Many detainees were concerned about debts with Housing ACT, Centrelink and telecommunications as well as securing their bank accounts from unauthorised access. Often debts and banking issues are closely linked to family violence and financial abuse.</p> <p>Feedback from the Women’s Coordination Team at AMC was that:</p>

	<hr/> <p><i>Workshops have been valuable in supporting women to consider taking control of their own finances and provide a way for women to begin the thought process of accessing supports for financial matters. Women have reported seeing value in the program and additional resource provided by Care in giving them confidence to address their financial worries or situation.</i></p> <p><i>Individual sessions provide women a space to be honest about their financial situation and confront it rather than being overwhelmed and shying away from it.</i></p> <p><i>Women have reported feeling more confident and “finally” feeling like their affairs are more in order. Many women feel a sense of accomplishment being in a better financial situation and better understanding where they are at.</i></p> <hr/> <p>Four brief case studies are provided below in <i>Section 10. Additional Information</i>.</p>
<p>4. Does this proposal align with ACT Government policy?</p> <p><i>e.g. The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<p>This proposal aligns with the ACT Wellbeing Framework, especially the domain of Safety and the Domestic and Family Violence indicator. It also aligns with the Access to justice and restorative practice indicator under the Governance and Institutions domain and the Financial Position indicator under the Living Standards domain. Noting the particular challenges faced by women detained in the AMC, this proposal also aligns with the Access and Connectivity domain especially as it relates to Access to Services.</p> <p>This proposal supports the ACT Government’s reporting under the National Partnership Agreement on Family, Domestic and Sexual Violence Responses 2021-30. Funding under this agreement seeks to ‘embed inclusion, access and equity as a key tenet across all services to ensure diverse people and groups who have experienced and continue to experience systemic</p>

	<p>barriers to support can access help in a timely and appropriate manner, including... Women and children at risk of imprisonment or exiting imprisonment.’</p> <p>The National Partnership Agreement supports governments to ‘deliver the vision of the National Plan to End Violence against Women and Children 2022-2032 (National Plan) and other national strategies and plans including the National Agreement on Closing the Gap.’</p> <p>This proposal aligns with the National Plan to End Violence against Women and Children 2022-2032 and the First Action Plan 2023-27. Action 4 of <i>The First Action Plan</i> - Build the capacity of services and systems that support victim-survivors to provide trauma-informed, connected and coordinated responses that support long-term recovery, health and wellbeing – notes that ‘Services need to have or develop the expertise to assist victim-survivors in establishing financial security as part of their recovery.’</p> <p>We anticipate that this proposal will also align with the <i>ACT 10-year Domestic, Family and Sexual Violence Strategy</i> which is under development. The Vision and Focus Areas Listening Report prepared as part of the 10-year Strategy’s development notes that: ‘For victim survivors of family and domestic violence, the focus is most often centred on immediate and ongoing safety, material aid, housing stability and financial independence.’ Stakeholders identified financial systems (e.g., the tax system or through child support) as places where system weaponization commonly occurs to perpetrate abuse. Financial support was called out specifically in relation to ‘Insight 15: Providing holistic, flexible and long-term support to enable victim survivors to heal’ and ‘Insight 21: Addressing social determinants of health’. This proposal also aligns with ‘Insight 10: Promoting greater engagement from non-specialist DFSV service systems.’</p> <p>This proposal aligns with the ACT Women’s Plan 2016-26 priority area of ‘Economic Security’, including ‘the need for improved financial planning and literacy skills.’ It notes that ‘Women who face discrimination and disadvantage as a result of a range of factors such as disability, being subject to violence and caring responsibilities have an increased risk of financial hardship.’</p>
<p>5. Demonstrate (through analysis and/or data) how the proposal will meet unmet need for example in response to increases in demand of current services.</p>	<p>The National Plan to End Violence against Women and Children 2022-2032 notes that financial abuse ‘is a powerful form of abuse and it is often the reason why women find it difficult to leave an abusive relationship’ – it identifies the need to ‘address financial stress as a major priority for women leaving an abusive relationship’. It sees obtaining financial independence and economic security as a key part of recovery and healing. The <i>National Plan</i> observes that ‘financial abuse is an intersectional, gendered issue’, noting that ‘researchers and practitioners have called for greater attention to be paid to those groups more at risk, such as elders, Aboriginal and Torres Strait Islander women and women with disability and long-term health conditions.’</p>

The *National Plan* recognises that family violence is a key factor in women having contact with the criminal justice system. It notes that: ‘The majority of women in prison are victims of domestic and family violence, with evidence suggesting 70% to 90% of incarcerated women have been physically, sexually or emotionally abused as children or adults.’ Financial abuse is present in nearly all forms of family violence and is one of six key areas of focus for addressing gender-based violence in the *National Plan*.

ANROWS research on [Women’s imprisonment and domestic, family and sexual violence](#) found that women who experience family violence are more likely to return to prison.

The [Fostering Financial Stability for People in Prison project](#) found that ‘avenues for building financial capability are limited in prison, and tailored education and support strategies are required.’ Another key finding of this Thriving Communities Partnership project was that ‘the prison environment creates unique challenges for people that prevent control of finances and access to financial support.’

The [Walking with Women report](#) noted that ‘financial independence is a critical component of successful reintegration, and financial literacy is key in supporting women to achieve this.’ It also noted that prosocial connections are a critical component of the principle of rehabilitation and that these connections can be strengthened through the ‘development of life skills that address criminogenic needs, such as financial literacy and management.’

The landmark [Double Punishment report](#) recommended that ‘there must be more funding for prison financial counselling so that every person in every prison has access to a financial counsellor within two weeks of being incarcerated.’ It also called for ‘financial capability workshops [to be] run regularly in every prison.’ Care has echoed these recommendations in our submissions to the 2022 and 2025 Healthy Prison Reviews.

The Office of the Inspector of Custodial Services’ [Healthy Prison Review of the AMC 2025](#) noted that ‘some programs such as Care Financials’ financial counselling program for women, are funded only on a short-term basis, meaning many non-government organisations (NGOs) are left to absorb the cost of delivering programs at the AMC.’ The overall conclusion of the *2025 Healthy Prison Review* was that ‘Detained people need access to more education, programs, activities and employment, to fill their days with productive & meaningful things to do.’

