



Flinders University
Australian Centre for
Community Services
Research

“You can’t just come in like a fly and take-off”

An evaluation report on client and staff experiences of the delivery of
CatholicCare NT’s Financial Wellbeing and Capability Program



FINANCIAL

WELLBEING



CAPABILITY

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for CatholicCare NT

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Picture on front cover

Hand and coin images supplied by CatholicCare NT. Photo of two staff members just out Ngukurr taken by the author (Louth, 2017 ©).

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“And we got her sorted. She said to me ‘walking into CatholicCare was the best thing I’ve ever done for myself and my family’.”

CatholicCare NT FWC worker, 2017

Acknowledgment of Country

The Australian Centre for Community Services Research acknowledges the Australian Aboriginal and Torres Strait Islander peoples of this nation. We acknowledge the traditional custodians of the lands of the Dagoman, Gurindji, Jawoyn, Jingili, Kardu Yek Diminin, Larrakia, Ngaliwurru, Nungali, Tiwi, Wardaman, Warlpiri, Warumungu, and Yugul Mangi peoples on which we conducted this research. We pay our respects to ancestors and Elders, past and present. The Australian Centre for Community Services Research is committed to honouring Australian Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land, waters and seas and their rich contribution to society.

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Executive Summary

In 2014, CatholicCare NT successfully secured Department of Social Services (DSS) funding to deliver the Financial Wellbeing and Capability (FWC) Program across the Northern Territory. The DSS states in its FWC guidelines that the focus of the activity is:

... to strengthen relationships, support families, improve children's wellbeing and increase participation in community life to strengthen family and community functioning, and reduce the costs of family breakdown. The Program will provide a range of services, focusing on strengthening relationships, building parenting and financial management skills, providing support for better community (DSS, 2016).

Within this context, the CatholicCare NT model involves teams comprised of financial counsellors and financial wellbeing and capability case managers, who operate from each of the three regional hubs (Darwin, Katherine and Tennant Creek). The approach is innovative in that the targeted clients are often subject to Income Management; a cohort who do not traditionally access financial counselling services. Moreover, the FWC teams travel to or are place-based in remote communities. The teams are domiciled in regional offices that are local to the communities which they serve. This allows them to develop enduring relationships with those communities over time, which would be hard to achieve using fly-in fly-out models of practice which extricate practitioners from communities and the lived context of their broader environs. Coupled with an emergency relief referral strategy, this immersive approach provides staff with an enhanced opportunity to identify and engage with clients on an ongoing basis.

While 'mainstream' financial counselling and case management defines much of the work that takes place with metropolitan-based Darwin and Palmerston clients, the outreach teams' work with remote and regional clients have to undertake the complex task of working across cultural and geographic space. This translates as a need to negotiate different economic worlds. Further, the increased financialisation of everyday life in remote communities heightens the requirement to develop and sustain an appropriate and culturally sensitive FWC model that is responsive to local challenges.

This report evaluates and provides further research on such a model.

Key Findings and Recommendations

Via an exhaustive qualitative engagement with CatholicCare NT staff and clients, this report identifies the strengths of the CatholicCare NT model and commends the organisation as a vanguard for community sector innovation. Key areas of service delivery improvement are also noted before important points of advocacy are highlighted, related to enhancing client wellbeing. While short- and medium-term outcomes are being achieved, longer-term outcomes require a sustained commitment.

Within the range of key findings, the more significant points that have emerged place an emphasis on 'knowledge' and the knowledge gaps that exist between all stakeholders. The following examples are standout findings that cut across the breadth of recommendations:

- **Financial products are not well understood:** For many clients, structural inequalities directly contributes to a knowledge deficit around financial products and services. Bank loans, payday loans, rent to buy, superannuation, through to life insurance are poorly understood by many clients. This extends to navigating bank accounts and dealing with financial providers in general. While financial literacy gaps in vulnerable communities has been well-noted, the gap in knowledge is exacerbated in remote settings.
- **Financial concepts are not well understood:** Awareness around product knowledge is often shrouded by obscure and abstract economic terms. Again, this is exacerbated in remote Indigenous communities where the day-to-day relevance and usefulness of these concepts is not always evident. For the purposes of this study, interest on a bank loan was taken as a proxy for financial concepts, with the majority of community members finding it difficult to explain the concept.
- **Analogies are powerful:** How financial matters are explained depends very much on who is doing the explaining. The report stresses the need to develop an Indigenous framework that privileges knowledges that are relevant to clients.
- **Patience is more than a virtue:** The ability to improve financial literacy is dependent upon the patience of clients *and* staff. Patience is a resource to be drawn upon, however, patience is easily exhausted if program materials and the assistance rendered does not accommodate a two-way exchange of knowledge. At present the flow of information is primarily unidirectional.
- **Reciprocity:** Indigenous understandings of their local economies are often built on notions of reciprocity. This cannot simply be undone – any approach that aims to improve financial wellbeing and capability in communities needs to incorporate an appreciation that there are points of difference with 'mainstream' economic practices and expectations.

- **Investing in financial wellbeing:** A commitment to continue funding at current levels is imperative – an increase in funding would have a manifold effect of further opening up community development opportunities. A wider regulatory investment is also required in order to improve access to financial services and to restrict predatory practices. Further, this is not simply about the quantum of funding, but a commitment to support an approach with the explicit aim to build cultural and community capacity for improved and sustainable financial wellbeing and capability.

In addition to the above points, it is essential to frame the findings with an unequivocal appreciation of the unique and exceptional nature of service provision in the Northern Territory. The recommendations are as follows:

1. Recommendations: Impact, Outcomes and Measurement.

- 1.1. Note best practice with the development of a logic model that aligns with DSS requirements.
 - 1.1.1. Note that the logic model demonstrates good practice, aligning activities with short-, medium- and long-term outcomes.
 - 1.1.2. Note that the program is aligned with DSS Activity Performance Indicators.
 - 1.1.3. Note that the program is performing effectively across the suite of short- and medium-term outcomes
 - 1.1.4. Identify opportunities for the program to progress long-term outcomes.
- 1.2. Note the development of a theory of change that identifies cause-effect relationships to guide the overall strategy of the program.
 - 1.2.1. Clearly identify the assumptions that inform the theory of change.
- 1.3. Note that the personal wellbeing index been adopted for measurement purposes.
 - 1.3.1. Ensure that the index is monitored to calibrate its ongoing effectiveness and appropriateness.
- 1.4. Note the implementation of qualitative and narratives-based measurement approach.
 - 1.4.1. Develop a practice module on digital storytelling that adheres to decolonising principles to ensure an authentic client voice.
- 1.5. Ensure that ongoing evaluation practices are fully integrated into service operations.
- 1.6. Monitor the effectiveness of emergency relief as an engagement strategy.
 - 1.6.1. Engage with staff to co-develop an understanding of how the emergency relief engagement strategy is envisaged to improve/ achieve outcomes.
- 1.7. Commit to a culture of testing and experimentation to assess the effectiveness of program activities.

2. Recommendations: Differentiating the urban setting

- 2.1. Commend all FWC team members for contributing to the development of a responsive program that has achieved positive outcomes for clients, while noting that there are distinct differences to program delivery in urban settings compared to regional and remote settings.
 - 2.2. Ensure that the points of difference in program delivery between the 'mainstream' Darwin-based setting and the 'exceptional' Northern Territory remote settings are articulated and advocated when developing, referencing or responding to policy or program aims and/or outcomes.
 - 2.2.1. Develop an advocacy strategy for improved resourcing that identifies the divergent needs between the urban setting and that of regional and remote settings.
 - 2.3. Foster deeper connections and robust inter-agency connections to deal with capacity issues in the Darwin office.
 - 2.4. Pursue and enhance community workshop opportunities.
-

3. Recommendations: Indigenous experiences and approaches

3.1. Set up an indigenous reference group to develop FWC materials that speak to an Indigenous perspective.

- 3.1.1. Undertake consultation to identify cultural and community literacy strategies.
- 3.1.2. Produce a community education program that adheres to Indigenist principles, but accommodates DSS requirements
- 3.1.3. Develop visual aids.
- 3.1.4. Produce in language material (including appropriate promotional materials).

3.2. Identify community members who can assist with community education programs.

- 3.2.1. Explore/advocate paid opportunities for these community members.

3.3. Deepen relationships with identified community authorities to further develop and align FWC program delivery.

3.4. Implement community mapping and community conversations training.

3.5. Produce a CatholicCare NT practical manual for undertaking FWC work in remote communities.

- 3.5.1. Develop CatholicCare NT protocols around Indigenist practice that incorporates an understanding of Indigenous knowledges. Align this with the CatholicCare NT Reconciliation Action Plan.

4. Recommendations: Brand recognition and community engagement

4.1. Undertake community consultation to produce enhanced branding for CatholicCare NT FWC outreach teams.

- 4.1.1. Ensure that community activities and outreach is highly visible and adheres to established operating procedures.
- 4.1.2. Maintain CatholicCare NT branding alongside any enhanced branding.
- 4.1.3. Where possible and appropriate capture stories of success and identify client advocates.

4.2. Regularity of trips should be reviewed, with the effectiveness of time spent on community to be reviewed and worked into an adaptive SOP.

- 4.2.1. Improve accessibility on community by setting up at sites with high traffic.
- 4.2.2. When appropriate look to conduct outside sessions in visible locations.
- 4.2.3. Ensure that community contacts, both formal and informal, are engaged to facilitate word-of-mouth exposure.
- 4.2.4. Continue to maintain and ensure the accuracy of a database of contacts in communities.
- 4.2.5. Look to take advantage of community events and activities.
- 4.2.6. Implement community mapping and community conversations training.

4.3. Implement a pilot study of the effectiveness and appropriateness of the No Interest Loan Scheme in the Katherine Hub.

5. Recommendations: Organisational Capacity

5.1. Commit to ongoing staff training and professional development.

- 5.1.1. Ensure that all financial capability workers have achieved competency in the DSS required certification.
- 5.1.2. Ensure that financial counsellors have appropriate access to professional development via their national or South Australian professional body.
- 5.1.3. Provide opportunities and support for additional training when its utility to the program can be clearly identified, articulated and resourced.
- 5.1.4. Support internal promotion through training and development opportunities.

5.2. Review the appropriateness of the hub and spoke model to improve communication, connectedness and collaboration across the whole FWC team.

- 5.2.1. Commit to whole of FWC team meetings for information sharing, sharing best practice and fostering supportive practices.

5.3. Develop a deeper and more robust remote worker training and induction package, accompanied by follow-up sessions that link directly to program delivery.

- 5.3.1. Seek to involve staff consultation in the development of the training and induction package.

5.4. Ensure all FWC workers receive cultural competency training.

6. Recommendations: Advocacy

6.1. Advocate the exceptional status of FWC work in the Northern Territory, due to population density, demographic makeup and challenging geography (distance and access).

6.2. Noting the exceptionalism of working in the Northern Territory, the findings in this report demonstrate the need for additional resources to ensure positive long-term outcomes are achieved and sustained by CatholicCare NT's innovative immersive financial wellbeing FWC outreach model. It is recommended that CatholicCare NT advocate for:

- 6.2.1. An additional financial counsellor position to specifically service Top End remote communities. This will relieve pressure on the Darwin Hub.
- 6.2.2. Additional FWC case managers to work out of the Katherine and Tennant Creek Hubs.
- 6.2.3. Increased funding for financial capability training.

6.3. Advocate for stricter regulation of high interest payday lending and home appliance rental businesses.

6.4. Advocate for stricter regulation of commissioned based charity work. This advocacy should be aimed at both the ACCC and at charities that are 'repeat offenders' who target vulnerable community members.

6.5. Advocate for the ABA to commit to expand and continue access to fee free ATMs in remote communities.

6.6. Advocate for the release of the 'Evaluation Framework for the Financial Wellbeing and Capability Activity' report that was undertaken by the University of Queensland for the Department of Social Services.

6.7. Ensure that CatholicCare NT produces submissions to relevant national and Territory bodies whose findings and policies directly impact on the work of the FWC programs (this includes ASIC, ACCC and the Australian Consumer Law Review).

6.8. In its DSS submission, CatholicCare NT (2017) noted potential innovative practices that align with the finding in this report. This report reiterates these recommendations:

6.8.1. Indigenous traineeships in communities.

6.8.2. In language community education resources.

6.8.3. Communities' educational activities.

6.8.4. Participation in the FWC program could be registered as an approved activity for job seekers.

6.9. The findings within this report should be developed into an academic publication to undergo peer review.

6.10. Explore the development of a position paper that articulates that superannuation in its current form is an inappropriate financial product for many Aboriginal and Torres Strait Islander people in the Northern Territory. The establishment of a pro-rata superannuation preservation age for Aboriginal and Torres Strait Islanders that reflects average life expectancy should be a key consideration in this document.

Key Terms

List of abbreviations and acronyms

CBPR	Community based participatory research
DEX	Data exchange
ER	Emergency relief
FLE	Financial literacy education
FWC	Financial wellbeing and capability
GFC	Global financial crisis
HSP	Housing support program
NFLS	National Financial Literacy Strategy
NILS	No interest loans scheme
SWB	Subjective well-being
ToC	Theory of change
PWI	Personal wellbeing index

Key Organisations

ABA	Australian Banking Association
ACCSR	Australian Centre for Community Services Research
ANZ	Australia and New Zealand Banking Group
ASIC	Australian and Securities and Investments Commission
ATO	Australian Taxation Office
CCMC	Banking Code Compliance Monitoring Committee
CCNT	CatholicCare Northern Territory
CDP	Community Development Program
CFPB	Consumer Finance Protection Bureau
DSS	Department of Social Services
FCA	Financial Counsellors Australia
FLA	Financial Literacy Australia
IMF	International Monetary Fund
NAB	National Australia Bank
OECD	Organisation for Cooperation and Development
UNDP	United Nations Development Programme
WEF	World Economic Forum

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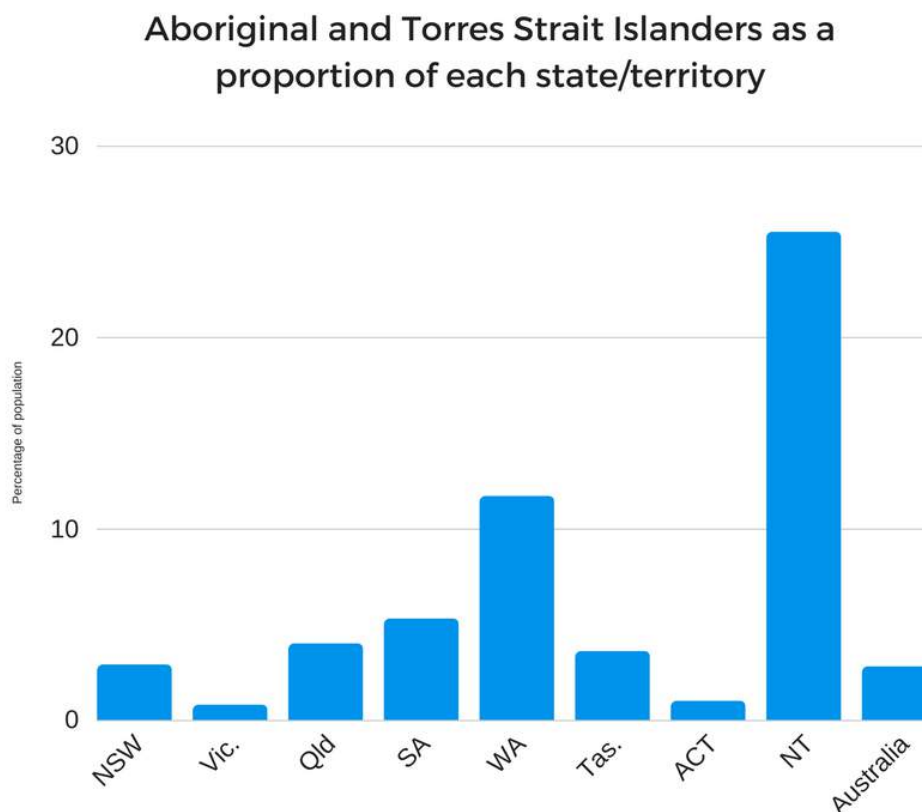
1. Introduction

A four and a half hour drive to the west of Katherine is the small freehold remote Aboriginal community of Bulla Camp. With a population of around 200, it sits not too far from the West Australian border, with community members just as likely to travel over the border to Kununurra as they are to travel into Katherine. Like many remote communities in the Northern Territory there is hardship and need. Conversely, there is also strength within these communities – a resource that is often noted, but not always tapped into.

In conversation with a local Elder who has tirelessly campaigned and worked for the Bulla community, the following comment was made: “You can’t just come in like a fly and take-off”. The Elder was referring to the transient ‘engagement’ practices of government agencies and community organisations. A practice he had seen again and again. The Elder made it clear that doing good work comes from spending time with the community; this helps build trust and understanding. It is only then, when investment has been made in the capacity to learn from and work with community that efforts can be made to build capacity within community.

The foregoing conversation emerged from the research undertaken for this report. The Australian Centre for Community Services Research and CatholicCare NT came together to undertake a broad and extensive engagement with their Financial Wellbeing and Capability (FWC) program; a Federally funded program that aims to improve financial outcomes – inclusive of financial literacy – for vulnerable Australians nationwide.

What is evident from this research is the unique and exceptional status of the Northern Territory: distance, demographics and disadvantage underpin the experience of program provision across the Territory. With significant distance and infrastructure challenges, entrenched disadvantage and intergenerational trauma, and a proportional Indigenous population that exceeds all other Australian states and territories, this is a unique community sector working environment. The CatholicCare NT FWC program – with its mix of financial counsellors and case managers – has been thoughtfully designed to gain traction within this setting.



Source: ABS (2017). Aboriginal and Torres Strait Islander Population: 2016 Census Data Summary. Australian Bureau of Statistics

Figure 1: Aboriginal and Torres Strait Islanders as a proportion of each Australian state and territory.

This report evidences that innovation needs to drive localised service models that prioritise where ‘people are at’. This is not simply a reference to geographical location (although that is important): it implies a need to understand the worldview of end users. Where ‘people are at’ is also about how individuals and their communities understand the world within which they live. Mainstream economics – and the increasingly financialised everyday existence that accompanies it – does not always translate to how people live their lives. In remote Northern Territory communities, it this gap between ‘economic worlds’ that is rapidly widening. This has to be a point of concern and focus for government and non-government sectors alike.

CatholicCare NT have been developing a localised and innovative FWC outreach model, the focus of which is not just on dealing with immediate need, but on developing long-term outcomes that address culturally appropriate change in communities. One of the great difficulties in doing this is to ensure that Indigenous

knowledges are not subsumed by paradigms of dominance (see Gibson, 1999). To just tell people that they should live their lives in accordance with a set of rules and expectations - economic or otherwise - that do not necessarily align within the local context is an approach that is unlikely to succeed. The problem, however, is that clients cannot just ignore the broader economic realities which affect their lives – this will only invite continued hardship, exclusion and economic pain.

Bridging this gap by understanding the space in between needs to be a national priority. Financial wellbeing does not exist in isolation. The material lives of citizens – housing, food, health care, access to education, training and employment– directly translates to overall wellbeing. This is a universal sentiment, but one that requires localised application.

Returning to the Elder from Bulla Camp, he made it abundantly clear that conversations about money need to flow in two directions. His engagement with CatholicCare NT and this research is the first time he had ever had discussions about “money stuff” in his community on what he perceived as an equal footing. In his words, “you people come here now and I’m sitting here talking to you about some of the issues, what you doing and what we think ... from my point of view you are doing really well.”

CatholicCare NT – Organisational Profile

CatholicCare NT’s commitment to serving communities in the Northern Territory is drawn from its Catholic Social Teaching principles. At the heart of these teachings are the principles of human dignity, the common good, subsidiarity and solidarity (CatholicCare NT, 2012). These principles are reflected in CatholicCare NT’s stated values and commitments, and also in its approach to service design, delivery and evaluation. The approach is significantly driven by one of its core values – subsidiarity.

