

**Episode 7, samsn's STRONGER: R E S P E C T / The National Redress Scheme**  
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The National Redress Scheme was established after the Royal Commission into Institutional Responses to Child Sex Abuse recommended setting up a less traumatic, non-adversarial alternative to seeking compensation through the courts. Redress consists of three things: a monetary payment, access to counselling, and an opportunity to receive an apology from the institution, called a Direct Personal Response.

This 'How-To' explainer features a personal story from a survivor who sought redress through the National Redress Scheme. We'll also hear reflections from a former Royal Commissioner, a legal expert, redress support service workers, and a counsellor. This episode is specifically designed to help potential applicants (and their supporters) understand the scheme, its benefits, how to access it, and what they might be able to expect from the experience.

Originally completed in 2021, this episode was updated in June 2024 to reflect recent legislative changes intended to improve the Redress Scheme.

Featuring (in order of appearance): Tony Daly, Commissioner Robert Fitzgerald AM, Prue Gregory OAM (SAMSNS Policy, Advocacy & Stakeholder Relations Manager), Rachel Neil (Principal Lawyer, Knowmore Legal Service), David (SAMSNS planned support worker), Gill (SAMSNS counsellor).

Thanks to:

The National Redress Scheme <https://www.nationalredress.gov.au/>

Knowmore legal service <https://knowmore.org.au>

Music: Licensed via Audio.com

TONY / FELICITY / ROB - Julep House: Wanted Man

PRUE - Philip Daniel: Against Transgression

CLOSING CREDITS - Seth Öphengon: A Safe Place (Instrumental)

SPEAKER	CONTENT
<b>Rob Carlton</b>	Welcome to SAMSNS's 'Stronger', a podcast series featuring stories of resilience from male survivors of childhood sexual abuse, and their allies. In some parts it is heavy going, so if you're not in the space to listen right now, switch to something lighter. But do come back. We learn a great deal about surviving and growing stronger than your past from survivors.
<b>Felicity Blake</b>	If what you hear stirs up strong feelings, know that you can contact SAMSNS at <a href="https://samsn.org.au">samsn.org.au</a> , or on 1800 472 676. You could also call 1800-RESPECT, or chat with Lifeline on 13 11 14.
<b>Tony Daly</b>	My name is Anthony Daly or Tony Daly. I have resided in Sydney most of my life with stints overseas with my sport. My situation was announced to the community by the front page of a newspaper back in 2017. That was because, you know, I was an ex-Wallaby. I played for Australia for eight years with Rugby Union. And I think because, you know, if Tony Daly, an ex-Wallaby who played in the front row against the All Blacks and was abused and can come out and

	<p>tell people about it, well, it gives the people the confidence and the courage to do that.</p> <p>It was through SAMSUN that I found out about the National Redress Scheme. They suggested that I was entitled to it based on how my abuse has affected my living, my standard of life -- it played a very strong part in having a difficult run in life. So I thought: "You know what? I'm not going to sit back and be a martyr about it. I am entitled to this."</p>
<b>Felicity Blake</b>	You're listening to STRONGER, a podcast from SAMSUN, Survivors' and Mates Support Network. I'm Felicity Blake, and this is our co-host, Rob Carlton.
<b>Rob Carlton</b>	Thanks, Felicity. In this episode, we'll explore the National Redress Scheme, an initiative established in 2018 after the Royal Commission into Institutional Responses to Child Sexual Abuse.
<b>Felicity Blake</b>	<p>Redress offers support to people who survived abuse that specifically occurred in institutional settings, like a sporting organisation, school, mission, orphanage, foster care, youth club, juvenile detention, hospital, church, or a religious establishment.</p> <p>In 2024, we updated this episode to reflect some recent changes to the legislation around the National Redress Scheme. You'll be hearing from Rachel Neil (who's the acting principal lawyer of Knowmore legal service), as well as Gill, David and Prue from SAMSUN.</p>
<b>Rob Carlton</b>	We'll also hear more from former Wallabies player Tony Daly about what the Redress experience was like for him.
<b>Felicity Blake</b>	<p>Redress consists of three things: a monetary payment, access to counselling, and an opportunity to receive an apology from the institution, called a Direct Personal Response.</p> <p>SAMSUN isn't a legal service, but it is one of the redress support services that specifically helps male survivors of childhood sexual abuse to work their way through the official process. There are also other redress support services offering similar assistance. You can find them listed on the National Redress Scheme website.</p>
<b>Rob Carlton</b>	It's important to remember that if the abuse happened in a non-institutional setting - like within a family, or neighbourhood - that there are other forms of justice or compensation that might be available to survivors, like statewide Victim Services Schemes, or civil litigation. A support service like SAMSUN can provide more information about these options.
<b>Felicity Blake</b>	<p>Civil litigation means seeking financial compensation through the courts. The survivor gets a lawyer to sue either the perpetrator or the institution or both. This process depends on that perpetrator or institution actually having money to pay, if there is a finding in favour of the survivor.</p> <p>The National Redress Scheme, however, was set up by the Federal</p>