<p>6. What are the total anticipated costs of funding for each financial year?</p> <p><i>If appropriate, please provide a breakdown in staffing costs.</i></p>	<table border="1"> <thead> <tr> <th>Wages + on-costs</th> <th>2026-27</th> <th>2027-28</th> <th>2028-29</th> <th>2029-30</th> </tr> </thead> <tbody> <tr> <td>Financial Counsellor – 0.2 FTE</td> <td>\$25,050</td> <td>\$25,676</td> <td>\$26,318</td> <td>\$26,976</td> </tr> <tr> <td>Financial Counselling Director – 0.03 FTE</td> <td>\$4,426</td> <td>\$4,536</td> <td>\$4,650</td> <td>\$4,766</td> </tr> <tr> <td>Community Education Officer – 0.2 FTE</td> <td>\$25,050</td> <td>\$25,676</td> <td>\$26,318</td> <td>\$26,976</td> </tr> <tr> <td>Community Education Director – 0.03 FTE</td> <td>\$4,426</td> <td>\$4,536</td> <td>\$4,650</td> <td>\$4,766</td> </tr> <tr> <td>Information Management Officer – 0.1 FTE</td> <td>\$8,240</td> <td>\$8,446</td> <td>\$8,657</td> <td>\$8,874</td> </tr> <tr> <td>Overheads</td> <td>\$11,302</td> <td>\$11,585</td> <td>\$11,874</td> <td>\$12,171</td> </tr> <tr> <td>Total</td> <td>\$78,494</td> <td>\$80,456</td> <td>\$82,467</td> <td>\$84,529</td> </tr> </tbody> </table>	Wages + on-costs	2026-27	2027-28	2028-29	2029-30	Financial Counsellor – 0.2 FTE	\$25,050	\$25,676	\$26,318	\$26,976	Financial Counselling Director – 0.03 FTE	\$4,426	\$4,536	\$4,650	\$4,766	Community Education Officer – 0.2 FTE	\$25,050	\$25,676	\$26,318	\$26,976	Community Education Director – 0.03 FTE	\$4,426	\$4,536	\$4,650	\$4,766	Information Management Officer – 0.1 FTE	\$8,240	\$8,446	\$8,657	\$8,874	Overheads	\$11,302	\$11,585	\$11,874	\$12,171	Total	\$78,494	\$80,456	\$82,467	\$84,529
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<p>7. What would be the staffing needs?</p> <ul style="list-style-type: none"> • Please include figures inclusive of all on-costs, such as superannuation, leave entitlements and ICT expenses; • Inclusive of relevant indexation (ERO/CSI) where relevant and applicable. <p><i>If an existing service, please provide current/previous staffing levels and evidence to support the need for increased funding.</i></p>	<p>As outlined in the anticipated costs above, the staffing needs for the proposed program are:</p> <ul style="list-style-type: none"> • 0.2 FTE Financial Counsellor – SCHADS 5.3 • 0.03 FTE Financial Counselling Director – SCHADS 7.3 • 0.2 FTE Community Education Officer – SCHADS 5.3 • 0.03 FTE Community Education Director – SCHADS 7.3 • 0.1 FTE Information Management Officer – SCHADS 5.3 <p>The anticipated costs provided above are inclusive of:</p> <ul style="list-style-type: none"> • On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages • Indexation based on an estimated 2.5% annual increase from 2025-26 • Overheads as 20% of pre-oncost wages. 																																								

<p>8. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	<p>Care has worked collaboratively with key partner organisations to support women detained at the AMC including the Women’s Coordination Team at AMC, Canberra Community Law (Housing and Social Security Matters), and Housing ACT. We also regularly refer and receive referrals from Karralika, DVCS, and Yeddung Mura.</p> <p>Care’s 2026-27 ACT Budget Priorities also include a proposal for a new First Nations Financial Empowerment program in partnership with Sisters in Spirit Aboriginal Corporation. This proposed program would further support engagement with Aboriginal and Torres Strait Islander women detained in the AMC, including the provision of information, support, and advocacy on consumer law and debt matters. This collaboration could support the implementation of Recommendation 10.11 of the Jumbunna Institute’s Independent Review into the Over-Representation of First Nations People in the ACT Criminal Justice System that: ‘ACT Legal Aid in cooperation with ALS NSW/ACT and Mulleun Mura, establish a regular civil law clinic in the AMC. Implementation may require additional ACT Government funding for the respective services.’</p>
<p>9. If you are seeking funding for a program that has been partly funded by other funding sources, please advise why this arrangement is not able to be continued in the coming year/s.</p>	<p>N/A</p>
<p>10. Any additional information.</p>	<p>Case Studies</p> <p><u>Tessa*</u> Aboriginal woman aged 31. Only source of income is Disability Support Pension. Has experienced family violence including financial abuse. Lives in public housing. Wanted support to access banking information, investigate unauthorised transactions, and housing debt. The financial counsellor provided:</p> <ul style="list-style-type: none"> • Confirmation of banking information so can link it to AMC trust account • Advocacy with bank for a refund of \$1000 that was withdrawn from account while detained at AMC • Support letter for Housing ACT matter (primary support being provided by Canberra Community Law. <p><u>Jess*</u> Woman aged 28 from a non-English speaking background. Two children removed from custody at very young age. Experienced severe domestic and sexual violence and lives with complex mental health conditions. Housing instability. Wanted support to access banking information and Centrelink and housing debts. The financial counsellor:</p> <ul style="list-style-type: none"> • Provided confirmation of banking information so can link it to AMC trust account

	<ul style="list-style-type: none"> • Worked in collaboration with Canberra Community Law to apply for debt relief with Housing ACT and Centrelink. <p><u>Jane*</u> Aboriginal woman aged 39 with two children aged 4 and 6. Has experienced family violence. Wanted information about support available when released. The financial counsellor provided information and referrals to assist with establishing new home with Housing ACT when released from AMC including information about:</p> <ul style="list-style-type: none"> • Financial assistance that may be available • Obtaining a new phone • Community organisations that may be able to assist with furniture and other essential items for her and her children • Where and how to access to a food hamper. <p><u>Christina*</u> Woman aged 30. Has experienced family violence, harm from gambling, other addictions and housing instability. Seeking general information to help with stabilising finances. The financial counsellor provided information about:</p> <ul style="list-style-type: none"> • How to cancel direct debits • The work and development program • Other financial support that may be available when released. <p>*Names changed for privacy.</p>
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Feeling healthy, happy and having great well-being will mean different things to different people. Capturing all these aspects of a person’s lived experience can be hard. To create a Wellbeing Framework for Canberra, we spoke with and heard from thousands of Canberrans about what they felt was most important to their own, their families, and their community’s quality of life.

