

CHALLENGING PERCEPTIONS!

Understanding the lives of low income debtors

VENUE Lionel Murphy Centre, 360 Queen St, Melbourne

DATE Wednesday 30 March, 2011

TIME 9 am - 1 pm

The forum aims to:

- highlight the recommendations from the project report *It's Hard to Open up to Strangers* developed by Mary Anne Noone and Kate Digney, and *Bulk Debt Negotiation – Client profiles and project outcomes* by Denis Nelthorpe and Kate Digney. The reports examined the personal circumstances of clients from a low income background seeking assistance from a legal service or financial counselling agency
- discuss national and international research about low income clients with health and debt problems
- discuss the impact of the research findings on the responses to this type of financial hardship by the community sector, financial institutions, government and external dispute resolution schemes.

Program

Facilitator: Simon Roberts, Project Officer, Victorian Legal Assistance Forum

9.00 am Welcome and introductions

9.15 am Research paper 1 – The multiple problems of low income clients

Associate Professor Mary Anne Noone

10.00 am Research paper 2 – Debtor profiles and lessons from the Bulk Debt Project

Denis Nelthorpe, Project officer, West Heidelberg Community Legal Centre

10.45 am Morning tea

11.00 am Panel response to the report findings: What are the implications of this research for financial counsellors, industry, government and EDR schemes?

Facilitator: Fiona Guthrie, Executive Director, Australian Financial Counselling & Credit Reform Association

Panel: Hugh De Kretser, Executive Officer, Federation of Community Legal Centres

Jane Pires, Suncorp

Peter Gartlan, Financial Consumer Rights Council

Colin Neave, Financial Ombudsman Service

David Coorey, NSW Legal Aid

Christian Mikula, Federal Treasury

Joel Townsend, Director of Civil Law Services, Victoria Legal Aid

Tim Gough, Australian Securities and Investment Commission

12.15 pm Summary and next steps

12.30 pm Close

RSVP by Friday 25 March to Jennie Chainey - jenniec@vla.vic.gov.au or (03) 9269 0138

Please specify any dietary needs.

For more information contact:

Simon Roberts

simonr@vla.vic.gov.au

Tel: (03) 9269 0545

 Victorian Legal
Assistance Forum