As articulated in CatholicCare NT’s (2014) strategic priorities, subsidiarity constitutes a commitment to valuing “the contributions of clients and their communities” in the development of “local community driven services”. CatholicCare NT, therefore, is grounded in a philosophy that guides a grassroots approach to service design and delivery. This valuing and prioritisation of the local wisdom of everyday people in communities where CatholicCare NT has a presence is, according to Ife (2009), essential to respecting and valuing the human dignity of every individual and the common good of all. According to the International Association for Public Participation (IAP2, 2015), drawing from the skills, knowledge and human capacities

of individuals and their communities serves to mutually reinforce trusting relationships necessary for the organisations seeking to support them. As well, the process results in communities that are empowered through the process of community development. This form of participation of the grassroots is fundamental to CatholicCare NT's application of subsidiarity.

Report outline

This report is a detailed examination of CatholicCare NT's innovative immersive financial wellbeing case management approach. What follows is a detailed analysis and evaluation of the model through a deep qualitative engagement across fourteen Northern Territory communities. Extensive staff and client interviews were undertaken to explore the everyday experience of financial hardship and how it intersects with a program aimed at improving outcomes for clients' financial wellbeing and capability.

An extensive literature review frames the study and a detailed methodology – with an emphasis on decolonising the research – underpins the work. Appreciating that unique Indigenous political economies are imbricated within a mainstream political economy emerges as an important consideration. The breadth and depth of this investigation provides a ballast from which the findings and discussion support a series of robust recommendations.

The program logic and shift to measuring outcomes are evaluated, with the success and the forward thinking of CatholicCare NT noted. The introduction of a personal wellbeing index and the move to capture narratives reflect a community sector high-water mark for the organisation. The report then outlines the points of difference between the provision of the FWC program in Darwin with other more remote locations across the Northern Territory.

A vital part of this research is then illustrated through the need to frame work practices with an understanding of Indigenous knowledges. The very concept of literacy needs to be viewed through this lens: cultural and community literacy being an important avenue to develop the social capital to improve outcomes with communities. The report then moves to practical measures to improve brand recognition and service delivery, before a focus on communication and training for CatholicCare NT staff.

The findings and discussion section concludes with the theme of the exceptionalism of FWC program provision in the Northern Territory. Advocacy on behalf of

vulnerable communities is a vital component of community sector work. Where there is disadvantage, change only occurs when there is voice for those who are voiceless. The points of advocacy in this report centre on the practicable and achievable in an exceptional context. Without this advocacy, the vast distances between these distinctly different economic worlds will only be exacerbated – very much a tyranny of economic and cultural distance.

2. Background and Literature Review

Financial Wellbeing and Capabilities

In February 2018, New Zealand Prime Minister Jacinda Ardern announced that New Zealand would be the first country in the world to introduce wellbeing measures to determine budget spending and priorities (Coughlan, 2018). The shift from traditional economic measures that mark against gross domestic and gross national product belongs to an ascendant worldwide movement. Prioritising 'wellbeing' elevates the whole of life experience as a foundational starting point when seeking to better respond to complex social issues.

That said, as a policy concept wellbeing is not new. The World Health Organisation's 1948 constitution states in its preamble that: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". Understanding health as more than the absence of immediate problems represented an important change of focus. Over time there has been a further disaggregation and application of the term – emotional, psychological, spiritual, environmental – and most recently it is peoples' economic and financial lifeworlds that are increasingly viewed through this prism.

Alongside the rising popularity of financial wellbeing has been the turn towards financial capability. While there is a distinct connection between the two terms it is the former that is more widespread in its usage. In their substantive online repositories, the World Bank, the International Monetary Fund and the World Economic Forum make limited reference to financial wellbeing, while financial capability has multiple records. This is most stark in the case of the United Nations Development Program, where an online search of their website revealed only 41 instances of 'financial wellbeing' and 1280 search results for 'financial capability'. The Organisation for Cooperation and Development (OECD), however, is driving the charge with multiple documents underscoring the importance of the financial wellbeing agenda.

While there is no singular definition of financial wellbeing (Russell, et al., 2016) and the focus on capability represents two entwined lineages (the evolution of financial literacy education and the work of Nobel prize winning economist Amartya Sen), the remainder of this section tracks the coming together of these ideas into a Federal Government program to tackle the financial exclusion and hardships of some of Australia's most vulnerable people.

Financial Exclusion

Following the 2008 global financial crisis there was a marked interest in developing and furthering both consumer related and broader policy responses to economic and social inequality. A central point of interest has been how vulnerable people and particular at risk communities are excluded altogether or do not have the requisite knowledge or skills to engage appropriately with financial services.

As a starting point, financial exclusion needs to be understood as the coalescing of interrelated processes with a series of interrelated causes. This is the messy world of feedback loops and is basically shorthand for how financial exclusion is both a cause and consequence of *social* exclusion (see ANZ, 2004.) Factors like race, class and gender – particularly when they intersect – exacerbate and can ‘lock in’ financial exclusion.

In this sense, financial and social exclusion is a dynamic process. In addition to feedback, it is also episodic – with people moving in and out of hardship over longer periods of time. The severity of this process can be linked to levels of financial literacy and capability within communities. Where literacy and capabilities are low then this exclusion can be reinforced through family, friends and kinship networks (McDonnell 2003).

In their 2004 report on financial exclusion, the ANZ banking group partly captured this sentiment of interrelated causes and consequences. The report notes that that there are some individuals or groups more broadly whose social participation is limited because they are excluded from financial services, while there are others who are excluded from accessing those services from the outset “because of their social, economic or political exclusion or disadvantage”. Importantly, the report acknowledges that these two scenarios can be interrelated and contribute to a “spiral” of ongoing and continuing exclusion (ANZ, 2004, p.36). Indeed, these downward spirals are often triggered by social determinates that mean that the poor are more susceptible to financial products that contribute to ongoing indebtedness (e.g. sub-prime loans, payday lenders) (Silver, 2010). Moreover, this spiral of disadvantage can become entrenched with cross-country analysis illustrating that these processes contribute to reinforcing poverty – with poverty not acting as an incentive to pursue possible solutions (e.g. re-entering the workforce) (Gaille, et al. 2003).

A National Australia Bank report on financial exclusion went so far as to suggest that “market failure” and the “unintended consequences of regulation” were responsible for fostering conditions that sustain financial exclusion. This is a reference to how

financial services and market forces play a more substantive (and directly marketed) role in individuals' everyday lives. When things do not go well for people the consequence of "full cost recovery" has very real social impacts. (Connolly, et al., 2011, p. 24).

One of the significant factors that compounds financial difficulties and vulnerabilities is the limited awareness of the options available for people who are experiencing financial hardship (Heath, 2017). Developing financial literacy has been touted as a vital step forward. Indeed, some view it as an investment, where time and education is the initial cost for which there is a dividend of improved financial security in the future (Meier & Sprenger, 2013).

"Financial literacy is a combination of financial knowledge, skills, attitudes and behaviours necessary to make sound financial decisions, based on personal circumstances, to improve financial wellbeing."

Australian and Securities and Investments Commission (2014).

Financial Literacy

There is a well-established correlation that the higher the household income, the better the financial literacy scores of those householders (Gallery, et al., 2011). A somewhat jejune observation that partly reflects the way in which financial vulnerability becomes entrenched. Yet it also illustrates why financial literacy and its pursuit has garnered so much attention in policy circles. It presents a simple logic: improve financial literacy and household incomes may also rise.

In 2014, ASIC launched the National Financial Literacy Strategy (NFLS) on the premise that a commitment to changing financial behaviours would result in improved outcomes for Australians. Indeed, their definition speaks to overall wellbeing and behaviour change: "Financial literacy is a combination of financial knowledge, skills, attitudes and behaviours necessary to make sound financial decisions, based on personal circumstances, to improve financial wellbeing". (ASIC, 2014).

It has been clearly documented that financial literacy equates to fewer financial mistakes, which invites the question: if the link is so strong, why do people not seek to improve their financial literacy (Meier & Sprenger, 2013)? Of course, there are a number of factors, not least that of local context and culture, but, at an individual level, lower financial literacy often translates into financial decision-making **inertia** (Gallery, et al., 2011). This financial literacy decision-making trap can develop into a self-reinforcing feedback loop.

In this context, the appeal of financial literacy programs and financial counselling becomes quite clear. Financial counselling is an intervention aimed at overcoming this inertia and improving financial decision-making. Yet the results here are also mixed. One of the variables that has been isolated and has been shown to contribute to successful interventions is **patience**. The ability to not become frustrated and to take the time and advice that comes with financial counselling is key. And it is a skill that is linked to *prior* knowledge. The more knowledge somebody has, the more patient they will be when committing to improving their financial literacy (Meier & Sprenger, 2013).

Further, there are wholesale questions about the overall effectiveness and efficacy of financial literacy education (Brimble & Blue, 2013; Willis, 2011). An extensive World Bank literature review of financial education has determined that at best the impact is modest (Miller, et al., 2014). However, it should be noted that financial intervention programs are still relatively new and are evolving to better meet expectations. The shift in language and approach to ‘financial wellbeing’ and then to ‘capability’ reflects this evolution.

Financial Wellbeing

If financial literacy represents the knowledge and skills necessary to navigate an increasingly financialised world, financial wellbeing represents the desired outcome. Not so much a final end point, as the episodic nature and changing nature of wellbeing over an individual’s life course is well noted (Muir, et al., 2017), but as an outcome that requires ongoing attentiveness.

As a term, financial wellbeing has gained in popularity. The OECD (2015) considers it an integral outcome for any financial education program and purports this ‘new’ approach empowers people at an individual level. In 2005, the OECD produced their *Recommendations on Principles and Good Practice for Financial Education and Awareness*, principle one defines financial education as:

“Financial wellbeing is when a person is able to meet expenses and has some money left over, is in control of their finances and feels financially secure, now and in the future.”

Financial Literacy Australia (Muir, K., et al., 2017).

... the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and

confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their **financial well-being**. (OECD, 2005)

This definition is reiterated in the OECD's 2015 *National Strategies for Financial Education* policy handbook. And the country that is most lauded in that publication is Australia, primarily for ASIC's NFLS, which incorporates the OECD definition.

Following from this, Financial Literacy Australia (Muir, et al., 2017) has produced a tidier definition that they break into three dimensions, with each dimension having a number of sub-dimensions (e.g. having a savings buffer; setting financial goals):

Dimension 1: Meeting expenses and some money left over.

Dimension 2: Being in control.

Dimension 3: Feeling financially secure.

While the three dimensions are interrelated and reflect the dynamic nature of financial hardship there needs to be a deeper engagement with wider societal factors. Not just as an input that produces or adds pressure – as is often captured in models – but as a factor that shapes the very conception of what people think is appropriate and possible within their own lifeworld.

“Financial capability is the internal capacity to act in one’s best financial interest, given socioeconomic and environmental conditions. It encompasses the knowledge (literacy), attitudes, skills, and behavior of consumers with respect to understanding, selecting and using financial services, and the ability to access financial services that fit their needs.”

World Bank (2013).

Financial Capability

Financial capability has become an important policy objective for governments around the world (World Bank, 2013). It has, in many respects, subsumed the focus on financial literacy education.

While financial literacy is concerned with knowledge and skills, financial capability brings behaviours and broader structural factors into focus (Russell, et al., 2016). The World Bank (2013) definition explicitly mentions environmental and socioeconomic considerations – a significant point of difference and representative of emerging policy directions in a post-GFC world.

This shift has registered in the Australian context, with ASIC (2017) proposing to replace ‘financial literacy’ with ‘financial capability’ as part of their consultation for the 2018-2020 National Financial Literacy Strategy. Elsewhere, Financial Literacy Australia has broken financial capability into three main areas: financial knowledge; financial attitudes and motivation; and financial behaviours (Muir, et al., 2017, pp. 23-24). These are important developments, but the focus on structural factors needs to be strengthened and there needs to be a more explicit engagement with the last four words of the World Bank definition: “that fit their needs”. This speaks to an individual’s local context and is an important component of wider debates that surround financial wellbeing and capabilities.

Wellbeing, Capabilities and Social Capital

In order to develop a more nuanced appreciation of what constitutes financial wellbeing and capability, the fixation on literacy as an end in and of itself needs to shift. Basically, current research indicates that “skills are of secondary importance to behaviour” (Russell, et al., 2016), and behaviour is, in many respects, governed by a person’s social and cultural environment. Further, if there is an overreliance on advocating for financial products (e.g. no interest loans, insurances) as a chief mechanism for improved financial inclusion, this may simply result in deepening financialisation and prioritising market orientated solutions for the financially vulnerable. This is a problem if it occurs at the expense of actual human improvement (Buckland, 2018).

Capabilities Approach:
“...expand people’s freedom to choose the kind of lives they want to lead, do what they want to do and be the person they want to be.”

Amartya Sen
Nobel Prize winning economist

Wellbeing needs to be about capabilities within the local context (Russell, et al., 2016). This is to draw directly on Amartya Sen’s multidimensional capability approach (see Richardson & Schokkaert, 2017; Godinho, 2014; Voola, 2013). For Sen, it is about expanding “people’s freedom to choose the kind of lives they want to lead, do what they want to do and be the person they want to be” (Sen in Tremblay, 2017, p. 3).

Compressing it into a sentence: wellbeing needs to be measured in reference to what people are free to do or be within the context of what they value and how it contributes to their overall quality of life. Sen refers to these ‘doings’ and ‘beings’ as **functionings**. To have the freedom and the opportunity to pursue them (i.e. agency)

is dependent on an individual's set of **capabilities**. So, to stretch the concept a little further: it is not just about the resource or commodity (e.g. a bike), nor is it just about what a person values doing or being (e.g. riding a bike), nor is it just determined by the opportunities or freedoms available to them (e.g. knowing how to ride, health status, paths to ride on), but it needs to occur within the context of their community and lifeworld (e.g. knowing what a bike is, valuing bikes). Finally, this needs to be measured in respect to quality of life and/or utility (e.g. level of happiness from riding a bike). By identifying valued capabilities there is an opportunity to break from purely rational and economic measurement and meaningfully shift to the measurement of social outcomes (Richardson & Schokkaert, 2017; Godinho, 2014; Voola, 2013; Clark, 2005). Just measuring how many bikes there are in a community isn't nearly good enough.

Standardised financial wellbeing and capability programs and policy responses cannot take into account what the important factors ('functionings') are in particular communities. In the context of this report, for many Darwin-based clients there is a clear fit with DSS FWC approaches; however, in remote Aboriginal communities, correlating the program objectives with localised concepts of wellbeing that reflect cultural expectations is considerably more difficult.

Within this context finding an appropriate measure is the point of difficulty. Measuring for the sake of measuring – without due consideration of the social, cultural and economic setting – potentially commits the mistake of simply measuring the number of 'bikes'. A wellbeing index seeks to overcome these difficulties by developing a composite of indicators to benchmark quality of life (Sonrexa & Moodie, 2013). There has been a rapid expansion of **subjective wellbeing measures** (SWBs) in recent years that aim to measure happiness or satisfaction without necessarily defining what happiness or satisfaction is (White, 2016). Within the Australian context it is the Personal Wellbeing Index (PWI) that is most widespread.

This thinking also needs to be matched to expectations that relate to **social capital**. Improving social capital is an oft-quoted outcome. In the NAB and Centre for Social Impact report into financial resilience, social capital is defined as "level of social connections; likelihood of getting financial support from social connections in times of crisis; and the need for and access to community and government support" (Marjolin, et al., 2017, p. 13).

This definition works reasonably well as elements can be adapted to meet what social capital might mean in a remote community, where a capability approach can be wrapped around. This is not necessarily the intent of the NAB report, as it is more

concerned with financial capabilities in a more straightforward (and limited) sense. However, by elevating the importance of family and community – the site of social reproduction – into the analysis of financial lifeworlds, there is an opportunity to develop a more sophisticated appreciation of how economic, cultural and symbolic worlds are transmitted across generations and through communities (see Bourdieu, 1998).

Microfinance – No Interest Loan Scheme

Microcredit or microfinance is a financial product that is best known in the development context of the Global South, with the Grameen Bank being the most notable example (Buckland, 2018). In this setting, it is utilised to address market and state failure in order to allow the poor to access capital markets to facilitate entrepreneurial activities (see McHugh, et al., 2017). There are some indications that microfinance contributes to improved social determinants (McHugh, et al., 2017), but there are also a number of detractors that suggest microfinance is less about reducing poverty and more about deepening financial markets (see Mader, 2012).

In the Australian context, microfinance largely refers to the Government sponsored No Interest Loan Scheme (NILS). Commencing in Victoria in 1981, Good Shepherd Microfinance has grown to become the preferred provider for NILS, partnering with NAB and DSS in 2012 (Good Shepherd, nd). From 2014 this provision was subsumed into the FWC grant funding, allowing the community sector and local governments to facilitate lending activities. NILS has developed into a collaborative exercise between government (through supporting the NGOs via the FWC program and budget commitments), the banking sector (for infrastructure and expertise) and the community sector (the coalface connections with clients) (Voola, 2013).

NILS permits loans of up to \$1500 for appropriate purchases like white goods that may not be easily affordable for low income earners. This is a process referred to as **income smoothing**, a method where financial products can mitigate risk and exposure when times are not so good. In a development setting this might provide a small leasehold farmer with an alternative income during low production or low yield periods (Morduch, 1995). NILS, however, is not about enterprise lending, it is about personal lending which is a form of **consumption smoothing** (McHugh, et al., 2017).

Unsurprisingly, there are critics who argue that encouraging the proliferation of microfinance products in developed welfare states moves the governing of welfare into private and community sector hands (Baringer, 2014). Further, in what is termed **financialisation**, this process prioritises a deeper and more pronounced engagement

with financial services, which belongs to a broader financial inclusion agenda that all too often favours market forces at the expense of appropriate welfare responses (Berry, 2015).

The question, then, is how does NILS align within an FWC framework – and can this process of lending facilitation by a community organisation be measured against improvements to quality of life? Indeed, it should be less about products for the sake of products – their use should also be about appropriateness for improving client wellbeing (see Russell, et al., 2016).

Emergency relief

Emergency relief – often just referred to by its acronym ER – is Commonwealth Government funded direct assistance to assist people in immediate financial crisis. Its provision most commonly comes in the form of “food, transport or similar voucher, part payment of outstanding accounts and material assistance such as household goods, food parcels and clothing” (Bray, et al., 2014, p. 247).

Homel and Ryan (2012) note that in recent times, the main drivers for emergency relief have been:

- Rising unemployment and underemployment;
- Cost of housing (mortgage stress and high rent);
- Rising cost of living pressures;
- Substantive increase in energy costs;
- Limited access to credit (especially post-GFC and mining boom);
- Prosperity from the mining boom not redistributed to disadvantaged households and communities.

Further, according to one report, a primary driver for Aboriginal clients was money for food to accommodate demand when family visited (Bray, et al., 2014).

For CatholicCare NT, emergency relief “assists people to address immediate basic needs in times of financial crisis, and a practical tool to assist in engaging clients into the FWC Program” (CCNT, 2018). Importantly and detailed further below, CatholicCare NT applies a case management approach to emergency relief provision.

This approach reflects an emerging (and under-researched) trend, where clients accessing emergency relief undergo assessment, referred where necessary and with follow-ups put in place to check in on clients’ wellbeing. This may also involve wrap-

around support, partnering with other agencies and linking in with financial counselling services (Homel & Ryan, 2012). CatholicCare NT is unique in that it has set up teams operating out of three hubs that integrate these approaches into a single model.

Indigenous Financial Exclusion in the Northern Territory

High levels of poverty and social exclusion in Northern Territory communities is well documented. Yet income poverty as a standalone measure fails to capture how significantly the experience of social exclusion for Indigenous Australians differs from mainstream Australians (poor or otherwise). Indeed, Aboriginal families in communities that might otherwise be considered high-income (for instance, due to mining royalty payments) continue to experience disadvantage at the same or similar levels as low-income families (Hunter, 2004b).

The legacy of white settlement has produced and reinforced systemic disadvantage across generations. Innumerable policy responses aimed at reducing high levels of poverty and other endemic social issues (real or perceived) have, at best, had limited impact or, at worst, contributed to inflicting serious trauma that carries over generations.



Figure 2: Commonwealth Government access point, Urapunga (just outside Ngukurr), Northern Territory (Photo credit: Louth, 2017 ©).

The word *generation* is important. Intergenerational trauma needs to be understood as a factor that continues to shape the lives of Aboriginal and Torres Strait Islander peoples. This is not to focus on a deficit model of Aboriginal communities, nor to homogenise these communities. It is a necessary acknowledgement of how poverty, cultural breakdown, and cycles of violence are the manifestation of the continuing impact of colonial dispossession (Adams, et al., 2017).