The Wellbeing Impact Assessment (WIA) is a tool that has been created to help the ACT Government plan for and make decisions based on a fuller understanding of the impacts of proposals (including both benefits and trade-offs) on wellbeing in the ACT. As part of the ACT Government’s budget process, we must submit a Wellbeing Impact Assessment.

Wellbeing Impact Assessment

<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>This proposal impacts women detained in the AMC. In doing so, it has positive impacts for the broader community.</p>
<p>2. Identify impact on specific groups.</p>	<p>This proposal supports the recovery and healing of women in the AMC who are victim-survivors of DFV and financial abuse.</p>
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p>	<p>Being over-represented in terms of both imprisonment and as victim-survivors of DFV, Aboriginal and Torres Strait Islander women are an important focus of support through the Fostering Financial Stability with Women Detained in the AMC program.</p> <p>The Jumbunna Institute’s <i>Independent Review into the Over-Representation of First Nations People in the ACT Criminal Justice System</i> notes that while Aboriginal and Torres Strait Islander women make up around 2% of the total female population of the ACT, ‘Their imprisonment rate is 76.5 times greater than the rate for non-Indigenous women’ – the highest over-representation rate in Australia. Recommendation 10.10 of the <i>Jumbunna ACT Review</i> calls for urgent action in providing ‘suitable cultural, therapeutic and training programs and activities for women and specifically First Nations women.’</p> <p>The <u>Australian Institute of Health and Welfare (AIHW)</u> notes that Aboriginal and Torres Strait Islander people are also overrepresented as victim-survivors of DFV.</p> <p>The <u>National Plan to End Violence against Women and their Children 2022–2032</u> (The National Plan) has recognised First Nations people as a priority group in their efforts to address, prevent and respond to gender-based violence in Australia.</p> <p>In the <i>Listen. Take action to prevent, believe and heal report</i>, the Aboriginal and Torres Strait Islander Consultation Committee noted that ‘Women will not disclose violence unless they know the immediate needs of their family are met — including, housing, financial and safety’ – this is reflected in Recommendation 9 of <i>The Long Yarn Report</i> and the <i>We Don’t Shoot Our Wounded Report</i>.</p>

<p>4. Impacts on future generations.</p>	<p>By supporting women detained in the AMC to achieve financial stability and independence, the proposal will also have a positive impact on the children of participants in the Fostering Financial Stability with Women Detained in the AMC program.</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>Please refer to data provided above.</p>
<p>6. Measures of success.</p> <p><i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i></p>	<p>Measures of success could include:</p> <ul style="list-style-type: none"> • Increased awareness of what financial safety, resilience, and wellbeing looks like • Financial recovery, e.g., accessing grants or support letter • Improved access to tailored information, advice, and advocacy • Stabilisation of finances • Increased engagement with other services.



Attachment 6: Financial Counselling to Vulnerable Private Tenants & Tenancy Financial Support Program

Business Case	
<p>1. What issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Housing stress – rental stress; Cost of living; Financial wellbeing</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, Australian Government, private sector grant) and when funding will end.</i></p>	<p>Financial Counselling to Vulnerable Private Tenants is an existing service that Care delivers with funding from a charitable fund, the Financial Counselling Foundation (FCF).</p> <p>As the FCF is winding down its operations, this funding will end on 31 December 2026.</p> <p>From 17 April 2023 to 4 July 2025 Care delivered the Rent Relief Fund on behalf of the ACT Government (Justice and Community Service Directorate). As part of this proposal, we are also recommending that a scheme be developed to replace the Rent Relief Fund which includes integrated financial counselling and capability support alongside grants to eligible households experiencing rental stress and/or severe financial hardship.</p> <p>Regardless of whether a replacement for the Rent Relief Fund is developed, Care is keen to secure funding that will allow us to continue to provide specialist financial counselling services for vulnerable private tenants once FCF funding expires on 31 December 2026.</p> <p>If we are not able to replace the funding for this full-time Financial Counsellor position from 1 January 2027, there will be a significant negative flow on effect across the rest of our financial</p>

	<p>counselling service as we are already experiencing high levels of unmet need and demand for our services. We have conservatively estimated that Care’s financial counselling service had an unmet demand of 381 people in 2024-25 – this is based on the number of people who had to wait more than two weeks before attending their first appointment (this is a measure of unmet demand currently used by Financial Counselling Australia and the Financial Counselling Industry Fund). A further 442 people spoke with a financial counsellor and were added to the counselling waitlist but disengaged before we could offer them an appointment.</p> <p>On top of this, FCF funding for a full-time specialist DFV financial counsellor at Care will also end on 31 December 2026. Our 2026-27 ACT Budget priorities include requests for funding so that we can continue to retain both full-time Financial Counsellors. The loss or one or both positions would see a worsening of Care’s capacity to meet community need in an environment of increasing demand.</p>
<p>3. Provide data to support the proposal.</p> <p><i>For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.</i></p>	<p>Financial Counselling for Vulnerable Private Tenants</p> <p>For the most recent reporting period, 1 January – 30 June 2025, Care’s financial counselling service supported 136 casework clients under the program currently funded by FCF. This was a 20% increase compared to the same 6-month period in 2024. In total, Care supported 339 vulnerable clients in private tenancies over the first six months of 2025 across our entire financial counselling team.</p> <p>Of the casework clients supported under the FCF program:</p> <ul style="list-style-type: none"> • 58% identified as female • People aged 20-49 made up 76% of casework clients • 7% identified as Aboriginal • 22% were single parents • 71% had a weekly income below \$1,000 • 31% had financial difficulty in the form of utility debts • 20% had financial difficulty in the form of rental arrears • 7% of cases involved economic abuse. <p>Tenancy Financial Support Program</p> <p>From 17 April 2023 to 4 July 2025, Care delivered the Rent Relief Fund scheme on behalf of the ACT Government. Over the life of the scheme:</p> <ul style="list-style-type: none"> • 2,960 enquiries were received • 2,208 applications were assessed • 1,671 were approved (an average of 2 grants approved every day)