	<p>government to provide redress for institutional abuse survivors. Here's Royal Commissioner, Robert Fitzgerald:</p>
<p><b>Robert Fitzgerald</b></p>	<p>Redress was a very important part of the consideration by the Royal Commission, because we fully understood that whether or not a person was able to be involved in a criminal matter, there was an absolute need for them to be able to receive some sort of recognition of the abuse that occurs. If the matter goes to court, and it's a civil case, then it's... you have to prove on the balance of probabilities that the event occurred. And the compensation that is paid is very substantial. It's in relation to not only direct injury, but also loss of economic earnings, for example, loss of wages, and so on. But for many people, that civil process is very difficult, extremely anxious and tension-inducing. It's also fraught with enormous costs and variability in terms of outcomes. So we wanted to establish a regime - a redress regime - that doesn't provide compensation. It provides a payment in recognition of the abuse that has occurred, which is quite different. And as a consequence of that, it's lesser amounts, but the test is much lower. It is, in fact, that there was a likelihood that the incident occurred. The second thing to understand is: redress is about the culpability of the institution, not the culpability of the perpetrator. So, in redress, you don't have to identify and prove that a particular person did a particular thing. What you have to do is to, on the low level test, is identify that the person, the child, was abused within the care of that institution. And that's quite different. And as a consequence of that, the test is lower, the payments are lower than what you might get in a civil court, but you have much more likelihood of actually achieving a positive outcome in respect of that matter. So redress is meant to be a recognition of the abuse that occurred with some regard to the impact that it's had on your life. But it's a very different nature to a civil case, where you have to have a much higher level of proof, or a criminal case where it's the highest level of proof, which is "beyond reasonable doubt".</p>
<p><b>Felicity Blake</b></p>	<p>SAMSN's Prue Gregory OAM is a trusted expert in this area.</p>
<p><b>Prue Gregory</b></p>	<p>My name is Prue Gregory and I'm the Policy Advocacy and Stakeholder Relations Manager at SAMSN. I've been in this role now for three years, just coming up to three years. Prior to that, I was the principal lawyer of Knowmore Legal Service from 2014 until I left in 2021.</p> <p>During that time, I was the lawyer working with the Royal Commission, which then, at the conclusion of that in 2017, Knowmore Legal Service continued to be the legal service supporting people through the National Redress Scheme. The National Redress Scheme came into being because it was one of the key recommendations in the Redress and Civil Litigation Report that the Royal Commission issued in 2015, and the idea of putting that report forward so early in the life of the Royal Commission was to ensure that government took that recommendation seriously.</p> <p>The National Redress Scheme was set up as an alternative pathway for people seeking justice through the civil litigation / civil law space. It's paper-driven, there's no need to have any settlement conferences or any meetings with anyone. In fact, you can do the whole thing online and not speak to anyone else. That's not recommended, because you often don't put forward your best</p>