Consider an historical vignette of a community visited in the course of conducting research for this report. Ngukurr is in southeast Arnhem Land in the heart of the Gulf country. Commencing in 1881 and administered by the colonial government in Adelaide, the Gulf district – an area the size of Victoria – was leased to 14 landholders and was declared fully stocked by 1885. This was a land grab of epic proportions. In the period up to 1910, **one-sixth of the Aboriginal population was murdered** (Roberts, 2009).

Multiple systemic barriers have emerged for Aboriginal people from this historical context. These barriers have translated into cultural dislocation, health issues, lower life expectancy, lower levels of education, through to higher levels of violence and incarceration (see Adams, et al., 2017). Add geographical exclusion, in the case of remote Aboriginal communities (McDonnell 2003), then the financial wellbeing agenda needs to be responsive to historical circumstances, cultural norms and current social and economic conditions.

Indigenous financial literacy, or the political economy of Indigenous financial exclusion

From the limited empirical studies that have been undertaken, it is clear that Indigenous financial literacy is at low levels (Gallery, et al., 2011; ANZ, 2004; Brimble & Blue, 2013). However, definitions of financial literacy that focus on atomised individuals making poor financial decisions are at odds with culture and kinship expectations in many Aboriginal communities. There are certainly many on community who do seek to save or preserve money for specific family related purposes – but this does not diminish how money is viewed as a resource that is embodied in cultural practices of sharing and exchange (Wagland & Taylor, 2015).

For many Aboriginal people, kin and community define their identity with obligation central to that sense of identity (Demosthenous, et al., 2006). In Ngukurr, previous studies have noted that “bonds of kinship” are tied to this sense of obligation around sharing and pooling resources (Senior, et al. in Demosthenous, et al., 2006). In this

sense, a moral economy of reciprocity exists (Brimble & Blue, 2013), with social and cultural values underpinning financial activities (Demosthenous, et al., 2006).

Accepting that the circulation of resources is tied to cultural practices and identity is an important first step that is not reflected in mainstream (and individualised) financial literacy education. Further, in respect to financial wellbeing, being poor is not necessarily measured just in financial terms, but also in reference to “an absence of family networks and/or a lack of food or shelter” (Brimble & Blue, 2013, p. 209). Indigenous respondents to the ABS (2016) 2014-15 social survey illustrated this point with more than half reporting a high level of life satisfaction, 74% identifying as having a connection to their community and over 90% “felt they could get support outside the home in a time of crisis”. Social capital, in this scenario, is less a reductive economic notion of directly applied or inherited financial knowledge, but the augmentation or maximisation of some form of gain in quite a broad sense (see Bourdieu, 1991).

The difficulty is how to bridge to the mainstream economic ideas and financial services that control many of the material factors that impact the everyday lives of Aboriginal people and their communities. The First Nations Foundation, in its *Enhancing Financial Capability Program* report, called for:

... the need for a cultural balance between the mainstream focus on individual asset building and intergenerational wealth, and an individual’s cultural, family and community obligations (Saunders & Piper, 2011, p. 11).

A chief issue with financial literacy education is that it presents at value-neutral. It is not about gender, race or class, it is about individual choice. Of course, this is simply untrue and contributes to side-lining already marginalised groups (Brimble & Blue, 2013). Again, this is case in point of how the financial sector fails to appreciate that many Indigenous Australians conceptualise financial services and facilities quite differently (McDonnell & Westbury, 2001).

Superannuation is an example where both knowledge of an ‘imposed’ mainstream financial practice is poor but is equally met with suspicion and cynicism. This is informed by multiple experiences of superannuation not being paid into funds by employers or through the erosion of superannuation balances because of administrative fees. In short, as a system it is not viewed as fit for purpose (Gerrans, et al., 2009).

A compounding issue is Aboriginal and Torres Strait Islander life expectancy. While there has been some progress in recent years, life expectancy is lowest in the Northern Territory with average life expectancy at 63.6 for Aboriginal men and 68.4 years for Aboriginal women (for the rest of Australia, it is 80 for men and 84.5 for women) (Georges, et al., 2017; Gerrans, et al., 2009; AIHW, 2017). With a universal preservation age of 60, it is counterintuitive for many Northern Territory Indigenous community members to focus on skilling themselves to better manage their superannuation into retirement.

In effect, there are two quite separate economies at play here. However, Indigenous economic knowledge and cultural systems of economic exchange and resource distribution are not appropriately recognised. Understanding the gap between these economies is crucial. Understanding that attempting to transmit and enforce abstract mainstream economic ideas will only reinforce this gap unless there is a genuine attempt to bring Indigenist perspectives to program development and outcomes.

One important step is to note that while there may be a gap in **functional literacy**, there is space and opportunity to explore **community** and **cultural literacy** (Vass, et al., 2011). Adapting work related to health literacy (Zarcadoolas, et al. in Vass, et al., 2011), the following two definitions offer a starting point:

Community literacy: “knowledge about sources of information, and about agendas and how to interpret them, that enables citizens to engage in dialogue and decision making.”

Cultural literacy: “recognizing and using collective beliefs, customs, world-views and social identity relationships to interpret and act on (as well as produce) [financial wellbeing and capability] information” (p. 36).

Social capital is bound in identity and knowledge; it is bound in community networks that build trust and meaning (Falk, 2001). If an individualised functional literacy is viewed as the core mechanism within which to develop financial literacy, then the development of financial wellbeing and capability will encounter points of difficulty and disengagement that could otherwise be overcome. Developing community literacy and embracing cultural literacy need to be elevated as points of focus that tie into Indigenous economies of reciprocity.

3. The Financial Wellbeing and Capability Program

Federal Government Commitment

In 2016, approximately 2.4 million adult Australians “experienced severe or high financial stress” (Marjolin, et al., 2017, p. 15). More recently it has been reported that income-to-debt ratios in Australian households are at a record high of 190% (Heath, 2017). It is this endemic hardship that cuts across Australian communities that has informed the Federal Government initiative to improve financial inclusion through the implementation of FWC programs nationwide.

One of the significant transition points was the renaming of DSS funded Money Management services to ‘financial capability’. This change in name was accompanied by a significant four-year funding commitment of \$579.38 million (DSS, 2014), which was revised down to \$394.1 million over four years from 1 July 2015 (DSS, 2016).

DSS (2016) guidelines state that the program “aims to provide a foundation for integrated, community led program delivery that understands and meets local needs and promotes innovation and collaboration”. Importantly, this reflects a flexibility to respond to local conditions through working with community organisations. In partnering with the community sector, DSS has the stated aim to improve community cohesiveness by working with “vulnerable individuals, families and communities to improve their financial capability, resilience and lifetime wellbeing” (p. 5). Figure 3 details the structure of the DSS activity.

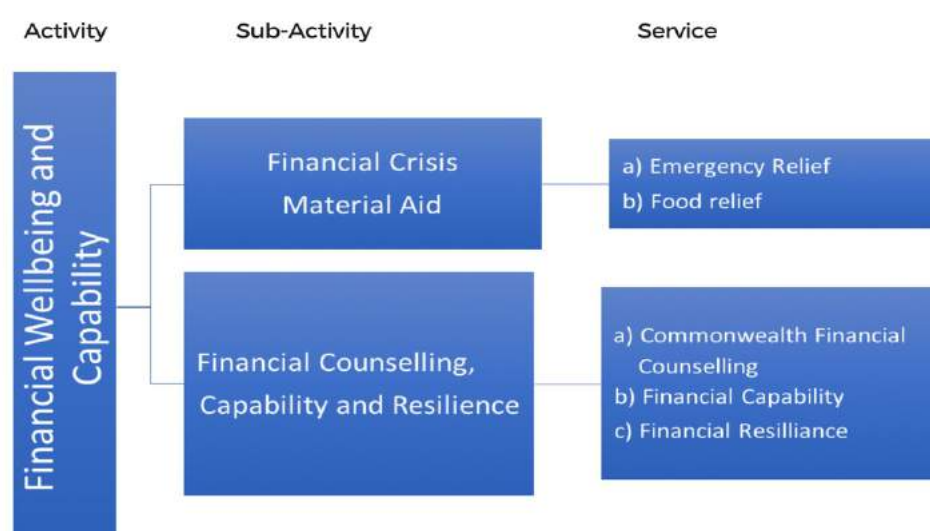


Figure 3: Financial Wellbeing and Capability Activity Diagram (DSS, 2016)

In 2017, the DSS released a discussion paper on the redesign of FWC aimed at “improved targeting of services, strengthening, integration, building a strong workforce, supporting the capability and employment outcomes of clients and measuring the outcomes of FWC services” (DSS, 2017, p.3).

The vast majority of the 82 submissions stressed that restricting eligibility would have unintended consequences. In particular, a number of community sector organisations, including CatholicCare NT advocated against eligibility restrictions because of the potential impact on people experiencing financial crisis, particularly in Indigenous communities (see CCNT, 2017; Matrix, 2017; Good Shepard, 2017) Matrix on Board (2017), a Northern Territory organisation who provide mentoring and training for Indigenous participants, noted the importance of not restricting eligibility for FWC services as it would have an adverse impact on remote Indigenous populations.

An evaluation of the FWC activity was undertaken for the DSS by the University of Queensland. Unfortunately, following the delivery of the final evaluation report, it is yet to be released by the Department.

CatholicCare FWC Program activity requirements, objectives and outcomes

In 2015, CatholicCare NT commenced delivering the FWC program. Their stated philosophy is that “service delivery is holistic, client centred and flexible, with particular emphasis on early intervention for individuals” (CCNT, 2015).

In their promotional material for clients CatholicCare NT makes it clear that the FWC program aims to help:

- address immediate needs in times of financial stress;
- [clients] ... make informed choices to address financial problems;
- with financial education and coaching to encourage behaviour change and improve financial resilience;
- ... link [clients] to other service providers such as job training.

This material’s emphasis on dealing with immediate financial stress and crisis support, before shifting to capabilities and behaviour change focusing on individual responsibility, reflects the mainstream approaches to financial literacy and wellbeing detailed above. Moreover, internal CatholicCare NT (2018) documents break this down into five core objectives:

- Objective 1:** FWC staff are skilled in financial literacy and case management principles.
- Objective 2:** Networks are established with other service providers and agencies for client support and referral.
- Objective 3:** Clients engage and sustain engagement in the program.
- Objective 4:** Community members have increased knowledge and skills in managing their finances.
- Objective 5:** Clients have increased connection to service providers, community and other social supports.

The objectives above can be mapped onto the DSS (2014) Streamlined Grant Agreement with CatholicCare NT, which articulate what must be delivered by financial counsellors and financial capability workers. It is worth noting the core requirements of the two roles:

Commonwealth Financial Counsellors:

- Undertake an in-depth assessment of a client's financial situation;
- Assist clients to resolve personal financial difficulties (in part or in full) and access other sources of support and assistance;
- Work with clients to increase their capability to make informed decisions on the best course of action for resolving personal financial difficulties;
- Help clients improve their ability to manage their financial affairs in the future; and
- Increase clients' economic and social participation in their communities; and
- Refer clients to other local sources of support and assistance as necessary.

Financial Capability workers:

- Provide priority access to clients participating in income management, where appropriate;
- Ensure clients have access to basic financial literacy, education and support;
- Deliver one-to-one budgeting support to individuals; and/or non-accredited financial literacy community education workshops to clients and local groups;
- Help clients to build skills to avoid and resolve financial difficulties and strengthen their capacity to manage their money; and
- Assist families at risk of homelessness to manage their finances and household expenses in order to prevent future accommodation crises.

An additional and vital component of the Financial Capability workers' role is to support "clients to change their behaviour and 'learn by doing'" (DSS, 2014). This last

point is something that CatholicCare NT has taken very seriously and has pursued through the establishment and deployment of their FWC teams.

However, there is a significant point of difference in the CatholicCare NT approach that is not reflected in promotional materials and DSS documentation which is their unique **immersive financial wellbeing** model.

Immersive Financial Wellbeing Case Management Approach

Operating out of the three hubs of Darwin, Katherine and Tennant Creek, each location has an FWC team comprising a team leader, a financial counsellor and financial capability workers. It is the team-based approach which is the significant point of difference. Operating collaboratively each FWC team conducts case management and outreach for communities across the Northern Territory.

The primary target groups are people who are:

- Participating in Income Management
- Indigenous Australians
- A person with a disability
- In receipt of Income Support, or have low or no income
- Students, people who are unemployed
- Experiencing financial stress, bankrupt or insolvent or at risk of either
- Impacted by a significant event affecting them financially
- Unable to access loans or saving products
- Making the transition to employment, and/or
- Individuals and families who are homeless or at risk of homelessness (CCNT, 2015).

The aim of this approach is to improve financial socialisation through supportive practice. This approach incorporates multipronged interventions that include emergency relief, financial counselling, advocacy, financial education and capability improvements as part of a whole of life and community relevant approach.

Figure 4 depicts the importance of financial counselling, financial education and capability services to actively intervene and improve lifeworld opportunities for clients. Within the process chart, FWC services are depicted as an early intervention to promote behaviour change and eventual financial wellbeing.

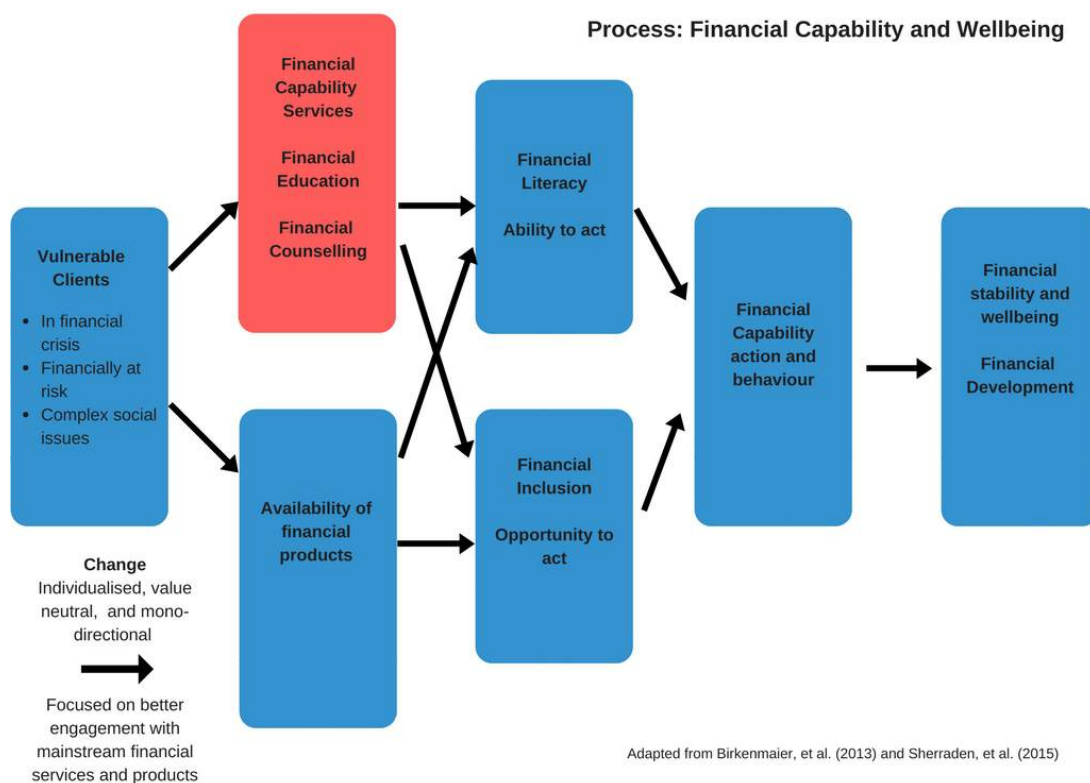


Figure 4: Linear progression to improved financial capability and wellbeing

This is the starting point for the CatholicCare NT approach. The FWC services are not just considered to be a suite of available tools, but a holistic, integrated and team-based approach.

However, the depiction of FWC services as a component within a linear progression to improved financial wellbeing does a disservice to the CatholicCare NT model. Noting the difficulties many clients have with the mainstream financial system, given the ever-increasing reliance on financial products and services (e.g. superannuation, small loans, bank accounts, insurances, internet and phone banking), coupled with financial literacy and inclusion issues, the CatholicCare NT model is an ongoing case management support program.

Moreover, the relationship between access to financial products and the development of financial inclusion, literacy and capability belongs to a financial knowledge and behaviour ecosystem that many clients have limited or no access to, or they are at a point in their financial lifecycle where navigating financial challenges has become overwhelming. The point, then, is to engage clients at intake and to

support them through a journey towards financial capability and positive behaviour change.

In this sense, improving product access and overcoming financial exclusion is not simply a step-by-step process, but an ongoing intervention aimed at managing an appropriate (re)integration of clients into the financial knowledge and behaviour ecosystem.

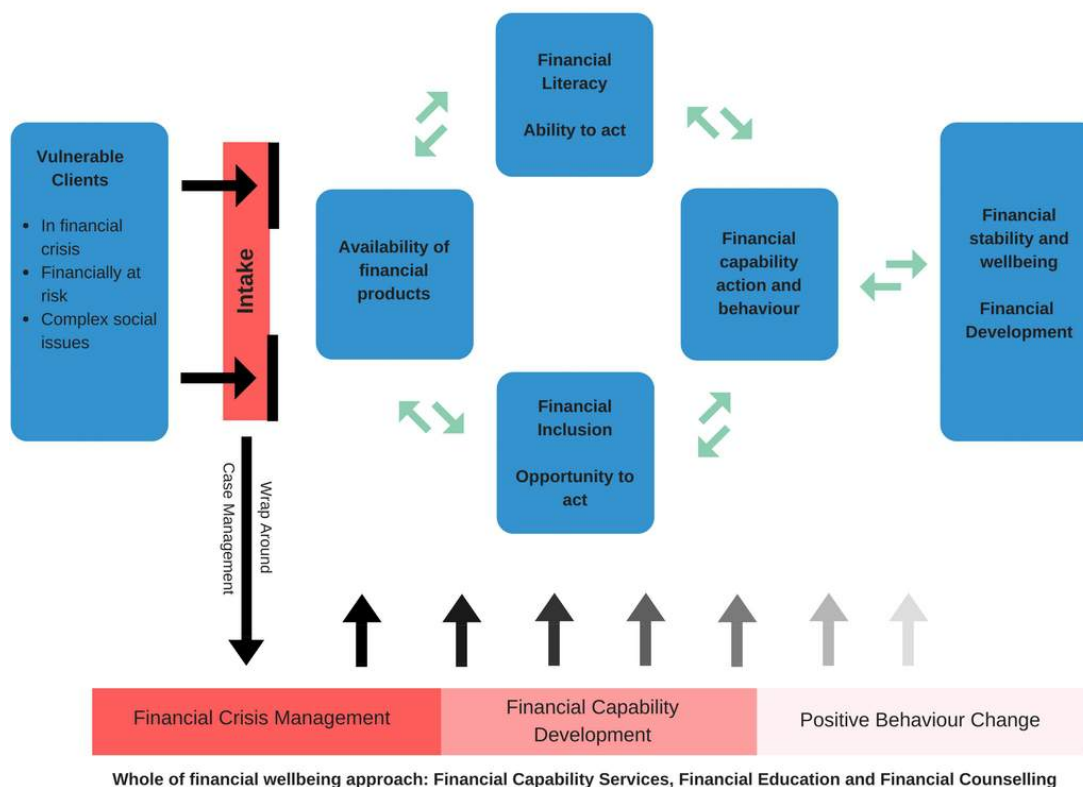


Figure 5: CatholicCare NT Immersive Financial Wellbeing Approach

Intake is where this process commences for CatholicCare NT clients. The departure from standard models is that assistance from the FWC team requires not only dealing with the immediate issue, but a compulsory requirement to examine the underlying causes of financial hardship. Figure 5 illustrates how vulnerable clients are triaged into a case management and a wrap-around system whilst dealing with any immediate financial crises. The next phase is to develop or restore confidence in a client's financial capability. The unique point is that financial counsellors and financial capability case managers work *together* to resolve issues and to plan with the client for future improvements and behavioural change. Where appropriate, CatholicCare NT also integrates this process with other programs, in particular the FWC teams work closely with their **Housing Support Program** to mitigate against any threat of homelessness.