	<ul style="list-style-type: none"> The average grant amount was \$1,846 (limited to up to 4 weeks rent or \$2,500). <p>Of the 1,671 Rent Relief Fund grant recipients:</p> <ul style="list-style-type: none"> 58% identified as female or non-binary 29% were single parent households 62% were aged between 25-44 years 22% were permanent residents or temporary visa holders 89% were paying spending than 30% of their income on rent (i.e., in rental stress) – a quarter were spending over 75% of their income on rent 42% were not receiving Commonwealth Rent Assistance 59% were not receiving the Energy, Gas and Water Rebate 42% did not have a concession card 17% were on the ACT public housing waitlist 46% either had an arrears notice, notice to remedy, notice to vacate, or were engaged with ACAT 72% of survey respondents were still in the same property at least 6 months after receiving a grant 76% reported that the grant had a major or significant impact.
<p>4. Does this proposal align with ACT Government policy?</p> <p><i>e.g. The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<p>This proposal aligns with the ACT Wellbeing Framework, especially the Housing and Home domain as it relates to Rental Stress, Housing Affordability and Availability, and Homelessness. As housing is the biggest expenditure item for low-income households, it also aligns with Cost of Living and Financial Position as indicators under the Living Standards domain.</p> <p>This proposal aligns with the ACT Housing Strategy 2018-2028 especially Goal 2: Reducing Homelessness and Goal 4: Increasing affordable rental housing – a key objective under Goal 4 being to target advice and support to tenants and landlords.</p> <p>This proposal aligns with cost of living relief as one of four priority areas identified by the Chief Minister for the ACT Labor Government for this parliamentary term.</p> <p>This proposal aligns with the ACT Government’s response to the Keep the Rent Relief Fund e-petition which includes a commitment to reinstate a reinvigorated version of the Fund on 1 July 2026.</p>
<p>5. Demonstrate (through analysis and/or data) how the proposal will meet unmet need for</p>	<p>There has long been a growing need for support for low-income households struggling to manage significant increases in the cost of private rental housing in the ACT. Everybody’s Home’s</p>

example in response to increases in demand of current services.

[Out of Reach 2025](#) report found that over the past 10 years, house rents in Canberra rose by 64.4 percent, unit rents by 53.8 percent, and combined rents by 58.3 percent.

Productivity Commission [research on vulnerable private renters](#) published in 2019 found that the number of low-income households renting privately had more than doubled over the previous two decades.

For over a decade, Anglicare Australia's Rental Affordability Snapshot and National Shelter's Rental Affordability Index have shown year-by-year that the ACT is one of, if not the least affordable private rental markets for low-income households.

The [2025 Rental Affordability Snapshot](#) found that there were no affordable rental properties on the private market in the ACT for households receiving income support payments, and only 1.1% were affordable for a couple with two children on the minimum wage. In a separate [Essential Workers Report](#), Anglicare Australia found that the ACT was the only jurisdiction where there were no affordable rentals for a hospitality worker.

Commonwealth Rent Assistance is available to some low-income private rental households receiving income support. However, in its [2025 Report on Government Services](#), the Productivity Commission found that the ACT had the highest rate of rental stress among Commonwealth Rent Assistance recipients. Just over half (50.3%) of these households in the ACT were still paying more than 30% of their income on rent, and over a quarter (26.9%) were still paying more than 50% of their income on rent.

A [2025 survey of ACT property managers](#) by the Tenancy Skills Institute found that 4.8% of tenancies were identified as at-risk of failing, with 69% of those being at-risk due to rental arrears. The report notes that among survey respondents there 'was a common astonishment that the territory specific rent relief program, Rent Relief Fund, had been permanently closed in July 2025. It was uniformly reported that there was a high level of awareness for the Rent Relief Program by property managers and that good outcomes had been achieved via the program, supporting tenants experiencing rental stress or severe financial hardship.'

We welcome and strongly support increased ACT and Australian government investment in social and affordable housing. However, there remains a significant shortfall compared to community need and population growth. This shortfall leaves thousands of low-income households trapped in an unaffordable private rental market in the ACT, experiencing rental stress and at increased risk of homelessness.

As at 30 September 2025, there were 3,486 approved applications on the ACT Government's [public housing waiting list](#). The average waiting time is currently around three years for high needs housing and five years for standard housing. Based on the number of households experiencing rental stress and those on the social housing waitlist, the [UNSW City Futures Research Centre](#) has estimated that there are currently 5,400 households in the ACT with an unmet need for social and affordable housing.

While there was no formal evaluation of the ACT Government's Rent Relief Fund before or after it was permanently closed, an [Evaluation of the WA Rent Relief Program](#) by the Centre for Social Impact found that the combination of brokerage (rent relief grants), financial counselling, and private tenancy support helped stabilise clients' private rental tenancies and improve their financial wellbeing. It found that:

'While brokerage support prevented the immediate eviction and potential homelessness of many households, the program's financial counselling and private tenancy support also equipped clients with practical tools to enhance their long-term stability and avoid future difficulties. The WA Rent Relief Program has played a critical role in offering stability and hope to vulnerable Western Australians during a time of immediate crisis...