	<p>application, but it is possible. The other part of the redress scheme was to acknowledge the impact by making a monetary payment of up to 150,000, but importantly to offer a direct personal response or what we also know now as an apology, and access to counselling. The counselling aspect of the redress scheme is really important in that in some jurisdictions, it is access to lifelong counselling, but in some jurisdictions it's limited. And again, it's reflective of the fact that we live in a federation and so different states have different financial capabilities in being able to offer that counselling support.</p> <p>Many of the early clients coming through had tried to go down the civil litigation pathway and found it far too stressful. And they were the first wave of applicants coming through the National Redress Scheme, lodging their applications and receiving really favourable outcomes generally which was fantastic.</p> <p>And the scheme now is... I think we've passed 41,000 applications having been lodged. And we're getting to the point of reaching people who have really struggled with this all of their lives. And struggling to make a disclosure. But it's really important we reach these people and support them as much as possible.</p>
<p><b>Felicity Blake</b></p>	<p>Knowmore Legal Service was formed in 2013 to support people providing information to the Royal Commission into Institutional Responses to Child Sexual Abuse. They now help all survivors of child sexual abuse navigate their legal options with free legal advice and a range of support services. Whether the abuse happened in an institutional environment or not, knowmore provides legal support for survivors.</p>
<p><b>Rachel Neil</b></p>	<p>My name's Rachel Neil. I'm the acting principal lawyer at Knowmore. I help people who have experienced childhood sexual abuse, and people who were part of the stolen generation, to know what their options are for compensation and other justice-making options. I found it really rewarding work to do and I'm really grateful to be able to work with our clients who're really amazing people, so resilient, and yeah, I'm really grateful to do this job, and to the people who I work with, and who I work for.</p> <p>Knowmore is a completely free and independent legal service.</p> <p>There are a number of justice-making options available for survivors of child sexual abuse. Two of the main ones are civil claims and the National Redress Scheme. And I'll just talk a little bit about the differences between those.</p> <p>Starting with a civil claim, that is a court process, but it usually doesn't go to court. It's run by a private solicitor and usually they are settled outside of court before it ends up in court.</p> <p>Redress, on the other hand, is a time-limited scheme that has been set up by the federal government. People have got until the 30th of June 2027 to apply for the scheme. The monetary amount that you can get out of the scheme is capped, so there's a maximum amount that you can get, whereas with the civil claims, there's no maximum amount. Theoretically, it's unlimited, but people should speak to their civil lawyer about what they're likely to get.</p>

	<p>The big difference between redress and civil is that redress is not actually compensation. It's a recognition payment; a recognition that something happened to a survivor when they were a child. It's not intended to be compensation.</p> <p>A civil claim you'll need to go through with a lawyer and people need to do a psychiatric evaluation before they can start proceeding with their claim. It can take a bit longer to do a civil claim; probably around 18 to 24 months, but it does depend on each particular case. So they're the main differences between those two processes.</p> <p>But I think the most important thing that needs to be emphasised is if you do a redress claim and you get an outcome and you accept a redress offer, you sign away your right to take a civil claim in the future. And so it's really important that people know that because it's a big right that you're giving up, given that a civil claim could get you more money.</p>
<b>Felicity Blake</b>	<p>David works with SAMSN's planned support team. He often supports survivors who are navigating the Redress process.</p>
<b>David</b>	<p>Hi, my name is David. I'm one of the planned support workers and counsellors here at the team in SAMSN.</p> <p>With the redress scheme application, what we can do is, we can actually help you throughout that whole process of applying; talking about your options and helping you all the way through to the end of the redress application, so, starting from the early steps of contemplation, all the way through to your outcome and beyond the outcome into the supports that are available there.</p> <p>The first step for men who are interested or wanting to know more about this whole redress support process is to just make a call to SAMSN and talk to one of the team and have a bit of a chat. We can, you know, meet you in the office, talk over the phone, via Zoom. We can sort of meet you wherever you're at, really, and have an in-depth conversation about what the redress scheme is, what it might look like in your circumstance, and give you some information and pointers about the scheme in general.</p>
<b>Tony Daly</b>	<p>I'd spoken to other fellowship members that have gone through the Redress as well. So you know that through comfortability and support that they've had, it gives you confidence so you're not going over the trenches by yourself. You know that your classmates have applied for it as well and have had support so that made it easier.</p> <p>It made it easier because you just knew somebody was there that's in the system that's got experience. I was not the only candidate. There'd been many others before me. Well, you know, it's like... it's like climbing Everest. "Oh, what was it like?" "Well, this is what you're gonna cop when you go up to five thousand metres, and this is what's gonna happen to you at seven thousand..." So you can relate.</p>
<b>David</b>	<p>We'll then talk through the redress application; there's three parts to that process. And we'll walk through each step with the survivor. And we'll talk about</p>