The most significant point of difference for CatholicCare NT is the requirement of **emergency relief** recipients to be referred to the FWC team. This means that those at the most vulnerable end of the spectrum are more effectively integrated into intervention and financial improvement measures. FWC staff undertake ER assessments with referred clients and discuss with clients what ongoing assistance the team can provide (assistance with budgeting, debt management, and referrals to other services). A vital component of this model is that clients requiring ER assistance are encouraged to address the underlying symptoms of financial hardship.

Of course, as has been noted earlier, where patience and prior knowledge exists and when there is a high level of social capital, the shift (or recovery) from crisis management through to positive behaviour change will occur more quickly. In a remote community setting both patience and prior knowledge of a financial ecosystem does not always match with the everyday lived experience, which means that this is a decidedly more challenging environment for the FWC teams.

For the CatholicCare NT model this translates as team-based **outreach** that couples with an emerging focus on **community development and education**. Sending teams comprised of financial capability workers and counsellors out to remote communities is a point of difference to be celebrated. Having place-based FWC workers in the communities of Wadeye and Wurrumiyanga, who can draw on the strength of their team, is a commitment to the financial wellbeing of clients. Establishing the spine of hubs in Darwin, Katherine and Tennant Creek sustains an FWC architecture that prioritises consistent and ongoing support for the surrounding communities.

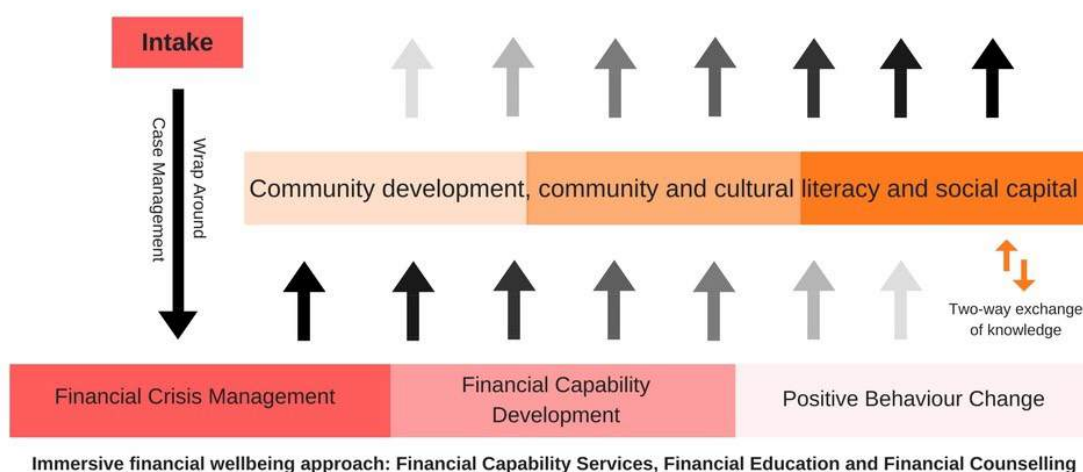


Figure 6: Cultural and Community Literacy Strengthening

Community development as a long-term outcome draws on the CatholicCare NT commitment to a strength-based, multi-level and context specific model. This is an area where the strengthening of cultural and community literacy leads to an emerging priority to ensure that FWC – as a project – is sustainable and appropriate. Figure 6 adds an extra dimension to an immersive financial wellbeing approach, where there is the additional aim to facilitate a strength-based approach to FWC in remote communities. Indeed, as community and cultural literacy that is relatable and applicable to FWC is strengthened, it is expected that the role of the FWC program will move from an emphasis on crisis intervention and assisting with performing basic financial tasks to an increased provision around capability development.

CatholicCare NT FWC Program Logic and Theory of Change

CatholicCare NT has produced the following program logic that articulates the short-, medium- and long-term outcomes. Again, it is clear how both the internal objectives and the DSS activity requirements have been incorporated into the log frame to ensure that all inputs and activities are initiated in order to work towards the stated outcomes.

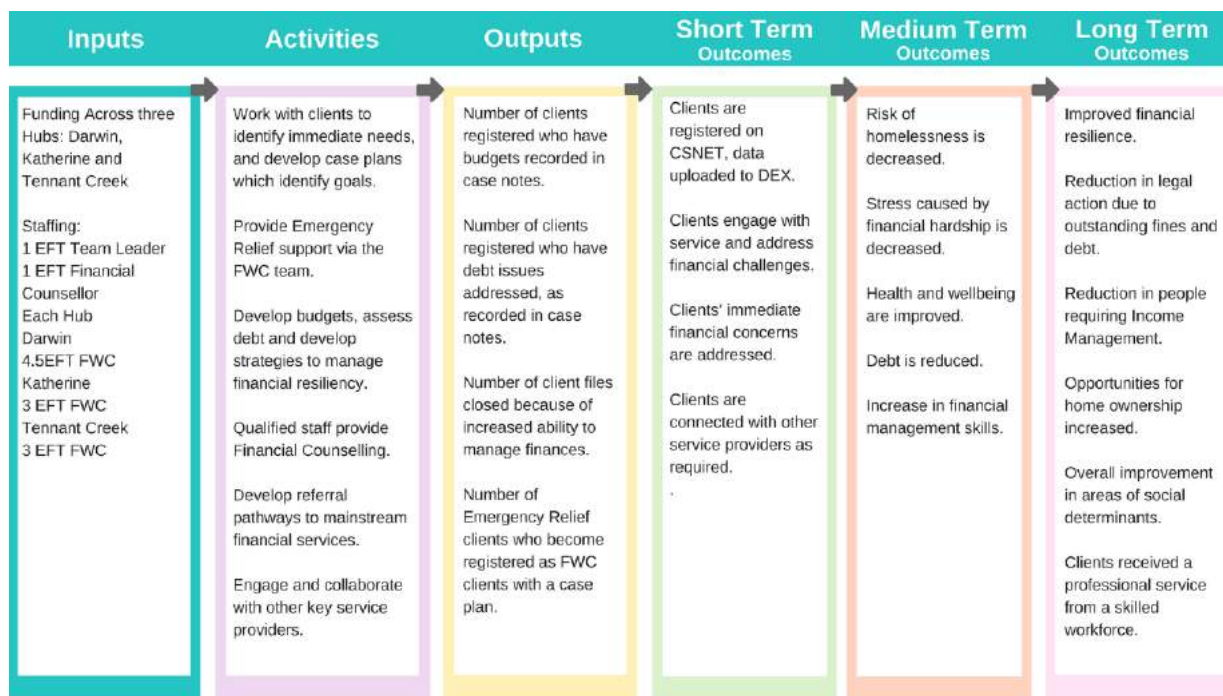


Table 7: CatholicCare NT FWC Program Logic (abridged)

CatholicCare NT has also taken the step of producing a Theory of Change to capture the complex causal links that underpin FWC work. This is a distinctly non-linear approach that aims to develop a more sophisticated understanding of “pathways of change” and a deeper appreciation of feedback driven cause–effect relations (Prinsen & Nijhof, 2015). Importantly, this approach incorporates underlying assumptions, allowing for debate and decision-making that is informed by an acknowledgment of inherent biases and entrenched systemic issues that shape the nature of causal relations.

Having both a program logic and a theory of change provides overarching scaffolding for the program. The program logic clearly articulates what is required to achieve the outcomes. For instance, the emergency relief component mentioned above is clearly articulated as an output: this then tracks across short-, medium- and long-term outcomes.

The Theory of Change (Figure 7) focuses on **impact**. It identifies the important nodes and processes within a complex adaptive system. Put simply, it expresses what, where and how change needs to occur to produce meaningful and sustained impact. Importantly, there is an acknowledgment that the model reflects the openness and nonlinearity of the processes tied to achieving the outcomes. In effect, the Theory of Change document reflects a systems understanding of change and continuity.

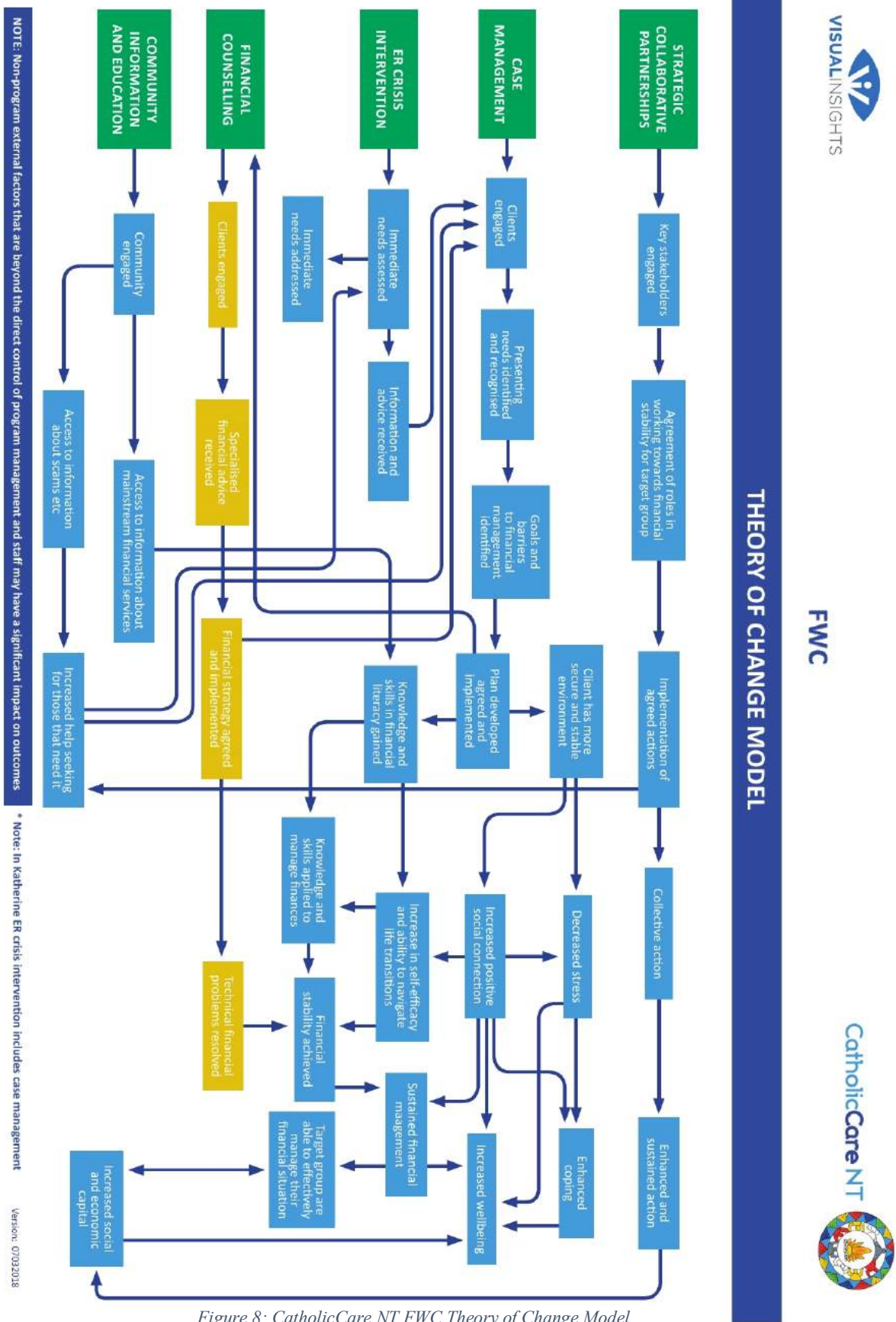


Figure 8: CatholicCare NT FWC Theory of Change Model

4. Research Design

Co-Design

Adhering to the principles of co-design is an integral element of all ACCSR projects. Central to this ethos is the inclusion of voices within community sector organisations – in this case CatholicCare NT – and their client base. As a first principle, ACCSR does not work from assumed knowledge that has simply been drawn from the literature or limited contact with communities. In short, the absence of co-design risks ignoring the social complexity within the researched communities (DiSalvo, et al., 2013). Importantly, co-design is a transformative approach to “knowledge creation” that seeks to move beyond academic gatekeeper-models. Indeed, for ACCSR it is vital that the research and analysis is not just “*about* practice”, but that is done “*with* practitioners” in order to produce clear and actionable results (Huang, 2010 pp. 93-94).

In honouring this commitment to co-design, a project team was established to oversee the project. The team comprised of two ACCSR researchers and six CatholicCare NT employees. The CatholicCare NT employees consisted of senior and regional managers, team leaders and frontline workers; the workers were drawn from CatholicCare NT workplaces in Darwin, Katherine, Tennant Creek and Wadeye to ensure a diversity of place-based knowledge. Two of the workers identified as Aboriginal.

The team met approximately once a month via teleconference to discuss research design, progress and direction of the research. The principal researcher (Louth) ensured that he was physically present for a number of the meetings in the Northern Territory (Darwin and Tennant Creek). Working collaboratively the project team had oversight of the project proposal, research design, the identification of key themes and topics, through to reviewing the overall report recommendations.

An initial collaborative exercise was the development of the central research question:

To what extent does the Financial Wellbeing and Capability Program contribute to improved financial literacy and overall wellbeing for targeted clients in Northern Territory communities?

The research question speaks to a breadth of issues that pertain to the rollout and everyday practice of the FWC program in the Northern Territory. The development of the question informed and framed the project aims and the selection of

appropriate methods. Again, in co-ordination with the project team, the following four aims were agreed upon:

1. to explore the overall effectiveness and impact of the CatholicCare NT FWC program model through a qualitative investigation of service provider employees, clients and relevant community members;
2. to investigate and identify any gaps in service delivery and policy design of the CatholicCare NT model;
3. to develop findings to inform service development and design; and,
4. to contribute knowledge to policy improvement and advocacy.

In establishing the parameters of the research, it was explicitly noted that the researchers would be mindful to not reproduce, replicate, or contribute to epistemic violence (i.e. further marginalising particular groups via method or language) during the conduct of the research (see Marker, 2003). This condition relates to culturally sensitive and appropriate practice that incorporate principles of co-design, participatory involvement and ethical behaviours.

Research Methods

A multi-method qualitative approach was developed to explore the contextual, explanatory, evaluative and generative function of the research (Ritchie, 2003). In doing this the researchers were able to develop a complex and holistic view of the social and organisational issues surrounding financial wellbeing in the targeted groups. The following methods were agreed upon:

- **Document analysis.**
An analysis of all CatholicCare NT FWC policy and program documentation. This included DEX data submitted to DSS.
- **Semi-structured interviews.**
Interviews with frontline staff who deliver or directly manage the FWC program.
- **Community Based Participatory Research (CBPR) informed focus groups**
Where possible or appropriate small community conversations were conducted with community members and elders in Aboriginal communities.
- **Interviews ('research topic yarning'/storytelling)**
These are a type of semi-structured interviews that are blended with narrative-based and indigenist perspectives. These were conducted with predominantly Aboriginal CatholicCare NT clients who had accessed or were accessing FWC services.

By blending these methods, the researchers were in a position to triangulate the data. This was accomplished by utilising both *within-method* and *between-method* triangulation. In respect to the former, this meant asking quite technical, specific and usually closed questions (e.g. “can you tell me what interest on a loan is”, or “on a scale of one to five do you feel listened to?”) followed by more general and open questions that encouraged a narrative or storytelling approach (e.g. “could you tell me more about your experience...”, or “what do you think community knowledge is around...”). This *within-method* approach blended semi-structured interview techniques with narrative-based styles for a richer appreciation of participants lived experience. *Between-method* triangulation in a qualitative research setting is largely implicit and allowed the researchers to build a more nuanced understanding of the emerging research themes. Basically, the researchers were better positioned to transcend the boundaries of individual research methods and to develop a more sophisticated and deeper awareness of the range of factors that related to the research issue (Flick, 2004).

Decolonising the Research

With the exception of the respondents from the Darwin office, the overwhelming majority of clients and community research participants were Aboriginal. In addition, a significant percentage of the staff who were interviewed also identified as Aboriginal or Torres Strait Islander. Given the research environment, it was imperative that the methods reflect a sensitivity to how mainstream Western research practices – even when researchers are mindful of the communities that they are working in – can contribute to “colonial and post-colonial intrusions” (Botha 2011, p. 315). The very act of research can exacerbate or contribute to the underlying conditions that sustain ongoing inequality and social exclusion.

Put simply, this means that irrespective of the best intentions of the researchers, Aboriginal participants may not feel listened to, despite being asked questions; they may not feel respected, despite adherence to ethics approved research practices; they may feel that their place or space is not recognised, despite the researcher coming into their community with permission; or they may feel that their ongoing spiritual connections are not appreciated, despite the researcher formally acknowledging their ongoing connection to country.

This dissonance is indicative of the schism between Western research practice and Indigenous knowledges. The academy and, by extension, the non-Indigenous researcher cannot sidestep the fact that colonisation and the continuing trauma is a

living and ongoing process. There is an unresolved tension whereby a research system that is the product of Western colonialism is imposed in order to find solutions to complex social issues that are the very product of colonialism. Indeed, it has been claimed “that the word itself, “research”, is probably one of the dirtiest words in the indigenous world’s vocabulary” (Smith in Land, 2015, p. 26).

This gap between Western research practices and Indigenous knowledge systems cannot be simply papered over. There are emerging practices that allow for a more meaningful dialogue between these worlds. This report employs a range of such practices, but the authors acknowledge that the decolonising efforts require further attention. Indeed, this is an area that requires constant vigilance by the non-Indigenous researchers to not contribute to “re-colonizing” the participants (see Land, 2015).

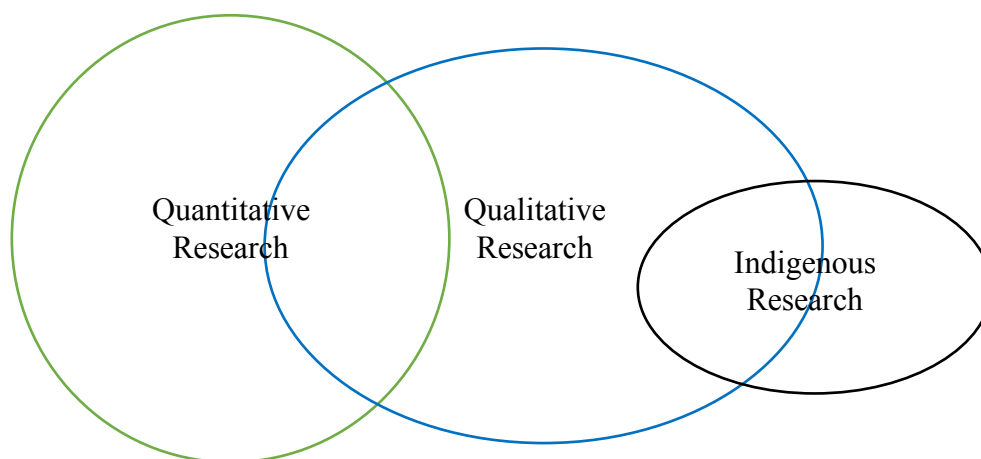


Figure 9: Mixing methods to generate indigenous research methodologies. Adapted from Botha (2011).

The project is steeped in qualitative methods as they more closely align with how Indigenous knowledges tie into research practices. Having said this, qualitative methods in and of themselves remain Western research practices (Botha, 2011) and emphasis has to be centred in the space where this divide can be bridged. This research project sought to navigate an Indigenist research perspective that works alongside Western practices (see Martin & Mirraboopa, 2003). Underscoring this process has been the adherence to the Indigenist research principles outlined in Figure 10.

Indigenist Research Principles

- Recognition of our worldviews, our knowledges and our realities as distinctive and vital to our existence and survival;
- Honouring our social mores as essential processes through which we live, learn and situate ourselves as Aboriginal people in our own lands and when in the lands of other Aboriginal people;
- Emphasis of social, historical and political contexts which shape our experiences, lives, positions and futures;
- Privileging the voices, experiences and lives of Aboriginal people and Aboriginal lands

Source: Martin, K. & Mirraboopa, B. (2003). Ways of knowing, being and doing: a theoretical framework and methods for indigenous and indigenist re-search. *Journal of Australian Studies*, 27:76, p. 205.

