

## Health Justice Partnership

### a gateway to positive outcomes for Rose

Sometimes your problems can seem so insurmountable, it's impossible to see the end of the tunnel, let alone any flicker of light. Rose\* was entangled in debt, struggling to get her life in order, and had no idea how to get out of the mess she found herself in. She had reached the point she highly doubted there was a way out.

It's people like Rose the Holistic and Legal Assistance Outreach (HALO) project aims to find and assist. HALO links Gateway Health clients with HRCLS through a close relationship built over a number of years. Through a combined effort, Gateway Health Kathrin Baer AOD Care & Recovery Reunification Worker and HALO lawyer Deb Fisher gave Rose the support she needed to get back on her feet and take steps towards a more stable life.

"I'm so grateful the services that I needed were in the one place. They were easy to get to, easy to contact and people would always get back to me. If they didn't have these services, I don't know what state I'd be in."

#### Debt lifted, life changed

With debts and fines crushing her, Rose was highly stressed and close to giving up all hope of a solution. "I was very much overwhelmed and I honestly didn't know if I could get help."

Through the Gateway Health connection, Rose linked with Deb and they began working to sort things out, including a tenancy matter from another state. Another major issue was a significant debt an energy company was chasing. But Rose's situation meant her ability to pay the debt was impossible. "Deb was confident she could help me, and just that lifted a weight from me."

Rose's state of mind made it difficult to open up, but this quickly changed. "I was feeling quite vulnerable when I spoke to Deb, and embarrassed about not being able to fend for myself. But there was absolutely no judgement from her. She just really listened to how things had played out and where I was in my life, and said 'I'll handle it'."

Deb's attitude gave Rose the comfort and confidence to stay open about her situation.

"The less you are judged, the more honest you are about what is going on, and you feel okay to talk about it."

#### More issues surface

As Deb and Rose continued to talk about her problems, Rose revealed she also had a debt from a childcare centre. Although Rose was feeling brighter about her situation, doubts lingered whether Deb would be able to solve all the problems. "I'm sceptical right up until things are proven, so I was really hoping she could help. But I thought she might not be able to help with everything."

Rose was annoyed with how she'd been treated by DHHS and the childcare centre, as neither had informed her the debt had ballooned beyond \$9000. She only learned this when she contacted the child care centre to ask when she needed to start paying it back. Rose

was told she would have to cut back on the number of days her daughter could attend the centre. It was impossible for her to pay for the ongoing days of care and pay off the debt as well, and reducing the time her daughter spent at the centre would have had a major impact.

“It was terrifying because that was the only good situation my daughter had, playing with friends when she went to the centre,” she said. “I felt almost attacked, and couldn’t believe they had said nothing until it was too late.”

Through Deb’s help, the childcare debt was waived. The news was met with joy. “I think I looked at mum and started hysterically laughing, ‘I have no debt, I have no debt’. I can’t even explain the feeling I had in words, how I felt to have that particular debt gone. But a great weight had lifted from my shoulders.”

### **Spending priorities improve**

Rose’s budget could now be focused on keeping her head above water. And getting out of the cycle of chasing her tail using payday loans to repeatedly make up a shortfall for essentials was another blessing with her improved financial state.

“I could buy things for the kids, and I was able to get on top of my bills,” she said.

Now in a much better place, Rose has little doubt what her life would look like without the HALO program. “I’d be absolutely still stuffed. Constantly broke, my anxiety would be through the roof, and the bills would be piled up.”

### **Pulling the plug on electricity debt**

Rose’s concession card entitled her to lower rates of electricity, but the energy company kept removing it from her bill, which meant it was going up and down, and forcing Rose to keep contacting them to have the concession included again. Once Deb became involved, the phone calls dwindled and Rose realised it was more effective to cease communication.

“The last time they called, I said, ‘I’m not talking to you further about this. You can speak with my solicitor’. They seem to take you more seriously when you say I’m talking to my solicitor about this.”

But the payday lenders haven’t lost her phone number, and have been keen to give Rose a helping hand for her non-existent energy bill debt.

“I still get cheeky text messages. One I received sounded as though it was from the energy company, and I thought, ‘That’s weird, I thought that Deb had sorted that out.’ As I scrolled down it turned out it was from the payday loan asking me to pay out the amount using a loan, but the debt has been paid!”

### **Easing the burden**

Rose had taken out a car loan to purchase her wheels, and was making the payments. “I’d be lost without it and would hate to lose it.”

Although Rose was paying the loan, Deb suggested she take a look at the contract. Deb believed there was a chance she could negotiate a better deal and get the regular loan payment down.

With the car repayments lowered, the loan restructured, and capped with no additional fees or charges, Rose has more in her budget to play with each week minus the stress she once had.

In another matter, working with Gateway and Centre Against Violence, Deb provided enough evidence to Fines Victoria to show that \$3,400 worth of fines Rose had incurred should be withdrawn under the Family Violence scheme.

### **Looking for the end of the tunnel**

Kathrin believes having access to HALO had a distinctly positive impact on Rose's recovery. "By discussing the program with Rose, we identified a number of historical legal issues." They needed urgent attention, otherwise they would have progressed and potentially had significant impacts in Rose's life and future career plans. "Once the need for legal advice was identified, a simple referral process allowed action to be taken."

Managing these issues proved significant for Rose. She was able to address the remnants of her past substance use and impacts of family violence, and develop a sense of empowerment for her future. "With these issues addressed, Rose felt free to be able to relocate herself and her children, with plans for a fresh start, new career, reconnect with extended family supports and to pursue a life free of substance use."

\*name changed