	<p>the abuse that happened, identifying the institution and just taking the time to, in a gentle way, to unpack that and get the statement down so that there's enough detail for the application. And we support the whole way through, you know, we don't have to get it all out in one day. We understand that there may be multiple institutions, so we'll walk through those at a timely manner, and we will then compile the statement, the bulk, the biggest part of the application. And we'll then look to the third part of the application, which is the impact of the abuse and how that has had an impact across the survivor's lifespan.</p> <p>Then after we've filled out the application, we'll then review it with the survivor. And then we'll look to submit it to knowmore for a proofreading if the client wishes, and then it'll get submitted to the national redress scheme. And we can also be a nominee (if the client chooses) and continue that support and be able to inquire on the application. And we'll follow that from the submission date all the way through to the outcome and post outcome and helping with those sorts of things.</p> <p>If a client is needing that legal advice or they're wanting to go down that legal pathway, we'll always advise them that we will help them, but we'll always let them know that we're not a legal service and connect them to support such as knowmore that are in that position to help.</p>
<p><b>Tony Daly</b></p>	<p>You know, knowmore have been terrific in regards to how people can make a choice and be there when you need them to be.</p> <p>What knowmore did: if you want it to go civilly, they recommended particular legal firms. If you needed some type of letter, to introduce you to something or maybe you need assistance from the government for what they can offer you, or any type of other legal matter, they'd be there for you. And it's all, what's the word, honorary? Free.</p>
<p><b>Rachel Neil</b></p>	<p>And I'd really like to emphasise that nobody needs to pay to do a redress claim. Knowmore won't take any money out of what you (survivor) gets at the end of a redress process and we're completely free. So it's a really important point that I want to emphasise: people do not need to pay to do a redress claim.</p>
<p><b>Rob Carlton</b></p>	<p>What about the option of choosing a private law firm to work with you on Redress?</p>
<p><b>Rachel Neil</b></p>	<p>There are organisations, uh, out there who will approach survivors and talk to them about, hooking them up with legal firms to do their claim. Those organisations will ask people to tell their story and they can then sell that onto law firms. They're known as "claims farmers" and the identifying characteristic is that they will approach people out of the blue. Now, when they sell it on to the law firm, often that is for people to do a civil claim, and the cost of them selling that onto the law firm will be borne by the survivor themselves out of any money that they get. So that would be on top of the fees that the law firm is charging. In Queensland, there are laws enacted to say that people can't do that, but it hasn't been put into place in other states, although we're working hard to get that happening.</p>

<b>Felicity Blake</b>	So, who <i>is</i> eligible to apply for redress?
<b>Rachel Neil</b>	<p>There are a number of criteria that people have to satisfy in order to be eligible to apply for redress. And I'm going to go through those briefly. You have to have experienced sexual abuse in an institution as a child, so before you were 18, and that abuse has to have happened before the 1st of July 2018.</p> <p>To apply, you have to be over 18 or be turning 18 before the 30th of June, 2028, which is the date that the scheme finishes up. You have to be an Australian citizen or permanent resident. And you have to be making an application in relation to an institution that has joined the scheme. Most institutions have joined the scheme and joined up early. All state and federal governments have joined the scheme. The National Redress Scheme website has got a useful search function to have a look at as to whether an institution has joined. If an institution hasn't joined, you can still make the application and the scheme will work to what they call "onboard" that institution to encourage them to join the... join the scheme, but your application won't be able to proceed and, and be processed until that institution has joined.</p> <p>And the final criteria for eligibility is that you can't have received a payment from the institution for the abuse that was ordered in court by a judge. So when I talked about civil claims, I mentioned that most of those are settled outside of court. Now that's not a court judgement. So if you've got a settlement that was reached by agreement with the institution, you can still apply for redress, but your payment, your prior payment will be taken off any redress payment.</p>
<b>Rob Carlton</b>	If the abuse didn't happen in an institutional setting, knowmore can still help survivors with legal information.
<b>Rachel Neil</b>	<p>Now there are a number of people who will not be eligible for redress and probably the biggest group of people are those who were not abused in institutions at all. A lot of abuse happens in familial settings, in families and in other non institutional settings. We are able, at knowmore, to give you legal advice about what your options might be in those circumstances. The main other options would be potentially a civil claim, but without an institution involved, it would be a claim directly against the perpetrator, and that's only a viable option if the perpetrator has money to actually pay at the end.</p> <p>And the other option we talk to people about is a Victims of Crime Application. So that's a different process in each state and they vary quite a lot, but all states have got Victims of Crime schemes; we can give people advice around that. And for particularly vulnerable survivors, we can actually help you through those processes, and get a victims assist or victims of crime compensation payment for people.</p> <p>Victims of Crime schemes generally have the component of a recognition payment. It's not called that in all places, but a recognition payment, but also a counselling reimbursement for any medical expenses that might have happened. But as I said, it varies from state to state and we're available to give you free legal advice about what those options will look like for you.</p>