Table 10: Indigenist research principles

To reiterate: as non-Indigenous researchers it was essential that we deployed methods that spoke to decolonising the work (see Kendall et al, 2011, Walker et al., 2013), and that these efforts were iterative and reflexive during the production of this report.

Sampling

This study undertook comprehensive and detailed purposeful sampling. As a method, purposeful sampling maximises the validity and the efficiency of qualitative research practices. Combined with appropriate saturation this is a non-probability method that identifies key participants relevant to the phenomenon that is being studied (Palinkas, et al., 2015). The study sample sources comprised three identified groups:

- CatholicCare NT staff;
- adult community members who are, or who are connected through community, to recipients of CatholicCare NT FWC services;
- adult CatholicCare NT clients who have accessed CatholicCare NT FWC services.

Snowball sampling within the community and client groups was also employed to assist with further identification of appropriate participants.

Recruitment Strategy

All participant responses have been de-identified and participant involvement, outside of community conversations, is confidential. Prior to the commencement of interviews, the researchers mitigated potential coercion to participate by reinforcing the voluntary nature of participation and reminded participants that they could refrain from answering specific questions and that they were free to withdraw from the study at any time. Recruitment for each of the methods was conducted as follows:

Staff Interviews

CatholicCare NT staff members who have worked closely with the FWC program received an email inviting them to participate in a semi-structured interview. The email included an information sheet and instructions on how to register their interest. A snowballing effect also occurred during the fieldwork phase with additional staff registering their interest in person.

There was an overwhelmingly positive response by CatholicCare NT staff to participate with 24 semi-structured interviews taking place (Figure 11). This represented more than 90% of CatholicCare NT's FWC workforce. In addition, a number of former FWC employees who had moved to different CatholicCare NT roles and a small number of staff who work closely with the FWC team (e.g. housing support program workers, regional managers) were also interviewed. The demographic spread of participants was reflective of the organisation as a whole, with women in the majority (over 70%) and Indigenous workers making up a third of the interviewees (Figure 10).

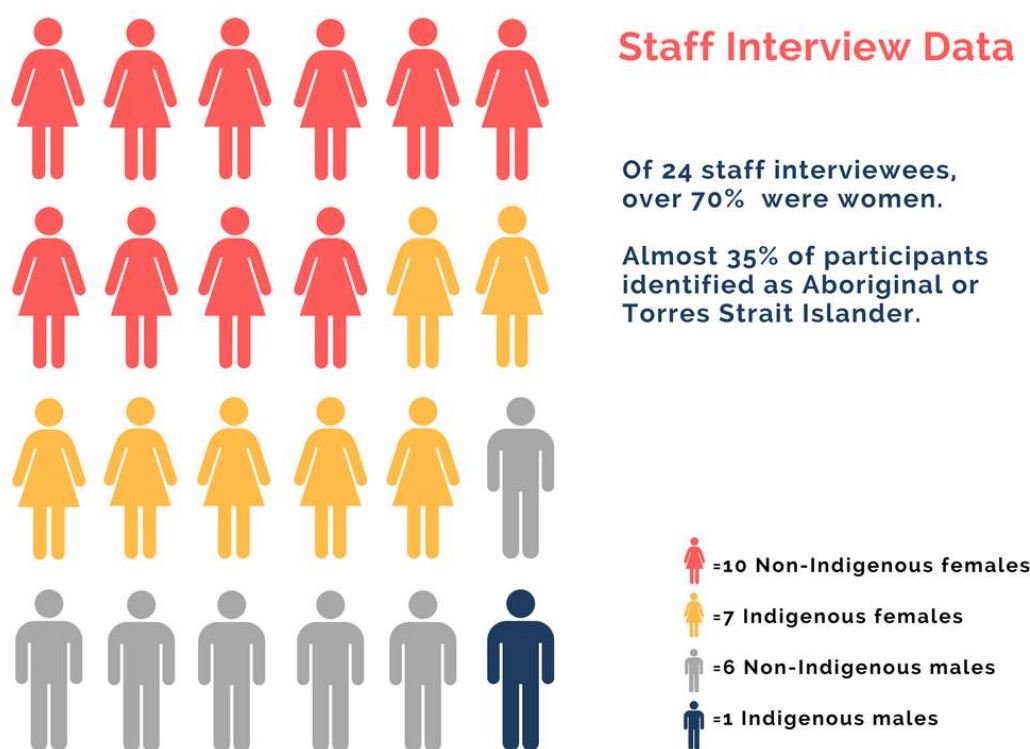


Figure 11: Staff interviewees by gender and Indigenous/non-Indigenous

Community Focus Groups

Communities where FWC staff operate were invited to participate in community focus groups through the distribution of a flyer. In addition, an information pack that included an information sheet explaining the project in plain language, a consent form and researcher contact details was made available through frontline CatholicCare NT employees (including Indigenous employees, as per best practice, see: AIATSIS, 2012; Guillemin et al., 2016; Fitzpatrick et al., 2017). These community conversations were designed to allow communities and Elders to put forward their views and, if desired, have input into the co-design of the research project. This adheres to the six principles outlined by NHMRC (2003) of respect, equality, reciprocity, survival, protection and responsibility.

There was limited reach for this particular method and recruitment proved difficult. However, a number of community conversations did take place in Timber Creek, Wadeye and the Tiwi Islands. In addition, a number of impromptu conversations were held with Elders and traditional owners in Katherine and Lajamanu. Indeed, a traditional owner from Beswick (interviewed in Katherine) made the comment when discussing the research project that “We should work together. Traditional owners, the community and [CCNT and ACCSR] workers” and invited the researcher to visit his community with him. In Timber Creek and Wadeye the researcher was able to meet with and discuss the nature of the research with traditional owners and to hear firsthand about their country and the appropriateness of asking their communities questions about ‘money business’. In Warrumiyanga (Tiwi Islands) the researcher had the opportunity to have a discussion with a traditional owner and to speak about the research with an established men’s group on the island. In all cases there was broad support and, in particular, an enthusiasm for discussing the need for financial education options.

“We should work together. Traditional owners, the community and workers”

Traditional Owner, Beswick

While this method would have benefited from a more expansive deployment it still rates as a partial success given the outcomes that were achieved. As a form of collaborative research, topic yarning (Bessarab & Ng’andu, 2010) contributed to a number of rich discussions that informed and further refined the client interview questions, while also contributing to the snowballing recruitment of additional interview participants. Further, these community discussions allowed for consensual and collective decision-making to occur within and as a part of the research process (Russell et al., 2005).

Client Interviews

As per above, a flyer was circulated and posted in prominent locations – including at CatholicCare NT hubs, with interested participants provided with information about the study by frontline CatholicCare NT staff.

It was anticipated that this formal and Western method of recruitment would have limited success. Making use of networks and utilising snowball sampling was an important part of the recruitment process. This proved enormously successful with 38 semi-structured interviews taking place with Aboriginal and Torres Strait islanders across 14 different Northern Territory communities.



Figure 12: Client interviewees by gender and Indigenous/non-Indigenous

In committing to an Indigenist approach to the research, the interview technique focussed on providing participants the “opportunity to voice their experiences using their own preferred method” (Kendall et al., 2011, p. 1723). This encouraged a more naturalistic storytelling approach that better aligned with cultural protocols (Fitzpatrick et al., 2016). While it is rooted in the semi-structured interview approach, this “conversational format ... is relaxed and reflexive” and allows participants to answer via a story format that embraces the aforementioned culturally appropriate methodology (Fitzpatrick et al., 2017, p. 4). Further, this Indigenist approach is bedded in a “relational ethics” that allowed for variation and for not all questions to be prescribed ahead of time (Kendall et al., 2011). In sum, this provided the basis for respectful and inclusive questioning in accordance with the principles outlined by both the Lowitja Institute and NHMRC guidelines.

For participants who identified as non-indigenous a standardised semi-structured interview format based on the research topics was adhered to. Six non-Indigenous clients were interviewed in total. All five participants from Darwin were non-

Indigenous, with only one non-Indigenous client coming from the other 13 communities.

Location

Fifteen communities were visited in total, with interviews taking place in 14. Marlinja (Newcastle Waters), just north of Elliot was the only community visited where no interviews took place. The principle researcher visited communities with CatholicCare NT FWC teams and travelled over 6000 kilometres over the duration of the fieldwork stages.

Staff Interviews	Client interviews
Darwin	Amanbidji
Katherine	Bulla Camp
Tennant Creek	Darwin
Wadeye	Elliot
Warrumiyanga	Kalkarindji
	Katherine
	Lajamanu
	Minyerri
	Ngukurr
	Tennant Creek
	Timber Creek
	Urapunga
	Wadeye
	Warrumiyanga

Table 13: Staff and client interview locations

Interviews with staff took place in a private room at their respective CatholicCare NT offices across five locations. In adhering to Indigenist research practices, community conversations took place wherever the group felt most comfortable. This allowed for negotiation and participation as part of a respectful dialogue with participants and the community (Kendall et al., 2011).

Similarly, the location of interviews with CatholicCare NT clients was negotiated with each of the participants (see Fitzpatrick et al., 2017). While a community centre or CatholicCare NT workspace was suggested to each of the participants, it was of the

utmost importance that participants felt that interviews would occur in a place where they felt comfortable.



Figure 14: Northern Territory communities where the FWC research was undertaken (source: Google Maps).

Community engagement and support

All interviews and group conversations were conducted in English, following respectful, culturally appropriate and ongoing consultation with the communities in question. A number of well-known and respected CatholicCare NT workers – both Indigenous and non-Indigenous – assisted with introductions and community conversations prior to any research being undertaken. As noted, the methodological approach was tied to community co-design (inclusive of permissions, where appropriate) and adhered to decolonising principles (whilst acknowledging that the issue here is fraught and requires ongoing reflective practice).

Respected female Aboriginal workers with links to many of the communities assisted the principal researcher to ensure that community members and clients felt that it was appropriate and acceptable to take part in the research. Advice from these workers was a continuing and iterative process and reflected a naturalistic approach and relational ethics (see Kendall et al., 2011) that adhered to cultural protocols.

At all times, the issue of coercion was reflected upon with participants and potential participants made aware at multiple points of their rights to not take part in, or to withdraw from the research at any time.

Topic guides

The topic guides reflect the aims of the overall project and were drawn from the literature review, conversations with key informants both within the CatholicCare NT and the broader community and through consultation with the project team. The following topics framed the interview questions and were mapped to themes that were identified during the data analysis of interviews and community conversations:

- Financial literacy and economic knowledge (with an emphasis on differences between city and remote communities);
- Measuring outcomes and impact (including aligning with the project logic);
- Brand awareness and service delivery (with a focus on everyday experiences);
- Advocacy opportunities.

Interviews and group discussions were informed by these topic guides to ensure the data collected was generally informed by the same or similar ideas (Arthur et al., 2014).

These topic guides form the basis of the six topic areas that are detailed with recommendations in the findings and discussion, section 5 of this report.

Data Analysis

All interviews and community conversations were audio-recorded and accompanied by extensive field notes. All staff interviews and a number of lengthy and clearly recorded client interviews were transcribed. Halcomb and Davidson's (2006) six-step data management method was employed to identify key themes, however, it was further adapted to incorporate the analysis of transcribed interviews. This iterative process of drawing on field notes, recordings and transcriptions was utilised to produce a stronger and more robust "combination narrative" (Tessier, 2012). The six step schema comprises the following:

- Step one: Combined audio-recording and note-taking at interview/focus group.**
The researcher noted important details and impressions of each interaction. As each interaction was recorded, verbatim responses were considered post interaction to provide greater depth in reporting.
- Step two: Reflect on field notes immediately following an interview/focus group.**
Initial impressions were immediately reflected upon post interaction. This also allowed for categorising ideas and issues raised.
- Step three: Listen to the audio-recordings to amend/revise field notes and observations.**
All audio-recordings were reviewed alongside the researcher's notes to ensure that they provided an accurate reflection of each interaction.
- Step four: Preliminary content analysis.**
Common and reoccurring themes between interactions are identified from revised field notes and transcriptions.
- Step five: Secondary content analysis.**
Step four was repeated by a researcher who was not directly involved with data collection. This allowed for themes to be validated. Due to project constraints, input into this step was limited.
- Step six: Thematic review.**
Modifications identified in step five were then applied to the identified themes. Themes were also matched with vignettes from interviews to provide a richer and more meaningful appreciation of participant perspectives.

Saturation

The fieldwork for this research project was extensive in respect to the number of different communities that were visited, the number of interviews that were undertaken and the overall log of hours. Interviews were undertaken in 14 different communities, encompassing 44 community members and 24 staff. This translates as more than 35 hours of interviews.

When themes that emerged in the early stages of the fieldwork were repeated in the latter stages with little or limited new information arising, the researcher was in a position to determine the evidence collected as saturated (Seale, 2004).

Project Value and Benefits

Financial literacy, wellbeing and counselling activities have expanded at a rapid rate as identified methods to deal with personal financial management in at risk communities both in Australia and overseas. With the Australian Federal Government funding and rolling out of FWC programs, this research qualitatively measures claims about the need, effectiveness and appropriateness of these services within financially at-risk communities in the Northern Territory.

For the participants

Staff participants had the opportunity to voice their concerns and experiences of the rollout and day-to-day delivery of the FWC program. In a safe, managed, anonymous and confidential environment, staff were able to highlight operational and service delivery issues with the aim of improving FWC services more generally. They were also able to express any concerns they may have held relating to the provision of FWC services and how they impact on the clients and the communities that they work with on an everyday basis.

Clients had the opportunity to anonymously and confidentially raise any concerns or areas where improvements might be needed. Improved service delivery that better incorporates community voices will directly benefit the client experience.

For the community

As noted, financial hardship directly impacts on many communities within Australia and the Northern Territory in particular. This research offered an opportunity for participants to directly comment on a service that seeks to reduce financial hardship within their communities. Moreover, members of each community were invited to be involved and contribute to elements of research design – contributing to greater community ownership of the final report. The recommendations set out in this final

report aim to improve FWC services for the communities within which the program operates. Information about the final report will be made available for community members in an easy to access format.

[For the organisation.](#)

CatholicCare NT's commitment to undertaking evidence-informed research through a partnership with Flinders University places the organisation in an authoritative position. The report speaks to improved service delivery and to the alignment of activities to the program outcomes – all important and admirable aims that position CatholicCare NT as a reflexive, dynamic and client focused organisation intent on positively impacting on the lives of the people the organisation connects with. Significantly, however, the partnership also indicates that CatholicCare NT is focussed on driving research agendas more broadly within the sector. This places CatholicCare NT at the forefront of Northern Territory community sector organisations through its direct contribution to the evidence-base for improved policy outcomes, while also positioning the organisation as a key advocate for its clients and communities.

[For the academy](#)

This research adds to the emerging body of practice and partnership informed community services research. While it primarily contributes to work on financial capability and wellbeing in the context of vulnerable and socially disadvantaged communities, it also bridges with broader political economy and financialisation literature. Importantly, this work will contribute to further highlighting the need for non-Indigenous researchers to work collaboratively with Indigenous participants, communities, and researchers to further decolonise research methodologies and practices.

5. Findings and Discussion

The importance of this program cannot be understated. Following extensive staff and client interviews, a breadth of narratives emerged from across the Northern Territory that reflect how much this program has impacted the lives of clients, their families and their communities. Collecting and collating narratives like the following has proved invaluable in order to convey the power of the work that is conducted by the CatholicCare NT FWC teams:

You know, we've had a client who had - her daughter and her granddaughter had a serious accident and they were at risk of dying and her power had been disconnected. We got it back on without any payment because of the circumstances and that was just speaking to a person who would listen to me and understand that if I'm pushing for something there's a reason.

Every participant, whether staff or client, was asked to define financial wellbeing and to explain what it meant to them. Given that financial wellbeing is considered to be the endpoint – the ultimate outcome – it pays to ask how well the concept is understood.

Unsurprisingly the result was mixed. Staff were well across the concept, providing robust and well considered answers. Even in brevity the concept could be neatly captured: “For me it’s about being able to maintain your ongoing quality of life which equals food on the table, education”.

For clients, it depended on where they lived and their cultural background. All of the non-Indigenous respondents could provide a definition. The answers varied in their sophistication, from “how you are set in life” through to a detailed analysis:

Financial wellbeing is more than just having the money to survive. Financial wellbeing is knowing that you have well invested, you've got something in the future. You know that you have X amount of years of work that when you – financial wellbeing is when you can leave work and you can still live the same lifestyle. Wellbeing is knowing – it's living that healthiness. You understand how money works. ... You are confident in the way that you have invested and confident how you financially look after yourself. It's eliminating worry.

Initially 77% of Indigenous clients were unable to provide an answer. This may have occurred for a number of factors ranging from not understanding the question,

shyness, not wanting to appear foolish, disliking the question, or simply not knowing. However, when prompted with some examples this proportion dropped to 60% and by the end of the conversation it was clear that more than half could articulate some knowledge around the concept of financial wellbeing.

Unprompted, Trevor, from a remote community in the Gulf country considered financial wellbeing to be: "You get a little bit of money saved up, you can use it if you need it". Mavis from Lajamanu understood it in the practical terms of "someone to lean on, to help". With minimal prompting, Josef from Amanbidji felt that it is about "How you look after your money, how you going to balance it, whatever the government gives you". He then added the observation that "[a] lot of people have trouble with ... balance".

The different levels of understanding of financial wellbeing are broadly representative of the data collection as a whole. There were no significant surprises and many of the key findings align with the mainstream literature. Lower financial literacy correlates with financial exclusion. Individuals from marginalised groups are more likely to experience financial hardship. Clients with prior financial knowledge are more inclined to positively respond to, and engage effectively with, financial intervention programs.

Yet the mainstream literature on financial literacy education and financial capability does not engage deeply enough, nor take seriously enough the vastly different experience of Aboriginal and Torres Strait Islander people currently living in, or who have come in from, remote communities.

In its *National Financial Literacy Strategy* (NFLS) ASIC (2014) announced that Indigenous Australians needed to be a priority. In the same strategy, it was noted that children and young people, those transitioning into the workforce, women, culturally and linguistically diverse communities, those who are pre-retirement (45

Financial Wellbeing

In the words of CatholicCare NT FWC workers:

"If you look at wellbeing, like by definition that is ... in the dictionary ..., you are going to miss the point because the way of life for people here is different. Wellbeing for me is someone here in Tennant Creek telling me how he or she can acknowledge that 'now I am capable of doing ABCD'."

Tennant Creek

"...money management needs to have the same purpose as education and health... there's got to be more money invested in money management services, financial counselling services, simply because we live in a society that is based on money."

Katherine

"...they come in and we just have these really good conversations about information sharing and I always say to the clients 'your troubles are my [teachers], so don't be ashamed to share with me'"

Katherine

"You know, you can't really have financial wellbeing if you've got drug addiction or alcohol issues or mental health issues. It's hard to maintain that and we see that with our clients."

Wadeye

years +) and older people in retirement also needed to be prioritised. The only cohort that was not included were non-Indigenous or non-culturally diverse men aged approximately 21 to 44 years. While it is important to acknowledge that financial literacy gaps exist across Australian society, such a broad sweeping approach does not inspire confidence that the situation for Aboriginal people is being taken seriously enough.

The NFLS highlighted the need to reflect on an earlier consultation process of working with Indigenous peoples in remote communities. This is a not uncommon response where noting current work and expressing the need for future work has become standard practice (see ASIC, 2011). This report, however, directly and specifically examines an on the ground approach to working with Indigenous clients who are largely from remote communities and are primarily subject to income management.

This research examines an emerging model of immersive financial wellbeing that targets and works with individuals and their communities through case management outreach teams. The research findings support the need to further invest in FWC outreach teams in order to build community development capacity around financial knowledge and capability. Moreover, the research reveals that it is imperative that Indigenous perspectives on financial wellbeing inform outcomes, measurement and what the impact should look like.

The research findings are built around six core topics. The dominant research themes that emerged from an exhaustive set of interviews across 14 communities, involving 6000kms of travel across the Northern Territory, have fed into and informed the development of these main topics. In their short form, they are: **impact, outcomes and measurement; differentiating the urban setting; Indigenous experiences and approaches; brand recognition and service delivery; organisational capacity; and, advocacy**. Each of which is dealt with separately in the following pages. The key findings, drawn from the stories and experiences, are representative of the research participants as a whole and do not represent singular voices or elevate particular voices over others. Recommendations appear at the conclusion of each topic.