'Ninety-eight percent of clients found the financial counselling support useful, with 77% agreeing the immediate impact of the crisis had been reduced and 73% agreeing their financial circumstances had improved. Interview data also suggested that the financial counselling component of the WA Rent Relief Program assisted clients in improving their economic stability by improving financial literacy, using budgeting tools (e.g., spreadsheets), and accessing support and advice. Stakeholders reinforced the value of financial counselling, including the opportunities it

provided for clients who were unfamiliar with community services or who needed to reduce and consolidate debt.

Financial counselling was considered by interview participants as integral to fostering financial independence and resilience and reducing the likelihood of future rental stress.'

6. What are the total anticipated costs of funding for each financial year?

If appropriate, please provide a breakdown in staffing costs.

Financial Counselling for Vulnerable Private Tenants

Wages + on-costs	2026-27	2027-28	2028-29	2029-30
Financial Counsellor – 1.0 FTE	\$62,625	\$128,381	\$131,591	\$134,880
Overheads	\$10,534	\$22,135	\$22,688	\$23,255
Total	\$73,159	\$150,516	\$154,279	\$158,136

Tenancy Financial Support Program Administration

Wages + on-costs	2026-27	2027-28	2028-29	2029-30
Financial Capability Officer – 0.6 FTE	\$75,150	\$77,029	\$78,954	\$80,928
Intake and Admin Support – 0.8 FTE	\$90,163	\$92,417	\$94,728	\$97,096
Financial Capability Director – 0.2 FTE	\$29,505	\$30,242	\$30,998	\$31,773
Bookkeeper – 0.2 FTE	\$22,541	\$23,104	\$23,682	\$24,274
Finance Manager – 0.05 FTE	\$6,836	\$7,007	\$7,182	\$7,361
Overheads	\$37,711	\$38,654	\$39,621	\$40,611
Total	\$261,905	\$268,453	\$275,164	\$282,044

Combined Financial Counselling and Tenancy Financial Support Program Costs

Wages + on-costs	2026-27	2027-28	2028-29	2029-30
Combined Total	\$335,064	\$418,969	\$429,443	\$440,179

<p>7. What would be the staffing needs?</p> <ul style="list-style-type: none"> • Please include figures inclusive of all on-costs, such as superannuation, leave entitlements and ICT expenses; • Inclusive of relevant indexation (ERO/CSI) where relevant and applicable. <p><i>If an existing service, please provide current/previous staffing levels and evidence to support the need for increased funding.</i></p>	<p>We have prepared separate costings for the two elements of this proposal as they can either be funded separately or as an integrated program. While we see an integrated approach as ideal, the more urgent priority for Care is to replace funding for our full-time Financial Counsellor to support vulnerable private tenants noting the significant negative impact this would have on our ability to meet unmet need and demand across our financial counselling service.</p> <p>As outlined in the anticipated costs above, the staffing needs for the proposed program are:</p> <p><i>Financial Counselling for Vulnerable Private Tenants</i></p> <ul style="list-style-type: none"> • 1.0 FTE Financial Counsellor – SCHADS 5.3 <p><i>Tenancy Financial Support Program Administration</i></p> <ul style="list-style-type: none"> • 0.6 FTE Financial Capability Officer – SCHADS 5.3 • 0.8 FTE Intake and Admin Support – SCHADS 4.4 • 0.2 FTE Financial Capability Director – SCHADS 7.3 • 0.2 FTE Bookkeeper – SCHADS 4.4 • 0.05 FTE Finance Manager – SCHADS 6.3 <p>The anticipated costs provided above are inclusive of:</p> <ul style="list-style-type: none"> • On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages • Indexation based on an estimated 2.5% annual increase from 2025-26 • Overheads as 20% of pre-oncost wages.
<p>8. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	<p>This proposal would require collaboration with Care’s well-established network of referral partners, for both referrals to and referrals from Care’s financial counselling service. This would include, e.g., specialist DFV services, Aboriginal Community Controlled Organisations, and migrant and refugee settlement services.</p> <p>Both the Financial Counselling for Vulnerable Private Tenants and the Tenancy Financial Support Program would involve significant collaboration with the Tenancy Assistance Program at Woden Community Service, the Tenancy Advice Service at Legal Aid ACT, and FIRST Canberra delivered by The Salvation Army.</p>

<p>9. If you are seeking funding for a program that has been partly funded by other funding sources, please advise why this arrangement is not able to be continued in the coming year/s.</p>	<p>As outlined above, funding for Care’s Financial Counselling for Vulnerable Private Tenants program will end on 31 December 2026 due to the winding down of FCF.</p>
<p>10. Any additional information.</p>	<p>Case Study <i>Content warning: Suicide</i></p> <p>Katie* is an Aboriginal woman in her mid-50s. She has rented privately her entire life and has generally had to share with family to try to make it affordable. Her only asset of financial value is her car worth about \$2,000. She relies on a mixture of casual employment and Jobseeker Payment. She has experienced significant loss, intergenerational trauma and abuse throughout her life and struggles with physical and mental health issues and grief. She lost her adult son to suicide over 5 years ago, and her other two adult children and brothers all experience significant mental health issues.</p> <p>Katie approached a debt management firm – Credit Counsellors around May 2023 for a debt consolidation loan after seeing an ad on Facebook. Her main goal was to stop the harassment from numerous creditors as she was still experiencing grief, struggling with health issues and the impacts of trauma and was desperate for relief. She was also concerned about her credit report and wanted to avoid default listings. The people she spoke to at Credit Counsellors told her they would take care of everything, and she would no longer be contacted by creditors. She thought that Credit Counsellors would pay all the creditors, and she would pay them back over 3 years of small weekly repayments. She didn’t understand the generic material sent to her by Credit Counsellors and that they were initiating a Part IX Debt Agreement. Katie received several emails telling her to stop paying her creditors and directed her to cancel all direct debits, except Credit Counsellors.</p> <p>Instead, Katie's situation quickly worsened. She did not realise she was required to pay a hefty establishment fee and therefore no payments were made on her behalf. She therefore accessed more harmful debts including Buy Now Pay Later (BNPL) and wage advance products for essential living, and high-cost credit. She increased borrowing from her children and buying lotto tickets. The financial stress exacerbated her physical and mental health issues, and she had to leave her job and rely on Jobseeker Payment.</p> <p>A bank referred Katie to financial counselling when she contacted them about the default on her credit report that was meant to be dealt with by Credit Counsellors. Because of Credit Counsellors poor advice Katie experienced significant harm in the 18 months between approaching them and being referred to financial counselling.</p>