<b>Rob Carlton</b>	The next part of the process is filling out the Redress application. Survivors can choose to do this with the advice of knowmore, and the support of Redress Support Services like SAMSN. These services are free, and can be found on the National Redress Scheme website. Some people choose to approach the application on their own, or with their own sources of support. Part Two is the section that contains detailed questions about the abuse.
<b>Felicity Blake</b>	This was Tony Daly's experience:
<b>Tony D</b>	<p>It was quite hard, because I had to explain in quite explicit detail the activities that happened to me when I was at that age, when I was abused by the perpetrator. And that was, that was quite hard. But you know, it was necessary, given the fact of... for the National Redress Scheme to do their due diligence on it of approval etc. That was quite difficult. But as I said, necessary.</p> <p>Sometimes you need to spill out, "Look, I'm having a bad day, I had a bad dream about this bloke who did this and that." So it's something which is a good bonus to have, based on not being able to maybe pick up the phone just to anybody. And this is where you can do it with SAMSN. It was a process, as I said, it took at least two to three weeks, maybe a month to get it right, filling out... filling out the application form, which (as you know) is quite thick!</p>
<b>David</b>	We understand that the documenting of this story and the telling of this story can bring up some complex emotions and it can make you feel certain things. And what we want to do is work with you through that and together we'll document that at your own pace and also work through the impact statement. There's definitely a degree when delving into these stories about the emotions that are going to come up. And something we always say is that we understand, and we know that this process is going to bring up some of those memories. And it's important that we have that open communication so that when those memories or those emotions or those feelings come up, we can not only help with the redress application and get that in there and engage in that way, but our counselling team can also work with you to manage those emotions, those difficult, complex feelings that you might not be able to talk about with anyone else, that have arisen from the redress application process. So that's something that we can definitely work together with and we encourage that side by side work with our counselling team.
<b>Tony D</b>	So for the whole guts of it, SAMSN was in the middle of everything. If I needed something done, or there was something that needed to be progressed or brought forward or recommended, I always went through SAMSN, which was the key, because it always got done. They had experience in doing it. They had many victims prior to me who needed assistance. So there was always that comfortability that you knew that it was going to get done. And it wasn't their first rodeo.
<b>Felicity Blake</b>	<p>Another benefit available from Redress is access to counselling. As at May 2024, all states and territories, except South Australia provide free counselling or referrals for free counselling. In South Australia successful redress applicants receive up to \$5000 to go towards counselling costs.</p> <p>Gill is a counsellor at SAMSN.</p>



<p><b>Gill</b></p>	<p>Hi. My name is Gill and I am a counsellor at SAMSN and I provide support for both survivors and supporters.</p> <p>SAMSN provides counselling support for survivors through their redress process. They can access counselling either prior to making a redress application, during the process itself or after they have actually submitted their redress application. We are very flexible and we will work with the survivor providing the support that they need when they need it.</p> <p>Survivors can find that when they start this process, they can sometimes feel triggered or it can bring up a really strong emotional response, particularly if they have not ever disclosed their abuse to any anyone in the past. This is where SAMSN can provide some one-to-one confidential counselling in a safe space, enabling them to gain support and also helping them with coping strategies and ways that they can actually learn to manage their strong emotions and feelings and potentially the impact that the abuse may have had on their lives.</p> <p>We can provide the emotional support and confidential counseling for partners, for family members, who are supporting a survivor through their process of healing from their childhood sexual abuse. We will work with the survivor or the supporter in the way that works for them and helps them to feel safe.</p> <p>One particular survivor that I have worked with had completed his redress application, but he found that after he'd done the application, he was still experiencing very strong emotions and feelings of overwhelm. So we worked together on strategies to help him with some self regulation and to manage those really strong emotions, which he found incredibly helpful and were things that he could take away from the counselling and use in his day-to-day life.</p>
<p><b>Felicity Blake</b></p>	<p>As well as applying for the redress payment, survivors have the chance to request a direct personal response from the institution which failed to protect them.</p>
<p><b>Prue</b></p>	<p>Direct personal response or apology is an incredibly powerful way of the institution acknowledging the harm that's been caused. The direct personal response is totally driven by the survivor or the applicant. They have the... not so much the power, but the choice to put to the institution what they would like in terms of that apology.</p> <p>Some of our clients have often requested either that a building's name be taken down or that it be written. But what I'm hearing now from the scheme itself is that they're doing everything they can to facilitate all manner of types of an acknowledgement. So it can include the letter, or a garden, or it can include the name being taken down, but they're very open to creatively thinking in this space, what will make the difference for that particular person, that survivor, and they will do their best to facilitate that happening.</p> <p>For some of the survivors, it's actually been being able to bring their parents to the apology so that... because the extent of the abuse, often, often, <i>often</i> went beyond the child, but impacted the family members as well. The mums and the</p>