Topic One: Program logic, alignment and working towards future outcomes

This section considers the alignment of activities to the program logic. Given the novelty of the whole of team case management approach, it is imperative that appropriate tools to evaluate and measure the program are identified.

In this sense, there is a need to move away from traditional measures where, as one senior staff member noted, “historically we’ve looked at – and our funding has ... been structured this way, that it’s often just about numbers, like how many people have accessed the service”. Indeed, there is a need to shift to the measurement of impact and in order to do this effectively recording the client voice is imperative.

“I probably would
be a bankrupt if it
was not for
CatholicCare”

Client, Darwin

CatholicCare NT should be commended for their efforts to record this voice and to construct their measurement practices around the subjective wellbeing of their clients. This report – with its focus on staff and client voice – provides further ballast and offers a detailed evaluation of the work undertaken within the FWC program (and CatholicCare NT more generally).

“Since they started
here ... they have
made a difference.
They are like my
family”

Client, Wadeye

Making an Impact – The Staff and Client Voice

While the staff and client voice populate the entirety of the discussion and findings section, it is important to stress the level of satisfaction expressed by client participants. There were no negative responses to clients’ overall experience, indeed, a good proportion of the interviewees expressed significant gratitude. While a number of helpful suggestions certainly emerge, they were offered in the spirit of continual improvement and were not communicated as responses to abject deficiencies within the program.

A not uncommon refrain was that “I was too buried in a hole” or “I would [have] been in a deep hole if it wasn’t for CatholicCare”. Another client stated that the Darwin team was “really helping us with everything,” in reference to themselves and their family, which they expanded upon further to say that the “First day I left I immediately felt a sense of ease”. This last point is a powerful example of what it means to have an organisation like CatholicCare NT step in and share the mental burden of financial hardship. This, again, was a recurring theme.

Likewise, staff repeatedly noted the importance of the program. All staff members were asked about impact and were provided with an opportunity to anonymously express dissatisfaction or if they simply saw their work as a 'Band Aid' solution (they were equally offered the opportunity to express their satisfaction and give examples of impact). The results here were emphatic. While some noted that it was important to sometimes seek an immediate solution – as this was what was required in particular circumstances – collectively, CatholicCare NT staff were resolute in the worth of the program: it is making an impact. As one staff member put it:

"Well, I guess that's the difference between being a financial counsellor and being a financial wellbeing [case manager] - because you're more just looking after how they manage their money and giving them ... choices whereas a financial counsellor is more in depth."

FWC Case Manager

...it does warrant having a money business here so that you're educating people about money so, yeah, I definitely think it's wise and it definitely is making an impact because I mean I've had a lot of people walk – like a lot of walk-ins, you know, asking about loans, money, so it's definitely – in the community, this particular one at Wadeye, definitely it warrants – and there's a really good impact on the people here.

Of course, the responses were not entirely uniform, but even when highlighting some of the issues with applying a case management approach, there was an acceptance that the whole of the client's situation needs to be assessed:

...they've gotten stuck. They've had to leave work, they've had to move home, they've gotten sick, you know, it's those situations. Yes, they're trying hard to get jobs ... but they're generally in a stuck situation ... trying to push them into work programs is also going to make it worse because they're the ones that are going to turn around and say 'well, stuff youse. Why would I deal with you if you're going to just do that? ... whereas the other guys might let us do it a bit more?' We've got to put the emphasis on it's not just about budgeting, it's actually looking at the whole situation and what we can really do.

The significant point is that the approach must also incorporate flexibility. A core principle of the CatholicCare NT FWC model states that "services need to respond to the practical and financial needs of individuals and families ... Support should also take into account an individual's cultural and lifestyle context" (CCNT, 2018). The above passage also reflects how cultural and organisational change – in the context

of producing an immersive FWC model – takes time and considerable staff development.

Emergency Relief as a referral opportunity

Staff interviews indicated an understanding and general support for emergency relief as a mechanism to not only alleviate immediate financial need, but as an opportunity to incorporate “the broader spectrum of assistance which can be provided via the FWC Program” (CatholicCare NT, 2018). There was some agitation among staff members that utilising emergency relief as an engagement tool, simply discouraged some of the more vulnerable members of the community to seek assistance.

The CatholicCare NT immersive model is viewed by some staff as occasionally counter-productive. While there is general acknowledgment that preventative approaches are of value, there is concern that ‘mainstream’ clients are impacted. Given that emergency relief is aimed at vulnerable individuals who are most at risk to financial shock (DSS, 2016), some Darwin staff expressed concern that delaying the provision of emergency relief can potentially impact clients “who are at risk of losing their home or their car”.

However, in circumstance where an extreme event does take place CatholicCare NT FWC teams have the flexibility and resources to assist. Take the following example:

... with ER it is extremely important because when you get people that come in suffering immense financial pressure, if we don't have something to be able to support them to alleviate that pressure – we had a family come in and they'd had a car accident out here where the man had killed his brother in the vehicle and his son was in hospital; he had serious injuries. That was a working Indigenous family..., so a lot of other people relied heavily on – they cared for other people's children and things..., so after not working they couldn't even put their power on, they couldn't pay their car payments, they couldn't – his wife had leukaemia so he needed the vehicle. It was very important to them that they had that vehicle and that's where they were going, to pick her up from Alice Springs.

The Tennant Creek office responded to the situation above with immediate emergency relief, power cards, advocacy, counselling and a host of wrap-around services. When there is immediate and dire need there is a capacity for the FWC teams to respond immediately.

The role of ER is a very important element of poverty alleviation practices within the community services sector. Undeniably, there will always be a tension where restrictions to access are applied. The current Federal Government review of FWC could result in a “perverse outcome” of “narrower targeting” for ER (Patterson, 2017) – particularly in an environment of possible further funding cuts to the FWC activity. However, the CatholicCare NT model does restrict access, so much as it requires clients to engage meaningfully with the program.

Engaging through ER this is a wrap-around approach that aims to promote client agency. The CatholicCare NT immersive model strives to be an enabling factor, as opposed to a potentially disabling force that may contribute to entrenched dependence and passivity (see Parsell, et al., 2018). ER on its own – as a one off engagement – does little to address factors that contribute to the underlying causes of endemic poverty (Davidson, et al., 2018). Using ER to establish relationships between clients and the FWC teams, means positive outcomes are more likely to be achieved built upon a rationale of a continuity of engagement within complex environments (Davidson, et al., 2018).

Housing support workers in the Katherine office work closely with the FWC team, with clients being referred between the two teams on a regular basis. While there were some initial teething problems, with ER access loosely dependent on going through the referral process, HSP workers felt that it was no longer an issue with one staff member stating that “it’s not so much an issue now, people are aware... [they are] learning”. This adaptive environment illustrates how this model assists with improved client decision-making and healthy (re)integration into the day-to-day expectations that exist within a complex financial ecosystem.

No clients that were interviewed mentioned the requirement to register as an impost. Indeed, in all cases where emergency relief was received – whether food parcels or vouchers – there was only approval. Of course, this is reflective of a client base that was willing to engage; the research does not extend to non-clients who did not wish to engage.

Partnerships and Integrated Services

Staff noted the opportunity to further improve cross-program integration and there was a general recognition of the need to better develop interagency partnerships. Indeed, within the broader literature the recommendation to establish and advocate for partnerships to tackle the underlying causes of financial distress is well noted (Goodwin-Smith & Mackay, 2015). Within the Darwin office there was an expressed willingness to explore a more collaborative approach with other emergency relief providers. Indeed, to progress this would reflect the financial literacy education co-operation that was being developed on an interagency basis.

“... someone knocks on the front door or walks into the office we might not be able to provide that service but we’re able to identify and point them in the right direction, or at least think a bit outside of the box so that you’re being responsive and you’re not turning people away, and that’s really what we’re looking at. We also – it’s not uncommon, like with that analogy around the [no] wrong door, that we might have someone come in and say that they want to access FWC but there’s actually a whole heap of other issues and so they’re starting to unpack them as they’re working”

FWC Case Manager

The Katherine office noted healthy relationships with a range of other agencies. Among staff there was comment that co-ordinated outreach into remote communities was something they thought worth pursuing. What emerges from both the literature and from staff interviews is that hubs need to focus on regional priorities in order to maximise local potentialities.

An area of concern that was brought up on a number of occasions was the under-representation of local Aboriginal voices at interagency meetings. This was particularly pronounced when discussing the situation in remote communities.

Evaluation and Measurement – Staff Perspectives

Staff have noted the shift towards more expansive and qualitative evaluation methods. The importance of measuring impact was clearly understood by the majority of staff. Indeed, a staff member captured the ethos stating that it is important to “evaluat[e] across the organisation and our footprint and our impact in communities and within the sector”. More generally, staff were aware of the need for measurement as a part of evidence-based practice.

While staff awareness about the need to measure and evaluate was high, this did not always translate into enthusiasm. Workload and information technology issues were routinely cited, but also, importantly, how the drive to measure and evaluate would impact the delivery of day-to-day services. A small number of staff mentioned that they do not apply or incorporate any measures into their daily work; however,

there was an awareness of an organisational shift that would require them to do so in the future.

Storytelling

The introduction of narrative based measures will – considering staff feedback – take some time to bed down. Some staff members have referred to it as “fluffy”, while others were a little more robust in their criticism. That said, there is general staff enthusiasm with the majority either taking a ‘wait and see’ approach, through to quite high levels of excitement. Teams working remotely with Indigenous populations expressed the most interest in the project and are emerging as early adopters with the video recording of an Elder from Bulla Camp near Timber Creek. At the same time, a concern has been raised that attempting to capture voices in a “controlled environment” may produce a “rotten narrative”. The staff member who raised this issue did not dismiss the collection of narratives, they were simply suggesting a mindfulness of external factors when doing so and to employ reflective practices to ensure an authentic voice.

Digital storytelling, whether through video or photos, is a dynamic and increasingly popular method way to capture and transmit stories of impact. As a qualitative measure of impact, digital stories offer a range of insights. Stories can offer detailed, nuanced and powerful first-person insights of a lived experience. The stories can inform and engage a range of people connected to the storyteller or the issue. Of particular importance, is that digital storytelling offers a point of convergence between western and Indigenous storytelling. Vital to this is the need to connect the story to its space and place – detaching the voice as an atomised account or measure would not align with Indigenist approaches (Caxaj, 2015). As oral storytelling traditions central to many Indigenous communities, the approach aligns with pre-existing strengths and can be utilised to further develop community and cultural literacy around program activities and outcomes.

Personal Wellbeing Index

The implementation of a PWI as a measurement tool is to be commended. As noted in the literature, it is imperative to identify a subjective wellbeing index to better ascertain the level of impact and to ensure the *appropriateness* of any measurements. While knowledge of the implementation of PWI was not widely reported through staff interviews, there was an appreciation by those who were aware of its impending implementation:

... so the PWI ... we can actually look at having that translated into language, we can add pictures, ... It's got the questions but just a little paragraph with some dot points of other ways to phrase it, what the question's trying to ask, so it's in lay terms for our clients to understand because [it had] to be real, not just another form they're filling out.

Impressively, the early development of a PWI focuses on producing a pictorial electronic touchscreen version for use in remote communities. During the rollout phase, CatholicCare NT will need to be mindful that while the PWI is validated for use across multiple cultural settings, it has not been validated for use in Aboriginal or Torres Strait Islander adult communities. In addition, identifying the 'normal' range for responses in a non-validated environment will need to be carefully monitored, as will any comparative analysis against the general population (see Tomyn, et al., 2013; Yap & Yu, 2016).

Achieving outcomes

All short- and medium-term outcomes as detailed in the CatholicCare NT FWC program logic are being achieved. A minority of those outcomes have room for further improvement. Long-term outcomes are progressing with a number being achieved, while others represent opportunities or are under development. For remote communities, long-term outcomes require additional time and resources to shift the emphasis from crisis intervention and assisting with performing basic financial tasks to an increased provision around capability development.

The program logic demonstrates coherent activities underpinned and supported by the literature on effective intervention to improve financial wellbeing and capability. The table below details whether outcomes are **achieving**, are **developing** or represent an **opportunity**.

Program Logic Outcomes Status Report

Short-Term	Clients are registered on CSNET, data uploaded to DEX.	Clients engage with service and address financial challenges.	Clients immediate financial concerns are addressed.	Clients are connected with other service providers as required.		
Status Aligning activities	Achieving	Achieving	Achieving	Achieving/Developing		
	Evidence: DEX data, CSNET data, staff interviews.	Evidence: DEX data, CSNET data, staff interviews, client interviews.	Evidence: Client and staff interviews.	Evidence: staff interviews.		
Medium-Term	Risk of homelessness is decreased.	Stress caused by financial hardship is decreased.	Health and wellbeing are improved.	Debt is reduced.	Increase in financial management skills.	
Status Aligning activities	Achieving	Achieving	Achieving/Opportunity	Achieving	Achieving/Developing	
	Evidence: Interviews with HSP and FWC staff.	Evidence: Client interviews;	Evidence: staff interviews and community conversations.	Evidence: Staff and client interviews.	Evidence: Staff and client interviews, community conversations. See narrative vignettes.	
Long-Term	Improved financial resilience.	Reduction in legal action due to outstanding fines and debt.	Reduction in people requiring Income Management.	Opportunities for home ownership increased.	Overall improvement in areas of social determinants.	Clients received a professional service from a skilled workforce.
Status Aligning activities	Achieving/Opportunity	Achieving	Opportunity	Developing	Opportunity/Developing	Achieving/Opportunity
	Evidence: Staff and client interviews. See narrative vignettes.	Evidence: Staff and client interviews. Advocacy by financial counsellors a feature.	Evidence: Too early, part of a wider longer-term strategy.	Evidence: Limited, but some evidence from staff and client interviews.	Evidence: Too early, part of a wider longer-term strategy.	Evidence: Staff interviews. Points of excellence; areas for future opportunities.
Table 15: Program logic outcomes status report						

1. Recommendations: Impact, Outcomes and Measurement.

1.1. Note best practice with the development of a logic model that aligns with DSS requirements.

1.1.1. Note that the logic model demonstrates good practice, aligning activities with short-, medium- and long-term outcomes.

1.1.2. Note that the program is aligned with DSS Activity Performance Indicators.

1.1.3. Note that the program is performing effectively across the suite of short- and medium-term outcomes (as detailed across the discussion and findings section, see also table 15 above).

1.1.4. Identify opportunities for the program to progress long-term outcomes. (see table 15).

1.2. Note the development of a theory of change that identifies cause-effect relationships to guide the overall strategy of the program.

1.2.1. Clearly identify the assumptions that inform the theory of change.

1.3. Note that the personal wellbeing index been adopted for measurement purposes.

1.3.1. Ensure that the index is monitored to calibrate its ongoing effectiveness and appropriateness.

1.4. Note the implementation of qualitative and narratives-based measurement approach.

1.4.1. Develop a practice module on digital storytelling that adheres to decolonising principles to ensure an authentic client voice.

1.5. Ensure that ongoing evaluation practices are fully integrated into service operations.

1.6. Monitor the effectiveness of emergency relief as an engagement strategy.

1.6.1. Engage with staff to co-develop an understanding of how the emergency relief engagement strategy is envisaged to improve/achieve outcomes.

1.7. Commit to a culture of testing and experimentation to assess the effectiveness of program activities.

Topic Two: City living – distinguishing the urban setting from the regional and the remote.

As has been previously noted the research for this report involved visiting multiple communities and travelling over 6000kms (see figure 14). This does not come close to the number of communities that the FWC teams visit, nor kilometres that they clock.

Geography is an overwhelming point of difference when considering program activities in the Northern Territory. The work is also compounded by poor internet and phone services. The photo in figure 2 of the government access point in Urapunga, is a community with no internet (beyond the community store) or mobile phone connection.

FWC outreach teams report constant communication breaks that challenge their day-to day work practices. In the words of one Katherine-based staff member: “Sorry Business ..., a community event ..., weather, geographical distances, all of those things impact on us being able to deliver service and clients being able to access it”.

Distance

“We’re trying to service the entire region. The region’s huge; it’s 325,000 square kilometres, which is bigger than Victoria. Just the distance. The fact that we try to do our remote calendar so that we’re giving communities plenty of notice.”

Katherine Hub

“like I said, 380,000 square kilometres. Staff have to be out bush. We need vehicles, we need travel allowance, we need accommodation dollars and so if you’re going to be able to deliver a program where people are being educated on how to manage their money”.

Tennant Creek Hub

“Third World”

“... people ... don’t have access to do things online, if they lose their telephone, if they’re experiencing trauma, if they’ve got foetal alcohol syndrome, if they’ve got overcrowding in the house, if they’ve got chronic diseases and issues, if they’re experiencing, you know, scabies at chronic level where they’ve been hospitalised because of things like scabies – I mean this is third world country stuff; this is what’s happening in the Northern Territory.”

FWC staff member, Darwin Hub

Similarly, the client experience of accessing CatholicCare NT FWC services differs significantly depending on whether they are city-based or coming in from a remote community. An example shared by a Katherine-based worker of an old Aboriginal woman who made her way in from Ngukurr is telling. Having established a relationship with an FWC worker and having limited familiarity with modern communications and online technology, she sought assistance to shift money from one bank account to another. On arrival she was very distressed, with the issue then resolved in a matter of minutes. This is a near 650km return trip, much of it on dirt roads, by an individual who does not drive and largely lives traditionally.

Here lies a tension around resource provision and the requirement for one of the FWC teams to work in both the urban and the remote setting. What the research does confirm is the necessity to have place-based workers in both Wadeye and Wurrumiyanga.

Darwin Hub

The Darwin hub services a range of communities across the Top End of the Northern Territory. However, it is worth noting that outside the place-based workers in Wadeye and the Tiwi Islands, the bulk of the work conducted – as reported by staff – is for Darwin and Palmerston-based clients.

There was general staff consensus that operating in the urban environment was quantifiably different to working in regional and remote settings. One Darwin staff member reported that FWC work “in urban areas ... it’s often quite core to us, that [is where] our financial wellbeing [approach] really impacts”, whereas “the remote areas we go out to I think financial wellbeing is off to the side a bit”. Another staff member felt that they “struggled to relate to those clients on the lower level of the spectrum” especially if there was an unfamiliarity with foundational concepts like money. Further, due to capacity issues, remote work added additional burdens where resources were already stretched:

We’re not being able to address all the issues in all the communities in all the different places but we are just a small team here. Have to go to Tiwi Islands ..., Wadeye, Batchelor, Daly River, so have to cover the whole range, but if we stay here in Darwin even we’re not big enough to address the issue of just the Darwin people, the urban people.

This is not to diminish the work of the Darwin Hub in any way; the work conducted by the Hub is exhaustive, comprehensive and is impacting on peoples’ lives in a very real way. The intent is also not to suggest that remote work is not conducted by the Darwin Hub. The team’s engagement with Daly River should be highlighted. This included a community ‘cooking day’, which wrapped FWC learning and development opportunities around the event. However, it was acknowledged that visits were limited due to resource and staffing limitations.

Both DEX data and intake data provided by the FWC Darwin-based team clearly indicates that the urban client base is significant in number and significant in need. There is a level of staff distress as they are being forced to turn people away from both counselling and emergency relief. This distress is further compounded with

staff reports that interagency co-operation or capacity is not as well developed as it might be when attempting to deal with the overflow.

The issue is less about staff preparedness and more about a stretched team that is working 'across worlds'. In the purely mainstream setting, the Darwin-based FWC team members are achieving results of the highest calibre.

Darwin – Achieving in a Mainstream Setting

Two vignettes are contained within this section. Both Bianca and Martins stories illustrate how intensive, continuous and caring case management in the FWC setting can turn lives around.

In both instances, suicide was considered by the clients as a way out of their financial troubles. Having someone with expertise to advocate on their behalf removed the mental burden for clients and provided them with "clear air" to start the processes of restructuring their financial lives.

Further staff interviews confirmed the 'mainstream' setting. Darwin will, of course, differ from other Australian cities, because of the high proportion of Indigenous population, but at a comparative level, the experience for clients and staff is more reflective of mainstream urban environments.