	<p><i>Financial issues:</i></p> <ul style="list-style-type: none"> • Almost \$900 in fees paid to Credit Counsellors • Over \$9000 in loan repayments to high-cost credit providers • Almost \$500 on gambling losses • Over \$3,000 to wage advance services • Over \$6000 paid to Buy Now Now Pay Later services • Rental and energy arrears. <p><i>Outcomes:</i></p> <ul style="list-style-type: none"> • Since attending financial counselling, Katie no longer has harmful debts as the financial counsellor was able to get these waived. • She was referred to an Indigenous Community Controlled Health Service and is getting the wrap around supports she need. • She received an energy support voucher • She accessed a Rent Relief grant to help sustain her rental property • A referral was made to a Community Legal Centre and housing support services • Assistance was provided to apply for the priority housing list. <p>Katie has now moved into her new public housing property and is able to focus on healing and recovery.</p> <p>*Name changed for privacy.</p>
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Feeling healthy, happy and having great well-being will mean different things to different people. Capturing all these aspects of a person’s lived experience can be hard. To create a Wellbeing Framework for Canberra, we spoke with and heard from thousands of Canberrans about what they felt was most important to their own, their families, and their community’s quality of life.

The Wellbeing Impact Assessment (WIA) is a tool that has been created to help the ACT Government plan for and make decisions based on a fuller understanding of the impacts of proposals (including both benefits and trade-offs) on wellbeing in the ACT. As part of the ACT Government’s budget process, we must submit a Wellbeing Impact Assessment.

Wellbeing Impact Assessment

<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>Vulnerable private renters – low-income households experiencing rental stress and/or severe financial hardship</p>
<p>2. Identify impact on specific groups.</p>	<p>This proposal will have a positive impact for vulnerable private renters in the ACT by supporting them to stabilise their housing and their finances.</p>
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p>	<p>This proposal will have a significant impact for Aboriginal and Torres Strait Islander people.</p> <p>According to the 2021 Census, 54.3% of Aboriginal and Torres Strait Islander people in the ACT lived in rented housing compared to 30.7% of the overall population.</p> <p>The Australian Institute of Health and Welfare (AIHW) 2023-24 Specialist Homelessness Services data for the ACT shows that Aboriginal and Torres Strait Islander people accounted for 20% of clients – with a client rate of 845.5 per 10,000 being almost 10 times the rate across all clients (85.9 per 10,000).</p>
<p>4. Impacts on future generations.</p>	<p>The AIHW notes that: ‘Access to safe, stable and adequate housing is important for the health and wellbeing of children. Homeless children can experience schooling disruptions, food insecurity and an increased risk of being homeless as adolescents and adults ... Children in families experiencing housing stress (spending more than 30% of their income on housing costs, such as mortgage repayments or rent) are also at risk of adverse health and wellbeing outcomes. Increased housing stress may compromise parental mental health and reduce the money available to spend on children’s food, healthcare and education.’</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>Please refer to data provided above.</p>
<p>6. Measures of success.</p> <p><i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i></p>	<p>Measures of success could include:</p> <ul style="list-style-type: none"> • Stabilisation of clients’ housing situation – e.g., clearance of rental arrears and avoidance of eviction risk • Impact of immediate crisis reduced due to financial counselling service • Clients helped to connect with appropriate support services or resources

	<ul style="list-style-type: none">• Maintenance of tenancy for at least 6 months/Assistance into more affordable, secure and appropriate accommodation within 6 months• Improved financial literacy skills and wellbeing, leading to improved financial circumstances• Reduction in homelessness due to rental stress and/or financial hardship• Reduction in social services strain, emergency and long-term welfare support cost.
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Attachment 7: Foundations for Financial Stability: Improving Access to the Budgeting for Life Work Development Program

Business Case	
<p>1. What issue does your proposal seek to assist with?</p> <p><i>e.g. First Nations Justice, domestic violence etc.</i></p>	<p>Financial hardship; Financial literacy; Fairness and equity; Reducing risk of entry into the justice system</p>
<p>2. Outline the proposal and indicate whether it is a new proposal or an existing service.</p> <p><i>If a new service, please provide a thorough background to the issue and current gaps in services in the ACT community. If it is an existing service, please detail how it is currently funded (i.e. ACT Government, Australian Government, private sector grant) and when funding will end.</i></p>	<p>This is a new proposal building on an existing service – Budgeting for Life Workshops – provided by Care as an approved Work Development Program provider. The Work Development Program (WDP) enables people struggling to pay a parking or traffic fine (infringement) to complete a community work or social development program to reduce the amount they owe.</p> <p>Care does not receive any direct funding to provide WDP workshops.</p> <p>We are seeking funding to extend the reach of our Budgeting for Life WDP, including through the creation of an e-learning platform.</p> <p>We currently deliver our Budgeting for Life workshop sessions during business hours via a hybrid format, including in-person and video conference/remote access. Digitisation will transform key financial literacy components into an interactive and self-paced e-learning platform. This will enhance our capacity to engage vulnerable populations, especially those with barriers to attending live sessions—such as people with caring responsibilities, transport difficulties, shift work, or trauma-related barriers.</p>