	<p>dads who unwittingly facilitated the contact with the perpetrator. And for them to be part of that apology has been incredibly powerful and healing for the entire family, not just for the survivor.</p> <p>So I think what I'm hearing from the National Redress Scheme is this... almost <i>graciousness</i> on a willingness to understand that this is very important.</p>
<b>Tony D</b>	<p>Whilst you've got that entitlement and what you feel like you deserve, I don't think it's enough to really compensate or sugarcoat what's happened to you. I think, sure, in a small aspect, in a small way it has, but there's still a long way to go on acceptance. There's a long way to go of them putting their hands up and saying, "Yeah, we know we've got this issue".</p> <p>So they haven't... they haven't identified that they've got this issue. They work around it to say we're against it, we don't like it, we support the recovery. Well, you know, that's fine. You know, you can sugarcoat it. But the core of the problem is that what they've, what they've sort of... instituted as an organisation, and they haven't really... they haven't really fixed it.</p> <p>But look, it's complicated on each person's experience. And I think once you get that entitlement going, and once you feel you can do something, I think there's got to be a joint... some type of saying, "Well, you did this, and I want them to acknowledge it."</p>
<b>Felicity Blake</b>	<p>Royal Commissioner Robert Fitzgerald considered the lifelong impacts of childhood sexual abuse...</p>
<b>Robert Fitzgerald</b>	<p>One of the challenges that the Commission acknowledged was, "What do we do for victims and survivors?". We've talked in the report extensively about reporting disclosure; reporting changes in processes and so on for criminal and civil actions. But the truth of the matter is: what are we doing in terms of their wellbeing and welfare generally?</p> <p>What we discovered was, and I think it was a revelation to many of us in the Commission - clearly not to victims and survivors - is that the impacts of sexual abuse in childhood can last a lifetime. It doesn't mean you need a lifetime of care. But many people go in and out of the service system, again, to counsellors, psychologists, psychiatrists, peer support groups. And they will... those needs arise because of different triggers, different events, different factors in people's lives.</p>
<b>Felicity Blake</b>	<p>The counselling that survivors can access isn't just for emotional support. It's important to connect with the free financial counselling provided, too.</p>
<b>Rob Carlton</b>	<p>Payment amounts vary significantly, depending on the circumstances of an individual's case. But it can be quite a lot of cash to come into.</p>

<p><b>Rachel</b></p>	<p>We have a number of support services apart from legal at knowmore and one of those is our financial counselling team. They can help people who have received an offer of redress and they can talk to them about what impact that accepting that offer might have on their Centrelink benefits, maybe their housing, maybe their superannuation.</p> <p>Really talking about where they can put their money to make sure it doesn't impact them or lessen any impact that might happen. They can also talk to them about keeping their money safe. And that might be from other people, relatives or other people who they might be concerned will try and get their hands on the money.</p> <p>So they can talk to them about bank accounts that would keep that safe, as well as the option that the scheme offers, which is to get your redress payments in instalments. So there's the option of either getting a lump sum or having it paid in instalments. So they can talk to people about all of those issues.</p>
<p><b>Rob Carlton</b></p>	<p>As Tony Daly points out, it's important to have a plan so you don't blow your money all at once.</p>
<p><b>Tony D</b></p>	<p>I had to get my mental health plan, I had to get my medication, I had to get my PTSD sorted out. Because stuff like that, you know, what's the point of getting remunerated when you're not ready to get remunerated? You know, you're straight to the casino, and you're losing it in five days. That's not what it's about.</p>
<p><b>Rob Carlton</b></p>	<p>Many survivors want to know if this payment will affect their Centrelink benefit...</p>
<p><b>Prue</b></p>	<p>There are some Centrelink implications about having received this money. While it's not regarded as income, it does need to be declared to Centrelink as an exempt lump sum. And clients need to be able to do that properly so it doesn't impact on any benefits that they're receiving from Centrelink.</p> <p>One of the issues, unfortunately, that we are now beginning to see, is as the payments are coming through from the National Redress Scheme, a number of clients letting us know that their money has gone and, and they're wanting to make another application to get more money. Unfortunately, the redress application is a once-off. You can only make one application.</p> <p>It's really important that all of our clients are aware of the possibility of financial and elder abuse. Initially, we were seeing it as occurring within families where people had shared PIN numbers, and money started disappearing out of accounts. But worryingly, we are now seeing a lot of our clients are submitting to scams, financial scams, and because of the loneliness and isolation, a lot of our clients are struggling to actually own up to the fact that they've been scammed of their redress payment.</p> <p>This is very, very sad because there are support services available. You don't have to have been a client of Knowmore to access financial counselling support, but there's also for our Aboriginal and Torres Strait Islander clients, MobStrong, which is a fabulous service that will help you in relation to preparing for the receipt of the money.</p>