When asked about referrals, the Darwin clients listed other agencies, their doctor or their psychologist as the referring party. In all cases, the clients could clearly identify the root cause (or causes) of their financial stress: marriage breakdown, job loss, health issues, mental health issues, bad loans, over investment and gambling.

Bianca's Story

Bianca had a good job during the mining boom. When the company demobilised, she was offered a position in New Zealand.

Moving to New Zealand she was beset with a series of unexpected personal and financial crises. With nowhere to live, lower pay, higher cost of living, relocation, a lower exchange rate to service her Australian debts and a series of deaths in her family she made the decision to return to Australia.

Moving to the Northern Territory, despite working 70 hours a week, her financial troubles continued. After a conversation with her brother, she sought help and was directed to CatholicCare NT. In her words:

"... when you think that you are better off dead. You're worth more dead because the money that you have in super could pay off all your debts and then give your family money so that they could even be in a better position."

"That was another great thing about this, is [the CatholicCare worker] has been a great buffer zone to get it all back in hand again so that they're not prying directly at you anymore."

"... [the CatholicCare NT worker] said 'you're doing something about this. There's a lot of people that I work with that are not even willing to change their ways' and I'm going 'oh my God, no. I never want to be this way again'. I just keep thinking ... that when I get out of this debt my next job is my savings job so that's how I think CatholicCare can help me."

"I've had in a desperate situation – now, I don't think there's enough known about places like CatholicCare."

Martin's Story

Martin worked in the building and construction industry for many years. He was well paid and felt financially secure.

Significant and repeated health events forced him out of work. His long-term relationship also broke down. He soon found himself with no money and nowhere to live.

With the help of CatholicCare NT he is now rebuilding his life. In his own words:

"...before that I had no problems. My health was perfect. Always had a car, always a good place to live. Always really good and then just to nothing in one hit."

"[I dropped] from like \$3500 a week to \$500 a fortnight and it's wrecked me. ... It actually left me homeless at one stage."

"... I never used to put money away. I'd pay my bills, or whatever, and go on holidays, go to Europe three times a year, and now I'd be lucky to go to Palmerston."

"Six months ago or a year ago you were making good money and then you turn around and making nothing and then there's more pressure on top of you. Well, [without CatholicCare NT] I would've been hanging from a tree I reckon. Seriously, I would've been."

"I don't do the actual act of actually planning it, I just think about it. It'd be easier just to bump myself, you know what I mean..."

"Everything [the CatholicCare NT worker] he's done he's helped me and he's never [wavered] from anything I've asked, like 'help me with this'. 'Yeah, no problem, I'll do this. Come in next week and we'll sort it' ..."

"I think there should be more money thrown into this place though. For the help – they [CatholicCare NT] help people; they don't get enough, man."

In many instances, the financial stress was triggered by external factors, notably the end of the mining boom and the wind down of the INPEX gas project near Darwin (see Marks, 2016; Hitch, 2017). Overexposure, with 100% mortgages and dwindling equity, was reflected in the client comments. Endogenous factors like gambling and deteriorating health were the other main contributing (and often coalescing) factors.

These client experiences align with the impact of economic downturns in similar urban environments across Australia and in other developed countries. As detailed in the literature, economic downturns also impact on the most vulnerable members of the community, irrespective of whether or not they are directly affected by job losses or forced closures (ANZ, 2004; World Bank, 2013).

Again, the data collected is from interviews with *engaged* clients, so it does not reflect the situation of those who refused or were not provided with the opportunity to engage. One Darwin-based staff member did reflect on the frustration of time spent devising budgets and financial plans that were quickly abandoned, but otherwise the data collected was that of repeated success. However, it pays to be mindful that the Darwin clients participants all had a level of varying prior knowledge and the *patience* to engage in order to take back control of their financial lives (see Meier & Sprenger, 2013).

As one of the participants declared: "I know how to budget, but I need [help] to dig myself out of a hole". Indeed, a number of clients who expressed their gratitude for the assistance they received made it clear that they would welcome the opportunity to become client advocates for CatholicCare NT.

Community Financial Literacy Workshops

The Darwin team has also commenced delivering Financial Literacy Workshops in cooperation with another agency. Figure 15 is a draft of the workshop session plans.

Session 1: <ul style="list-style-type: none"> • Intro • What is money to you? • Priorities • SMART goals • Paying yourself first 	Session 2: <ul style="list-style-type: none"> • Spending leaks • Saving and spending • Budgeting • Where can you keep money? • Bank accounts • Money providers • Loans
Session 3: <ul style="list-style-type: none"> • Banking • Banking scams • Payday loans • Rent vs Buy 	Session 4: <ul style="list-style-type: none"> • What is superannuation? • Tips on super • Quick recap quiz • Certificates of participation

Table 16: Darwin FWC Financial Literacy Workshops

While no further data was collected in relation to these planned workshops, it should be noted that this endeavour aligns with activities outlined in both the program logic and the theory of change. Yet what the workshops do represent is an opportunity to further enshrine elements of community development into working practices in the urban environment. This very much echoes mainstream thinking on how best to tackle financial literacy, with the likes of Alan Greenspan, the former US Federal Reserve chairman, advocating community-led and based activities to reverse the financial knowledge deficit in households that are less well-off (Greenspan, 2002).

2. Recommendations: Differentiating the urban setting

2.1. Commend all FWC team members for contributing to the development of a responsive program that has achieved positive outcomes for clients, while noting that there are distinct differences to program delivery in urban settings compared to regional and remote settings.

2.2. Ensure that the points of difference in program delivery between the 'mainstream' Darwin-based setting and the 'exceptional' Northern Territory remote settings are articulated and advocated when developing, referencing or responding to policy or program aims and/or outcomes.

2.2.1. Develop an advocacy strategy for improved resourcing that identifies the divergent needs between the urban setting and that of regional and remote settings (see recommendation 6.2).

2.3. Foster deeper connections and robust inter-agency connections to deal with capacity issues in the Darwin office.

2.4. Pursue and enhance community workshop opportunities.

Topic Three: Indigenous knowledges – framing CatholicCare NT work practices

The quote below is from a diligent and results driven staff member. The staff member worked primarily with Aboriginal clients, helping them to work through their financial difficulties. This was achieved – when the clients engaged with the process – by respecting the client’s knowledge, but still working closely with them to face up to their mainstream financial obligations (or, for example, assisting with debt forgiveness).

Yeah, well, that’s our job. We’ve got to develop some sort of plan, no matter how small or big it is, right? It might just be to get that tax debt stuff paid off, clear up the tax debt straightaway, right? There’s ways out of everything you can do to the minute detail. Finance companies and tax offices just want to see you paying that little bit back to make sure that – it’s better than avoiding it because they may come after you and it looks great on your financial report if you do it. Also, it’s to face up to your issues. You’ve got to face up to – if you don’t face up to – you face away, you’re going to have more problems.

Understanding Indigenous life experiences and knowledges, which vary across communities and nations, should frame work practices, while at the same time assist clients to overcome hardship and to deal with the mainstream material conditions that impinge upon lives.

Yet it is often pointed out that mainstream financial pressures, especially where there is a financial literacy gap, are exacerbated by family and cultural expectations. However, this logic can be stated in reverse: family and cultural life is subject to constant pressure to conform to mainstream financial expectations; expectations that often do not resonate with notions of economic reciprocity. Basically, deficiencies in understanding cut both ways, but the expectation for behaviour change is largely unidirectional.

Reciprocity

The tension between mainstream expectations and cultural obligations is well noted in the literature and the fieldwork largely supported these findings. From the multiple examples collected, consider the following:

...how are you going to handle it [money], most of us Indigenous mob don’t know... if I get a big pay, ... it’s our culture ... you got to give money to your family.

Male client, Ngukurr

It's hard, with Aboriginal people when you get money, we shop by the time we get to the next weekend we got no money left. It's hard to budget for something, because we got families.

Female client, Bulla Camp

However, it is wrong to position this as a static conception. The ongoing colonial experience and the evidenced dislocation often result in cultural obligation being framed as a deficit. Yet the fieldwork clearly identified that community members did not consider reciprocity and functional financial literacy as mutually exclusive. Instead, it is viewed as a site of negotiation to develop culturally appropriate connections. As an Elder in Ngukurr made clear:

It's our culture, but young people need to learn not to take it all.

... we got to stop that thing... talk about our cultural thing and handle our own financial wellbeing.

We got to have some training, we don't really care about money, but next week we might need cigarettes... it's time to learn about handling our money.

The tension should be less about the 'burden' of reciprocity with the onus shifting to bridging the economic divide of different conceptions of resource allocation (for example FWC team members talk about budgeting for humbugging). The difficulty, however, is that dominant mainstream approaches do not register or translate conceptually with the everyday experiences of many remote Indigenous peoples lives.

Interest, Loans and Bank Accounts

The FWC outreach teams dealt with client concerns and issues relating to bad loans as a matter of routine. Not understanding the concept of interest was noted by all FWC outreach team members. Every experienced team member (those employed for a minimum of six months) could recount multiple client experiences of clients with loan difficulties. As one staff member noted:

... it's not uncommon for our clients to have two, three, four car loans with different companies or, you know, they don't understand the difference between 12 percent or 35 percent interest and what that means because they just think 'I'm borrowing \$20,000; I'm paying back \$20,000'.

Over the course of client interviews, participants were asked if they understood what interest was and if they could give an example of what interest on a loan is. All non-Indigenous participants (inclusive of all Darwin-based participants) provided affirmative answers (noting the small sample size), while only 11% of Indigenous participants were able to answer the question.

Of course, it was important to accommodate local knowledge around an abstract concept like interest, so the question was rephrased with examples. This improved the response rate with just over 30% of respondents able to explain the concept with some level of proficiency. As a female client from Lajamanu expressed: “That’s the one most of us don’t understand, even myself to be honest, because it is a bit complicated ... my brain is still learning”. It is important to stress that this is not representative of a deficiency, so much that it reflects a core reality that there are quite separate economies at play. And it is within this gap – the niche between the economies – that debt cycles and predatory practices take place.

One example that captures the link between predatory lending practices and a lack of financial knowledge was a young client from Timber Creek. Buying from a used car dealership, he was convinced to not only borrow the full amount of \$18,000, but an additional \$4000. The client had limited knowledge around financial products, stating that “when I got the loan, I didn’t know what I was signing ... I just wanted the car”. With the additional \$4000, the client was under the impression that he would be paying back a total of \$22,000. What the client did not realise was that the interest rate was set at 35%. At the time

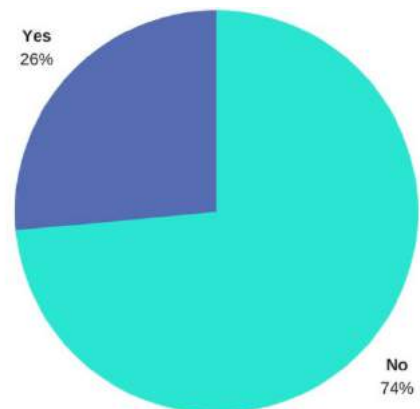


Chart A: "Do you know what interest on a loan is?"

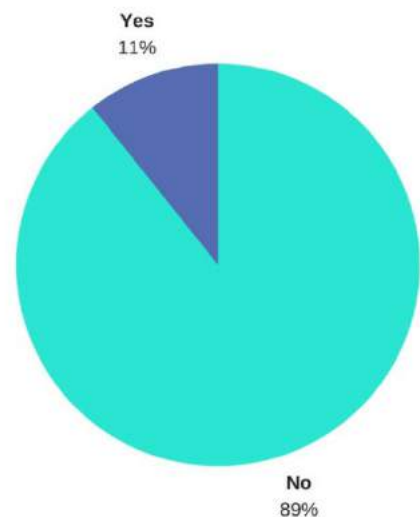


Chart B: Indigenous respondents only

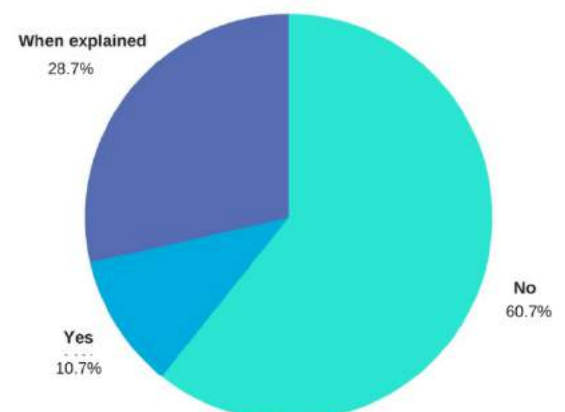


Chart C: Indigenous respondents only when prompted with examples

Figure 17: Understanding interest on a loan

of the interview the client was one month away from paying off the loan – the full repayment cost, with missed payment penalties, totalled at \$52,000. By this stage the car had long since stopped functioning.

This was a common story across remote communities in the Northern Territory. Another client in Urapunga made the point, after being pursued by a number of car financiers for a car he could ill afford and which was not fit for purpose, that “...now I know you don’t sign anything, don’t even give them your number”. The FWC teams worked closely with clients to help resolve financial hardship caused through excessive loan repayments and the cost recovery measures of financial institutions. (see Connolly, et al., 2011).

With client permission, a central element of an FWC case management session is to spend time with the client going through their bank statements. The point is to identify spending habits and to identify financial obligations. This process also identifies outstanding loan payments, allowing staff to begin the process of advocating for clients. One staff member discovered that one of their clients had five ‘soft loans’ from payday lenders.

The increasing reliance on payday lenders is indicative of the roll back of state welfare and the roll out of market solutions (Peck, 2010). Indeed, income management – with its ring fencing of a proportion of welfare payments – becomes a driver of small high interest loans. Calls for greater regulation of this industry are important, but equally ignore the actual impact of financialisation, diminished state responsibility, reliance upon market forces and the unintended consequences of welfare sanctions and income management (Banks, et al., 2014).

What is also revealed to FWC workers by going through bank statements is the limited understanding or lack of care towards ATM fees. Many community members regularly check their accounts and incur a \$2.50 fee – often multiple times on the same day. This in communities with no bank and only one or two ATMs – again, a direct impact of the financialisation of remote communities. The banking sector is aware of this situation and is trialling ‘free’ ATMs in some communities, with the trial ending in 2017 (CCMC, 2017).

Also, regularly discovered in the bank statements, were recurring payments to charities – in one instance to three separate charities. Aggressive and presumably commissioned-based charity fundraisers appear to have targeted and signed-up remote community members while they were visiting ‘town’ (e.g. Darwin,

Katherine). Clients, who often do not understand how to read their bank statements, were unaware that they had signed up to ongoing payments.

Furniture and appliance rental stores have also been identified for their predatory practices. The HSP team in Katherine – who work closely with the FWC team – have noticed a trend in clients accessing these services when they are moving into housing. On a number of occasions, the HSP and FWC teams have intervened where clients have signed contracts with no end date, where the interest rate has not been explained, and, in one case, identified that a contract in place had not even been signed by the client. In these situations, the HSP and FWC teams introduce clients to layby options, price comparisons, and talking clients through the overall cost of the contracts. In some instances, they have saved clients from thousands of dollars of additional repayments.

Superannuation

Accessing superannuation is arguably the most likely reason clients in remote and regional settings will self-refer to CatholicCare NT FWC teams. Knowledge around superannuation was varied, but it was recognised as a potential source of income, with a not insignificant number of clients wanting to access hardship funds on an annual basis (capped at \$10,000). Outreach teams would spend considerable time assisting clients to find, rollover or access their funds. As one staff member articulated:

I was pretty much the superannuation expert because of my dealings with a lot of people with super...We covered most bases with people, making sure they were insured properly, making sure they weren't paying [two] amounts of insurance, making sure that they had adequate cover for their families, making sure they were building on something for the future but in some cases, there was no point having [your] super.

Staff were uniformly discouraging of younger people getting their super out, but older community members viewed it as a legitimate source of income. A client from the Tiwi Islands made the point the super was there “to spend ... on my children”, while another Tiwi Islander said that his wife “accessed hardship super every Christmas”. In a conversation with a group of female Elders in Wadeye, it was revealed that they accessed their superannuation to get their children out of ‘town’ and onto their country “to get them away from the drugs and the alcohol”.

However, most telling were comments by both Aboriginal staff members and community members about the inappropriateness of the current **preservation age** of 60 years. It was often expressed that due to both cultural obligations and considerably shorter life expectancy, earlier access without penalty should be allowable.

Analogies and Financial Literacy

A client participant in Ngukurr expressed a refrain that became familiar over the course of the research: “people don’t understand about money and financial stuff”. Likewise, there were multiple observations of how ineffectual some government agencies were when it comes to explaining concepts, particularly over the phone: “if you get someone from Melbourne or Sydney who’s never laid eyes on an Aboriginal person before, it’s really frustrating” (male client, Wadeye).

When it came to explaining concepts and developing easily understood analogies the CatholicCare NT FWC teams were regularly praised. Again, from a Wadeye participant: “we got Centrelink [but] they don’t explain. These guys [CatholicCare NT] are better, they explain the root”. This **patience** when dealing with clients is key to facilitating improved financial literacy. As a Tennant Creek FWC worker said: “for me it’s walking with them in those [paths], not judging them of course, but just walking with them, understanding why they make certain decisions and all that”.

Conceptualising time differently and appreciating narratives and descriptive accounts will more meaningfully contribute to developing a workable level of financial literacy in order to navigate mainstream expectations. Aboriginal FWC workers provided some of the most powerful analogies:

I always say to people ‘when we do this intake process it’s like as we climb the mountain of life it’s not the big rocks that knock you over, it’s the pebbles between your toes that make you slip up. It’s that little fine that you didn’t pay and now you can no longer use the motor vehicle

“... about a fine I’ll explain that ‘see if you don’t deal with this fine it’s like a baby female snake. She’s going to grow up and her babies are interest fees, suspended licence, gaol terms, so just think of that if you don’t deal with it now when she’s small.”

“So if you cut an apple in half you can count the seeds but what you can’t do is count the apples out of that seed so where you sow your good financial choices, so [in] your superannuation, will determine how big that tree is when you reach retirement and whether it will be enough to shade you and – shade yourself and shade your family and feed your family.”

Aboriginal FWC staff member

registry. You can't register your car so it's just dealing with the pebbles to keep you walking.

Multiple staff noted the need for culturally appropriate resources to enable financial literacy education. Within the Katherine and Tennant Creek Hubs there is an opportunity to take advantage of seasoned Aboriginal staff members building on their own everyday experiences and day-to-day work practices to produce a unique set of resources specific for the CatholicCare NT FWC teams.

Developing Community and Cultural Literacy

A community development approach prioritises the needs of the community and emphasises the need to work collectively and that the engagement process needs to be relational. A qualitative evaluation of the 'My Moola' First Nations Foundation money management training program found that it utilised an empowerment model of partnering with local organisations and "draw[ing] on their community relationships, networks and other services to adapt the program to ensure relevance and appropriate content, recruit participants and evaluate success" (Moodie, et al., 2014, p. 24). Indeed, embracing community knowledge and organisations is a critical element in developing local partnerships (Moodie, et al., 2014).

Multiple examples of drawing on community networks were observed over the course of the fieldwork, however, this largely occurred on an ad hoc basis or on the strength of particular personalities. There is a genuine and very real opportunity to progress these practices into a more thoughtful community-based approach that taps into community knowledge to better facilitate the bridging of the schism between Western and Indigenous knowledges. As one Elder put it:

Amy's Story

Amy is a young Aboriginal woman who lives and works in Tennant Creek. She sometimes has difficulty managing her finances.

Negotiating family obligations and expectations adds additional challenges.

After having some issues with her landlord, she came to CatholicCare NT for assistance

In her words:

"I can't even say no to [family]. [They] just turn around and walk away or something, mad at me."

"... that's the problem I'm having, saving money. I'm trying to give up drinking and all that but I can't have families around, you know."

"Yes, but really I was mad at [landlord] and I came in here and talked to [CatholicCare NT]. Just talk to them there, yeah, sort it out."

"Well, last week I was struggling. I learnt that – I went to the – [real estate agent] I went there by myself and talked it out. They helped me so last week I told the manager at the block [he's] staying in, told him 'going to sort my money out' and I went and seen the lady from there and she told me 'that's okay, already sorted.'"

"Yeah. I [like] the work a lot. Only when I'm like struggling with my rent and all that I ask for help. [CatholicCare NT] help me quick and even sitting right now, me and you talking, ... it make[s] me real happy."