	<p>The e-learning platform will focus on foundational budgeting, credit, debt management, goal setting and help seeking skills. This project will support financial wellbeing and build the knowledge, skills and confidence needed to navigate personal finances while helping individuals address outstanding infringement debts. By expanding access beyond traditional business hours, this project will make critical financial literacy and education more inclusive, scalable and enable greater independence for participants and easing demand on frontline service delivery.</p>
<p>3. Provide data to support the proposal.</p> <p><i>For example, if an existing service, provide current service delivery data. This can be quantitative and qualitative data. If a new proposal, provide data to support the need for a new service/program.</i></p>	<p>In 2024-25 Care delivered 21 Budgeting for Life WDP workshops for people with approved plans for traffic and parking infringements. Fines and infringements were the fourth highest presenting issue among Care’s financial counselling clients in 2024-25, with around one in ten (171) of our clients presenting with this issue.</p> <p>Care has seen strong and consistent interest in these workshops along with considerable demand for structured financial literacy workshops in the ACT more broadly. Participants have consistently rated the workshops as beneficial. At the same time participants have often suggested that having an online or self-paced option would improve accessibility, especially for people facing time or travel constraints or competing commitments to prioritise during standard business hours.</p> <p>Our current hybrid model which combines in-person and live online participation has seen a large increase in participation. This indicates that providing an online option helps address barriers some participants face, such as time, travel, and social anxieties. Providing a self-paced online option would further increase access to participants faced with such barriers to participating in-person or at a particular time and/or during business hours.</p> <p>Care has received a growing number of requests from partner organisations and service providers for financial literacy workshops and information to support their clients. In 2024-25, Care’s Community Education team provided over 200 other outreach activities (including other workshop sessions) across schools, universities, community organisations, women’s refuges, and health services covering topics including consumer rights, debt management, budgeting, scams, and energy hardship. Our current capacity limits our ability to meet increasing demand. This proposal for the Foundations for Financial Stability Program would enable the efficient expansion of the Budgeting for Life WDP by providing flexible online and on-demand learning options which would be scalable to better meet the needs of both participants and partner organisations.</p>
<p>4. Does this proposal align with ACT Government policy?</p>	<p>This proposal aligns with the ACT Wellbeing Framework across several domains and indicators including:</p> <ul style="list-style-type: none"> • Living standards: cost of living; financial position

<p>e.g. <i>The ACT Women’s Plan, Disability Justice Strategy, Next Step for our Kids etc.</i></p>	<ul style="list-style-type: none"> • Access and connectivity: Access to services; Digital access • Governance and institutions: Access to justice and restorative practice <p>This proposal aligns with the ACT Disability Justice Strategy 2019-29 by improving accessibility to this approved Work Development Program activity for people with disability.</p> <p>This proposal aligns with the Australian Government’s National Financial Capability Strategy (NFCS) which emphasizes the need to improve financial literacy across target groups including young people, women, people in or near retirement, and Aboriginal and Torres Strait Islander people. A goal of the Foundations for Financial Stability Program will be to address the gap in financial literacy for those most vulnerable to financial instability. The NFCS identifies the need to complement and support digital inclusion and efforts to improve digital literacy when addressing financial capability. Our proposal aligns with this through the combination of financial capability and digital literacy elements.</p> <p>This proposal aligns with the National Roadmap for Indigenous Skills, Jobs and Wealth Creation which includes a focus on building the financial literacy of Aboriginal and Torres Strait Islander people. Care has identified the Aboriginal and Torres Strait Islander community as a priority participant group, and we will work with Aboriginal Community Controlled Organisations to engage with Aboriginal and Torres Strait Islander people and ensure workshops are delivered in a culturally appropriate way and in a culturally safe environment. This would be enhanced if able to be combined with Care’s proposal in partnership with Sisters in Spirit Aboriginal Corporation to establish a First Nations Financial Empowerment Program through funding in the 2026-27 ACT Budget.</p>
<p>5. Demonstrate (through analysis and/or data) how the proposal will meet unmet need for example in response to increases in demand of current services.</p>	<p>This proposal will help meet unmet need by addressing a range of barriers faced by potential participants, including:</p> <ul style="list-style-type: none"> • Financial barriers: Many people who are experiencing financial stress lack resources to attend workshops, including cost for travel and childcare. To overcome this barrier, this proposal will offer a self-paced online option alongside in-person and live online workshop attendance. Access to in-person workshops could also be supported through reimbursement of transport and parking costs. • Family/carer responsibilities: Many participants have existing carer responsibilities that hinder their ability to attend in-person workshops during business hours. This proposal will accommodate people’s caring responsibilities and schedules to make out-of-hours and on-demand access available.

- Time constraints: Many participants report having competing priorities, including work, which makes it difficult for them to attend a 2-hour workshop during business hours. This proposal will offer flexibility including breaking down content into short lessons that are able to be completed at the participants' own pace, enabling them to save their progress as they go.
- Lack of confidence, shame, and embarrassment: Many participants experience shame in relation not their financial situation and often also have low levels of numeracy or experience social anxiety that makes them reluctant to engage in open workshops. This proposal forms part of our commitment to ensuring our community education programs are supportive and non-judgmental and accessible to people who may face psychosocial barriers to participation.
- Digital and technology barriers: Some participants have limited access to technology or have limited digital literacy which will mean a digital option will not be suitable. For these participants it will be important to continue to provide an in-person option while ensuring this addresses any other barriers they may face to participating in that format.

The Foundations for Financial Stability Program will offer a flexible delivery model that is supportive and provides a safe environment for participants based on their needs and the barriers they may face to participating. This will help ensure access to this practical source of support aimed at empowering participants through developing their financial literacy and financial stability.

6. What are the total anticipated costs of funding for each financial year?

If appropriate, please provide a breakdown in staffing costs.