	<p>So it's really important, once you've lodged an application, that you start thinking about "what am I going to do with this money?" So that you're prepared for it when it comes and it just suddenly arrives in your bank account. And you're very vulnerable to paying money to a grandchild, or paying money to a romantic scam on an Internet scam.</p> <p>The purpose of the financial counselling – through MobStrong or the financial counsellors at knowmore – is to prepare you ahead for the money that will come into your account. So you make really good decisions. Decisions that give you what you're looking for in terms of the outcomes of the receipt of the money.</p>
<b>Rob Carlton</b>	So, how do you prevent your payment from being eaten up by your debts?
<b>Rachel</b>	<p>The other thing that our financial counsellors do is talk to people about what debts they might have and work with them to reduce those debts. That work is best done from early on in the redress process. We can provide a financial counselling assistance to people from the very start when they come and get advice from us.</p> <p>All people need to be eligible for that service is that they're thinking of applying for redress. And really the aim is to get them in the best financial position that they can be in for the stage that they are offered a sum of money.</p> <p>Our financial counsellors have had some amazing outcomes with our clients. They advocate with organisations who people owe money to reduce the debt, and in many cases they've managed to completely wipe debt. So they work really hard and they've had some really great success stories, so we always encourage people to speak to our financial counsellor from really early on in the process.</p> <p>Another service that knowmore provides is our Aboriginal and Torres Strait Islander engagement team. Our Aboriginal and Torres Strait Islander advisors can help people and give cultural support to people who are going through a redress process with knowmore. If people are not going through the whole redress process with knowmore, they can support them on their initial redress legal advice calls and any other legal advice calls they might have. And they're really there to make sure that the person is comfortable with the advice that they're getting and have that cultural safety there.</p> <p>Knowmore is also funded to help people with the Territories Stolen Generation Redress Scheme, and that's people who were part of the Stolen Generation from the Northern Territory, Jarvis Bay and the ACT. So our Aboriginal and Torres Strait Islander engagement advisors can support people through that process and our lawyers can also help with the application process. So anyone who's eligible or who wants to apply for the Territories Stolen Generation Scheme, we can help them through that whole process and see them through to the end when they can also access financial counselling if they would like to at that stage.</p> <p>One of the most wonderful things I think about knowmore is that we provide a wraparound multidisciplinary service which is intended to help people through a</p>

	<p>redress process with the least amount of traumatisation as we can possibly do. And we do that by providing Aboriginal and Torres Strait Islander engagement services, social work services, financial counselling services as well as legal services.</p>
<p><b>Felicity Blake</b></p>	<p>One of the big changes was that survivors who are currently in jail can now apply for Redress. Applicants who have a serious criminal conviction may still need to undergo a special assessment process.</p> <p>These changes reflect some of the findings from the Royal Commission Into Institutional Responses to Child Sex Abuse. More than 10% of the 8,000 survivors who spoke to the Commission in private sessions were in jail at the time. Almost 2 in 3 survivors were male, and 15% of the survivors identified as Aboriginal and Torres Strait Islander people.</p> <p>SAMSN is one of the organisations chosen by the Department of Social Services to work as a Redress Support Service for survivors who are incarcerated in NSW.</p>
<p><b>Rachel</b></p>	<p>There's been some recent changes to the law about redress that happened in April of this year, 2024. One of the biggest changes of that was that before the change, people in prison were only able to apply to the redress scheme under really exceptional circumstances, such as that they were really sick, or that they were going to be in jail for the life of the scheme. Since the changes, all people who are incarcerated can now apply for redress. So before this happened, they really only had the option of a civil claim. And we did see a lot of those claims farmers that I talked about going into prisons and doing their work in prisons. So now we've got the situation that people in prison can apply. Prisoners can access legal advice from us. They can also access assistance from redress support services to draft their applications and to support them during the whole redress process.</p>
<p><b>Prue</b></p>	<p>SAMSN is one of the redress support services that will be working with men in prison settings to facilitate or to enable their applications to be completed and to be lodged. It's really important that people who are lodging applications from prison feel safe and supported. The initial objections to prisoners lodging applications for redress were based around the safety of prisoners. The people in charge of prisons, the general managers, were really quite concerned that prisoners were not going to be adequately supported if they talked to someone about their childhood experiences and they were then were locked down at four o'clock in the afternoon, there was nowhere for them to get that support over the evening period of time. It was also a concern that some prisoners, once that they start talking about redress within a prison environment, there would be standover tactics exhibited, so that the money would not go to them but would go to one of the standover people within the prison. Those ideas have proved to be incorrect in that many prisoners know about the redress scheme and there was quite a strong feeling that safety wasn't an issue and in fact the converse was starting to come through; that for many people in prison it was the first time they had a stable place to live where they had meals and where in fact they were supported.</p>

