

**TENANCY EDUCATION PROGRAM
'LIVING IN THE REAL WORLD'
MT GAMBIER & MOBILONG PRISONS**

Having a roof over our heads or food to eat, for many of us is just a given and not something we stop to think about too much. In my role as Program Manager in Adult Learning and Community Services I have come to learn this is not the case for many community members. Having delivered educational programs to adults for the past 10 years, you soon learn that there are many barriers etched in the way of people learning and you are continuously seeking ways to make their learning pathways an enjoyable experience.

Through delivering financial literacy programs within the prison system, our Adult Community Education (ACE) started exploring options of programs that would provide learning to the offenders with the goal of reduce their chances of recidivism. For many years the Homelessness team at the Mt Gambier Community Centre had been offering their Tenancy Education Program (TED) as a way of empowering clients to be in a better position financially and emotionally so that they could secure longer term housing options. It was from the successes of this program was that our ACE team started thinking about how they could deliver a similar program within the prison system and from this *'Living in the Real World'* was devised.

To date over 60 offenders have engaged in the program and have had the opportunity to link in with internal services and programs offered by ac.care, as well as external service providers such as OARS enabling the offenders to be engaged in collaborative decision making tailored to their individual needs.

Recognising that each offender has different needs, the program is broken down to provide resources and skills in:

- Where to go, What to do, How do I get a roof over my head?
- How can I afford it?
- Maintaining a rental property
- Money Management – budgeting in the household
- Living on the Outside – the challenges, linking in with support networks, coping skills needed and being resilient

The program continues to be successfully delivered at the Mt Gambier Prison through funding received from the Department of Industry and Skills and through the year we were successful in receiving funding through the Department of Correctional Skills to offer a pilot program at the Mobilong Prison. We feel a sense of achievement when facilitating this program, as offenders released into ac.care's servicing areas are able to be supported by the intake and assessment teams to assist in sourcing suitable and affordable accommodation, thus reducing their risk of recidivism.

ACTIVITY

Now I am going to get you to work as a group on your tables and undertake a practical exercise which is a realistic situation that many of our clients find themselves in.

RULES OF ENGAGEMENT

Imagine yourself to be somewhere between 22 & 60 years of age.

You are currently unemployed, actively seeking work, come under the income and assets test limits, so therefore you are eligible to receive Centrelink's Newstart Allowance and because you currently live in private rental you are entitled to receive the full amount of Rent Assistance.

You are going to work your budget, based on a single person with no dependent children & you receive a total of \$690 per fortnight from Centrelink.

Your fortnightly Allowance is;

Centrelink	\$545.80
Rent Assistance	\$134.80
Energy Supplement	<u>\$ 8.80</u>
Total per fortnight	\$689.40

As well as the usual living costs you will need to factor into your budget;

- You reside in private rental in Davoren Park with rent at \$440 per fortnight
- You currently smoke around 20 cigarettes per day (average \$6 per day = \$84)
- You have court fines of \$1900, with \$10/fortnight repayment
- Your Credit card debt have now exceeded \$2,000 with – minimum monthly payment of \$40 (\$20 per fortnight)
- Your vehicle is unregistered & in desperate need of new tyres, to re-register your 4-cylinder car will be \$130 for the quarter and the tyres will be approximately \$360 – you will need to work out how much you will need to put away each fortnight to be able to afford this. It could also be a possibility to apply for the NILS loan for the tyres and pay back the loan through Centrepay each fortnight.

You will see on your table there is a pack of Priority Cards and \$690 in cash.

It is your job to work with the group on your table to make ends meet from your fortnightly Newstart Allowance.

You will have 15 minutes to work through the exercise and then let's see how creative you have been to make ends meet on your Newstart Allowance.