Wages + on-costs	2026-27	2027-28	2028-29	2029-30
Community Educator – 0.4 FTE	\$50,100	\$51,352	\$52,636	\$53,952
Community Education Director – 0.2 FTE	\$29,505	\$30,242	\$30,998	\$31,773
Financial Capability Officer – 0.1 FTE	\$12,525	\$12,838	\$13,159	\$13,488
Digital Officer – 0.4 FTE	\$52,365	\$54,859	\$57,455	\$58,891
Overheads	\$24,305	\$24,913	\$25,536	\$26,174
Total	\$168,800	\$174,204	\$179,784	\$184,278

<p>7. What would be the staffing needs?</p> <ul style="list-style-type: none"> • Please include figures inclusive of all on-costs, such as superannuation, leave entitlements and ICT expenses; • Inclusive of relevant indexation (ERO/CSI) where relevant and applicable. <p><i>If an existing service, please provide current/previous staffing levels and evidence to support the need for increased funding.</i></p>	<p>As outlined in the anticipated costs above, the staffing needs for the proposed program are:</p> <ul style="list-style-type: none"> • 0.4 FTE Community Educator – SCHADS5.3 • 0.2 FTE Community Education Director – SCHADS 7.3 • 0.1 FTE Financial Capability Officer – SCHADS 5.3 • 0.4 Digital Officer – SCHADS 6.1 (with annual increments). <p>In addition to this proposal, Care is also seeking funding in the 2026-27 ACT Budget for the Consumer Law Digital Transformation Project which includes a 0.6 FTE Digital Officer position. Through both proposals, we would be able to recruit a full-time Digital Officer to work across both programs.</p> <p>The anticipated costs provided above are inclusive of:</p> <ul style="list-style-type: none"> • On-costs (including superannuation, long-service leave, work cover and leave loading) as 16% of wages • Indexation based on an estimated 2.5% annual increase from 2025-26 • Annual salary increments for the Digital Officer position under the SCHADS Award over the forward estimates • Overheads as 20% of pre-oncost wages.
<p>8. Does the proposal require collaboration with other providers, stakeholders or Government directorates? If so, please provide information on previous or proposed collaboration.</p>	<p>This proposal will be directly relevant to Access Canberra as the part of ACT Government engaged with Work Development Program providers. Through this proposal we would also be keen to explore options to improve accessibility by delivering the Budgeting for Life WDP through ACT Libraries (Libraries ACT).</p> <p>This proposal will build on Care’s collaboration with an extensive network of community partners, many of which support target cohorts that the Foundations for Financial Stability Program will seek to engage with. This includes universities, CIT, Yeddung Mura, Gugan Gulwan, Migrant and Refugee Settlement Services, Vinnies, Communities at Work, Barnardos, Beryl Women Inc., Toora, YWCA Canberra, and Karralika.</p> <p>A significant strength of Care’s delivery of the Budgeting for Life WDP is our ability to provide holistic, wraparound support through referral from and to other Care programs (financial counselling and capability, consumer law, and community loans) and through our extensive network of referral partners across the ACT community sector.</p>
<p>9. If you are seeking funding for a program that has been partly funded by other funding</p>	<p>N/A</p>

sources, please advise why this arrangement is not able to be continued in the coming year/s.	
10. Any additional information.	<p>Case Study</p> <p>Tia* is a young person working full-time on a low income. After a period of group house accommodation and coach surfing, she is now boarding with a family member. Tia cannot afford to rent privately and has been on the public housing wait list for over 12 months.</p> <p><i>Financial Situation:</i></p> <p>Tia found it easy to borrow money from several payday lenders and Buy Now Pay Later (BNPL) providers when she needed money to buy a car and later to pay for car repairs. Her low income meant she also started using payday loans for ongoing living costs. Tia found it difficult to keep track of when the repayments were being deducted and would run out of money. She would therefore borrow more money to live on and have to make debt repayments to make. Some of the debts had a redraw option that she also used when she needed money. Tia had parking and traffic fines that she could not afford to pay.</p> <p>Tia's goal was to repay her debts.</p> <p><i>Actions/Outcomes:</i></p> <ul style="list-style-type: none"> • Tia had never completed a budget and struggled to know where her money went. The financial counsellor worked with Tia to set up a realistic budget and discuss priorities for spending • Tia was assisted to set up automatic bill payments • Documents were requested from creditors to do an assessment of responsible lending • The Financial Counsellor assisted Tia to understand the interest, fees and charges for her debts • The financial counsellor negotiated with creditors to initially postpone payments and stop the debt cycle and then to waive interest and fees and for Tia to repay the principal amount borrowed at a rate she could afford • Tia completed a Work Development Program application to pay off outstanding fines • Tia was referred to Care's internal tax help service to complete outstanding tax returns. <p>*Name changed for privacy.</p>

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Wellbeing Impact Assessment	
<p>1. Who is affected by this proposal?</p> <p><i>What members of the ACT community will be impacted by these services? Are they disadvantaged?</i></p>	<p>This proposal will primarily support people on low-incomes or otherwise experiencing financial difficulty who are unable to pay a fine.</p>
<p>2. Identify impact on specific groups.</p>	<p>This proposal will support people experiencing disadvantage across a range of priority groups including:</p> <ul style="list-style-type: none"> • Aboriginal and Torres Strait Islander people • People with disability • Single parents • People from culturally and linguistically diverse backgrounds • Migrants, refugees and asylum seekers • Older people and Veterans • Young people at risk • People on low incomes.
<p>3. Impacts on Aboriginal and Torres Strait Islander people.</p>	<p>This proposal will support Aboriginal and Torres Strait Islander people as a priority participant group, working together with Aboriginal Community Controlled Organisations to ensure that workshops are provided in a culturally appropriate way in a culturally safe environment.</p>
<p>4. Impacts on future generations.</p>	<p>This proposal will have a positive impact for future generations by providing the foundations for financial stability for participants, including parents and young people.</p>
<p>5. Current evidence and data.</p> <p><i>Please provide data and evidence to support your proposal (can refer to data provided above).</i></p>	<p>Please refer to data provided above.</p>

<p>6. Measures of success.</p> <p><i>If your proposal is funded, please state what the measure of success would look like in the ACT community.</i></p>	<p>Measures of success could include:</p> <ul style="list-style-type: none">• Improved foundational skills and confidence in budgeting, managing debt, and understanding credit (among other foundations for financial stability)• Increased access to the Budgeting for Life WDP through the e-learning platform, hybrid delivery, and monthly drop-in sessions• Improved financial stability and wellbeing – reduction in financial stress• Enhanced digital literacy by supporting people to navigate the e-learning platform• Greater preparedness for employment and further education opportunities by building confidence and financial stability• Access to other supports through referrals to Care’s other programs and community partners• Decrease in ACT Government debt collection activity• Fewer people engaging with the legal system due to unpaid fines.
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