	<p>So the social workers in the prison settings were finding that prisoners wanted to apply for redress, were well supported, clean of drugs, and in a good place to make those applications. So it's a really welcome change for prisoners now to be able to lodge applications.</p> <p>With people in prison there are the additional hurdles of trying to arrange appointments to avoid prison lockdowns, so we know it is going to take longer. It's really important that people in prison are aware of this opportunity now and that they seek out the support offered by SAMSUN, but there are other redress support services that will also be doing this work.</p>
<p><b>Rachel</b></p>	<p>The last significant change that I want to talk about that came into being. Well, This is actually a change that won't come into effect until around October this year, 2024. But it's where people have applied already and they've accepted an amount of redress, but as part of their application, there was an institution, or maybe more than one institution, that hadn't joined the scheme yet.</p> <p>In some cases where that happens and a decision is made, people might actually have got less money in the monetary part of their offer because that institution hadn't joined.</p> <p>So this change that will come into place later this year means that <i>if</i> the institution, since they accepted the offer, has joined the scheme, or if a state government has taken responsibility for that institution - and that's known as the government being "a funder of last resort" for that institution - so in those two situations, their application can be reassessed.</p> <p>We haven't been given information yet about exactly how this process is going to work when it comes into play later on in the year, but we will have that information by October. And so anyone who's in that boat should get legal advice from us at that stage. I do know – and we've been told by the redress scheme – that for all applicants who are in this situation, the redress scheme will be reaching out to those people and offering a reassessment. We're not quite sure how, but the redress scheme will be proactive in doing that.</p>
<p><b>Rob Carlton</b></p>	<p>If you're a survivor thinking about applying for Redress, you have until June 2027 to start your application.</p>
<p><b>Rachel</b></p>	<p>I think that a lot of our clients find that the monetary amount of a redress payment is not the only important part of it, and in some cases it's not even the most important part of it. They find that when they are told that they are believed that this happened to them, it's really significant for them in terms of them feeling heard and believed, which is something that did not happen to them as children and subsequently throughout their lives, so that can be really significant for them. As can accessing counselling because counselling can be expensive, especially specialist trauma counselling. But I think most significantly that "I Was Believed" is a really consistent theme that our clients are consistently really grateful to get, and really can help them.</p>
<p><b>Prue</b></p>	<p>The scheme will be closing on the 30th of June 2028 and all applications must be lodged a year before.</p>

	This scheme is not going to be around forever. It will be ending, and we know it's taking a long time to complete the application. So if they're thinking about it, you should actually start putting it in motion. Pick up the phone and talk to a redress support service, because we know the best outcomes are coming from applicants who've gone through either knowmore or a redress support service.
<b>Tony D</b>	You know what, I didn't know what to expect. But when I went through it, I was pleasantly surprised. Even though there was difficult moments, it was something which I was able to handle quite comfortably because I had that support there.
	<b>[PAUSE / MUSIC BED FOR OUTRO]</b>
<b>Felicity Blake</b>	This episode of STRONGER was updated for Survivors and Mates Support Network in December 2024. It was produced and directed by me, Felicity Blake of The Dove Media. Our Executive Producer is Craig Hughes-Cashmore. Audio editing by Dion Brooks. A big "thank you" to our co-host and SAMSN Ambassador, Rob Carlton. Very special thanks to all <b>35</b> of our series participants; your insights make others STRONGER.