"I want to save. I'm trying to buy a car, a Toyota or something like that."

“Government don’t ask, they just tell us ... [they] don’t like to talk to Aboriginal people about what needs to happen, what needs to be done”.

The opportunity here, which can be aligned with long term outcomes, is to ‘operationalise’ community and cultural literacy to enable community members to

drive discussions and decisions in a manner that aligns with community worldviews and beliefs (Vass, et al., 2011). To again prioritise the client and community voice:

Olivia’s Story

Olivia has complex health issues and is an amputee. CatholicCare NT staff in Wadeye helped her to organise her disability pension.

Olivia takes pride in saving and budgeting her money, skills that CatholicCare NT have helped her improve. Because of that involvement she has invested in a term-deposit. She is now teaching her son to save.

In her words:

“I had my surgery from last year... when I came back I was trying to get the disability pension. It was hard for me, like calling on the phone all the time, asking Centrelink people... but still nothing, waiting so long.”

“...people come around asking for tucker, cos they know I got money in the bank.”

“...when people from my family ask for money, I give them not very much, maybe \$20.”

“when they get their money, their kid money, they just get all their money out and spend it on cards.”

“I was talking to [my son] about all this money that I save and he said “mum, that’s okay that you are saving money... all my family comes around and my son says ‘No, my mum has got no money, she’s saving that money into her bank ... she’s saving it for herself and me.’”

“... \$500 for my tucker, and my fuel, and if anything happens to my car I just transfer it to my everyday account.”

“Aboriginal workers are important ... people go to them, to sit down with them.”
client, Wadeye

“young people need training.”
Elder, Timber Creek

“we should run classes for people to save money... but some of them don’t like talking to whitefellas.”
client, Bulla Camp

“hold it on community ... near the club, outside.”
Elder, Wurrumiyanga

“very hard to tell them, they might tell you mind your own business.”
Elder, Wadeye

“get someone like myself to go around community and get us mob into training.”
Elder, Ngukurr

Within this breadth of opinion – admittedly from multiple communities – is the kernel of an approach for community, by community. Indeed, during the course of the fieldwork, a number of community members identified themselves as willing to be a party of any such community development initiative. However, an evidence base still needs to inform any such approach.

Abstract economic ideas are not easily transmitted, even when education materials are redesigned and culturally relevant. One of the strongest indicators of the successful transmission of mainstream economic ideas is when there exists an “experienced connection” (Tremblay, 2017, p. 4). For instance, community members who have resided and worked outside remote settings for a considerable period of time are a potential resource that can contribute to developing financial literacy within communities (Tremblay, 2017).

Identifying community members and clients who have negotiated the tension between mainstream expectations and community life offers an important point of leverage when furthering community and cultural literacy. This represents a transmission resource that a community development approach can exploit to help bridge points of difference, knowledge gaps and misunderstandings.

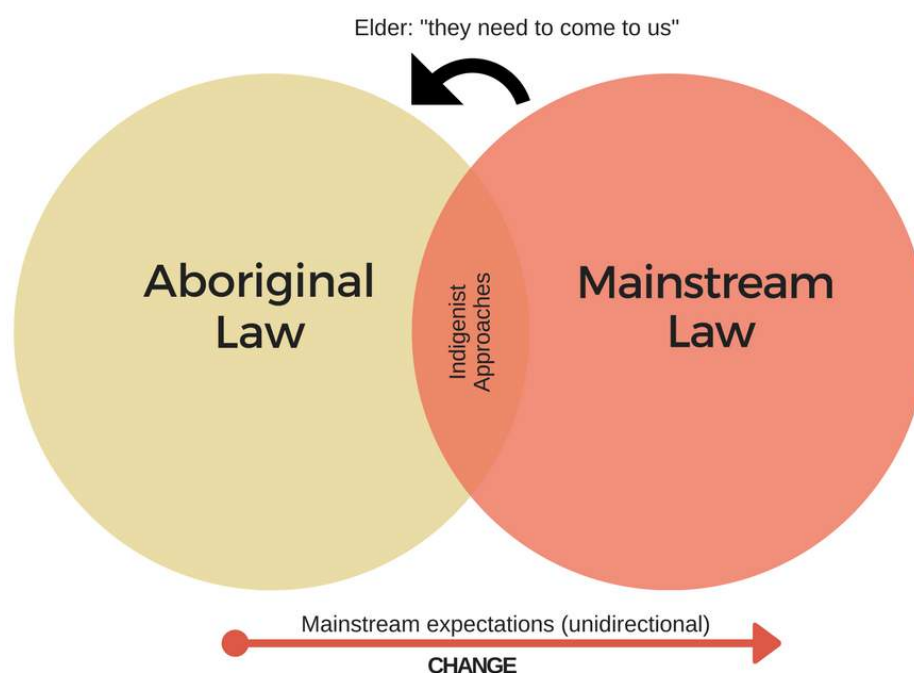


Figure 18: Towards an Indigenous understanding of financial wellbeing (developed in conjunction with Brad Aitkin, Matrix on Board)

In part, this transition should also be informed by community members who are finding some level of financial stability or success, like the Elder in Ngukurr (whose daughter works for a credit union) whose clan operate a joint bank account to save

for large items or to deal with financial “surprises”. The vignettes that detail Amy’s and Olivia’s financial journeys also represent individuals who could contribute to enhancing financial literacy within their communities. Of course, this is not to place individuals on a pedestal or to lionise the achievements that more closely match Western expectations, but to identify community members who could contribute to a holistic and community relevant approach. In short, appropriate community mapping and mobilisation should be a priority. Moreover, to follow these steps would further align with the long-term outcomes of the immersive CatholicCare NT FWC outreach model.

As a final note, following a discussion with a Northern Territory based money management educator, the Venn diagram in figure 18 was developed (which curiously aligns with a similar diagram in Yap & Yu (2011)). The diagram was adapted from a conversation with an Elder about the importance of finding shared ground. The Elder (and this was also done pictorially) felt that it was only Aboriginal people who sought or were compelled to understand the mainstream way of doing things, with little or no interest by government (and other agencies) to sit, listen and understand Aboriginal lifeworlds. Until that occurs the area marked ‘Indigenist approaches’ in the diagram will be compromised due to the unidirectional expectations around knowledge.

3. Recommendations: Indigenous experiences and approaches

3.1. Set up an indigenous reference group to develop FWC materials that speak to an Indigenous perspective.

3.1.1. Undertake consultation to identify cultural and community literacy strategies.

3.1.2. Produce a community education program that adheres to Indigenist principles, but accommodates DSS requirements

3.1.3. Develop visual aids.

3.1.4. Produce in language material (including appropriate promotional materials).

3.2. Identify community members who can assist with community education programs.

3.2.1. Explore/advocate paid opportunities for these community members.

3.3. Deepen relationships with identified community authorities to further develop and align FWC program delivery.

3.4. Implement community mapping and community conversations training.

3.5. Produce a CatholicCare NT practical manual for undertaking FWC work in remote communities.

3.5.1. Develop CatholicCare NT protocols around Indigenist practice that incorporates an understanding of Indigenous knowledges. Align this with the CatholicCare NT Reconciliation Action Plan.

Topic Four: 'Super Mob' – Brand recognition and community engagement

To the east of the Stuart Highway – the spine that runs north to south through the Northern Territory – is the Gulf country and the communities of Minyerri, Urapunga and Ngukurr. To the west of the Highway, on the road to the Western Australian town of Kununurra, is the community of Timber Creek and nearby Bulla Camp. Further along still, is the isolated community of Amanbidji. Travel south from Timber Creek towards the central desert region and the communities of Kalkarindji and Lajamanu will be reached.

The distances between the communities is vast and it is all part of CatholicCare NT Katherine Hub's 'patch'. It was important to travel with the FWC outreach team and observe how they set-up, make connections and look to encourage clients and community members to feel comfortable enough to come along and have a yarn about their money troubles. In some cases, there were appointments to be kept from previous visits (which often involved a little bit of chasing up and some friendly reminders), but often it meant setting up at a pre-organised location, usually the local Aboriginal corporation or at a health clinic or some council facilities.

What was surprising was how few of the clients – when asked – had heard of CatholicCare NT. Some had, even referring to the organisation as the 'church mob', but mostly they indicated that the name was unfamiliar. This is not to say that there wasn't an organisational profile, it's just that the name CatholicCare NT didn't resonate.

'Super Mob' – was the popular refrain in each of the communities mentioned above.

While, perhaps, 'Super Mob' is not an ideal shorthand, as it speaks to an ill-suited financial product, it does illustrate the value of having a recognisable 'brand' when out on community. This is not to allude to the commodification of CatholicCare NT's service delivery, but an acknowledgement that a workable and relevant name that fits with local needs and knowledge is worth considering.

In Wadeye and the Tiwi Islands, where there are place-based staff, the situation was a little different and CatholicCare NT was a recognised name, however, the 'super' reputation was still a point of recognition.

When clients were asked if they had heard of the name of the program – Financial Wellbeing and Capability – it was near universally not recognised, inclusive of Darwin clients. This was even the case when clients were standing alongside an A-frame sign with the program name emblazoned across it. Of course, the success of a program is

not built on its name alone, but it can represent the entry point for effective community engagement.

Community and client engagement

Developing a name that captures the attention of community is a simple step that may assist more expansive engagement measures. Naturally, the first step is to take advantage of any internal referrals to build stronger community connections. An HSP staff member spoke about the importance of listening to community members they were assisting and to give them voice “as they are often nervous around police or housing officers,” to build trust and “then we can get to their financials and then we refer them to FWC”.

A next step can be to identify points of engagement: basic services and areas of concern that connects with community members. Staff from the Tennant Creek and Katherine Hubs, as well as Wadeye and Wurrumiyanga all reported that ‘super’ was the major drawcard. As one staff member put it: “we use the superannuation as an engagement tool because that’s, honestly, a really big thing that we use with people having lots of multiple super. Then I do also explain to them we also have a financial counsellor who’s available”.

Emergency relief and help with bad loans also present as significant points of initial engagement. Further, over the period of fieldwork, the No Interest Loans Scheme started to attract interest in communities serviced by the Katherine Hub. In all instances, once intake occurs, the FWC team is then in a position to ‘look under the bonnet’ and start working with clients to develop a plan to unpack and deal with their financial situation.

To this point, the approach makes sense, but it remains highly individualistic and doesn’t speak to aligning to and developing community and cultural literacy within communities. In short, to achieve long-term outcomes a purely servicing model will not be fit for purpose. Instead, organising principles need to be adopted, where community economic development becomes about group, not individual, capacity building (Mathie & Cunningham, 2003).

Important to this process is to ‘go to where the people are’. While obviously CatholicCare NT has made a serious commitment to outreach, ‘going to where the people are’ means more than just arriving in a community. It means visibility and availability; it means time and familiarity. One staff member captured the sentiment rather well:

... you cannot build that relationship by ... just driving out there and driving back. Put up as many posters as you like to say 'FWC's going to be here' but unless you're working with agencies on the ground who are there all the time what are – and whether or not it's a health clinic, whether or not it's the police ... unless they're having a conversation with the client about 'this is what FWC is. This is how they can help you. This is what they're going to be in town for'. You're going to spend the first six months until people actually recognise what that sign is ...

And given that it has been longer than six months and the sign is still unfamiliar there is probably scope for further improvement. Continuing from this, consider this transcript from a community conversation (which the participants claimed was the first time someone from the 'government' had ever come out to ask them what they thought about "money stuff"):

Abridged transcript of a community conversation in Timber Creek

Geoff: "they [CatholicCare NT] don't come around very often."

Frank: "but if we need something we can go visit them in Katherine."

Geoff: "the need to come out more, come out and stay for 5-6 [days], so people get to know you."

David: "the more people come out, the more you learn. They give you new ideas... Nobody never tell us."

Geoff: "we didn't even know they were here ... should have told us and we could have let people know when we go out."

Frank: "Put signs up in the shop... a lot of people know super mob."

Geoff: "rather sit down and talk face-to-face, [on the phone] people don't know what you are saying."

Several themes emerged from this conversation: **time on community**, **communication** and **visibility**. Being seen and being known is vital. Multiple community members made comments about time on community, a female client

from Bulla Camp simply said: “we need more to come out and stay in the community”.

The need for more time on community is difficult for the already stretched FWC outreach teams and speaks to resourcing factors external to the organisation, although it would always be prudent to regularly review remote trip calendars against work practices to identify any efficiency dividends that may allow for additional time out on community. Additional staff would be an obvious solution, but, again, an external resourcing issue.

On communication and visibility, while it is evident that there are standard operating procedures in place to assist with remote visits, during the course of the fieldwork it was observed that closer and deeper community engagement could be achieved. It is vital to work closely with local organisations, but in some instance this can mean that the outreach teams find themselves tucked away and not particularly visible. During a fieldwork visit to Lajamanu, a CatholicCare NT FWC case manager took it upon themselves, despite the near 40 degree heat, to just sit outside and chat to community as they walked by. This resulted in one intake and a long chat with a community Elder – imperative when building and enhancing relationships.

In Wurrumiyanga, a number of Tiwi Islanders stressed the need to set up “outside the shop” or “under the mangrove tree”, with a consensus position that the main CatholicCare NT office is too out of the way. In both instances, this is not a criticism of current work practices, but an opportunity to enhance community development and engagement practices. Where appropriate, outside spaces that are high traffic should be utilised. Similarly, when working from a community organisation’s premises it should be identified as a high traffic or high visibility location that is accessible to all community members.

The ‘bush telegraph’ was mentioned by staff, community and clients on a regular basis – utilising connections to enhance visibility should be standard practice. Again, these are practices that FWC team members would be aware of, but all effort should be made to ensure that their arrival is known ahead of time via multiple community contacts. On arrival, the team members should visit key stakeholders to talk through and have a yarn about their availability and to identify individuals and organisations that can spread the word about their time on community. This process is also an opportunity to map communities via a ‘bread-crumbs’ approach; not a formal mapping exercise, but the identification and recording of people on community who are ‘connected’ and can ‘make things happen’. This should be a systems-based approach centred on identifying “enabling environments” that build on “historic

strengths and capacities” (Hunt, 2005, p. 18). Any such exercise would need to be sensitive and culturally appropriate.

A further consideration is that staff have the skill set to run and co-ordinate workshops on community. Given the difficulty with attaining a reasonable level of attendance it is worth co-ordinating around a community, school or workplace event (including CDP activities). Using local knowledge needs to be front and centre when undertaking community conversations to enable such practices (Walker, et al., 2012). This ties in with CatholicCare NT’s (2015) commitment to strengthen relationships with Aboriginal organisations and leaders outlined in their Reconciliation Action Plan.

An outstanding example of such practice occurred while in Kalkarindji. The photo in figure 19 depicts an impromptu lunchtime superannuation session run by the financial counsellor from the FWC team. While utilising the local Aboriginal corporation office for client consults, the corporation’s workforce returned for lunch. Seizing the opportunity, the counsellor ran a participatory session with the workforce. Given the counsellor’s connection to country they were also able to accompany their technical whiteboard drawing with a storytelling approach around having lots of small fishing nets in the river and the need to have just one big fishing net (in respect to rolling over multiple super accounts). This example illustrates the



Figure 19: Impromptu whiteboard lunchtime session, Kalkarindji

power and potential of CatholicCare NT's immersive financial wellbeing model – that is still in an early stage of development.

No Interest Loan Scheme (NILS)

A final consideration is the Katherine Hub's move to facilitate no interest loans. As noted in the literature this consumption smoothing process is not without issues, but it does offer a way for clients to access capital for necessary big ticket and essential household items. As an FWC team leader surmised:

... we're [helping organise] microfinance.... So, five joint families in one three bedroom house, more than 15 people ... and there's no fridge, no washing machine. They're just buying the food and wasting the food because there's no fridge and hot weather and people stealing that food. So..., that old lady she asked me if there is any process so they can buy the big fridge Because that lady didn't work for any place so she had only Centrelink payment so she can apply for that NILS loan because she is getting the money from the government fortnightly. So, we set up the payment for her to the store and then she got a NILS loan and now she has a washing machine and fridge and all of the ... family members are using that one. They are putting her money, like some money to her and she ... is saving some money for the next items.

Originally the Katherine Hub, via the FWC and HSP teams, would assist with NILS by referring to another agency. However, the FWC team has now developed the capacity to facilitate no interest loans in partnership with Muru Mittigar Community Finance, which is accredited by Good Shepherd Finance. Curiously the maximum amount is capped at \$1200 as opposed to the more common cap of \$1500. The reasoning for this point of difference was not clear – especially given transportation costs – but there was an opinion expressed by a senior staff member that it may reflect attitudes by financiers around the likelihood of default within remote communities.

The fieldwork indicated an initial enthusiasm and the advent of the no interest loans certainly triggered the bush telegraph with a surge of interest, particularly in the Timber Creek region.

In Bulla Camp a client thought NILS would be “useful to a lot of old people who need a fridge to keep their food” and that it would be a way to get around humbugging (as the money is automatically deducted). Transportation costs were not seen as an issue by clients, although servicing and up-keep would be problematic.

In the short time that loans have been available eight loans have been approved with another seven pending. A breadth of communities is represented with applications from Amanbidji, Beswick, Borroloola, Bulla Camo, Ngukurr, Pine Creek, Urapunga, Timber Creek and Tennant Creek. The main items applied for were refrigerators and washing machines.

Arguably NILS could be viewed as a mechanism to blunt the appeal of payday lenders and home and appliance rental stores. However, this would need to be very closely monitored otherwise some clients may simply find themselves subject to greater levels of debt (by taking out soft loans after being granted a microfinance loan).

If NILS offers an avenue to reduce hardship and if it becomes an **effective engagement tool** then its expansion across other CatholicCare NT Hubs could be considered. However, it is recommended that the early experimentation with NILS in the Katherine Hub be approached as a pilot project with the specific aim of generating usable data that helps answer specific questions. (Walker, et al., 2012). Specifically, the pilot program would need to assess impact, the level of impact and the cost (including labour time) (Voola, 2013).

NILS is a financial product that is gaining in popularity, with even a Darwin Hub FWC team member noting that: “By the time we tell people about the no interest loans they go ‘oh [dear], I wish I’d known about that’ or ‘I wish I’d known the fees were that high’”.

4. Recommendations: Brand recognition and community engagement

4.1. Undertake community consultation to produce enhanced branding for CatholicCare NT FWC outreach teams.

- 4.1.1. Ensure that community activities and outreach is highly visible and adheres to established operating procedures.
- 4.1.2. Maintain CatholicCare NT branding alongside any enhanced branding.
- 4.1.3. Where possible and appropriate capture stories of success and identify client advocates.

4.2. Regularity of trips should be reviewed, with the effectiveness of time spent on community to be reviewed and worked into an adaptive SOP.

- 4.2.1. Improve accessibility on community by setting up at sites with high traffic.
- 4.2.2. When appropriate look to conduct outside sessions in visible locations.
- 4.2.3. Ensure that community contacts, both formal and informal, are engaged to facilitate word-of-mouth exposure.
- 4.2.4. Continue to maintain and ensure the accuracy of a database of contacts in communities.
- 4.2.5. Look to take advantage of community events and activities (e.g. CDP), where appropriate.
- 4.2.6. As per recommendation 3.4, implement community mapping and community conversations training.

4.3. Implement a pilot study of the effectiveness and appropriateness of the No Interest Loan Scheme in the Katherine hub.

Topic Five: Induction, Training and Communicating Across Distances

As has been shown, CatholicCare NT FWC staff are dedicated, hardworking, respectful and innovative in their practice. As part of the research and evaluation for this project their views around organisational capacity were sought in order to identify points where service delivery could be improved.

As with any organisation there will be tensions and points of difference. The intent in this section is to identify where these tensions exist in order to encourage reflective practice and, where possible, allow for program improvement.

Over the course of the research five key areas were identified where staff had expressed a need to review practice to allow for:

1. Training opportunities and professional development.
2. Information technology difficulties.
3. Maintaining client confidentiality.
4. Communication around decision-making and program feedback.
5. Remote community induction and ongoing follow-up.

In respect to training and development it is imperative that FWC case managers have achieved the appropriate certification as outlined in the DSS Streamlined Grant Agreement. While the grant agreement stipulates that the FWC case managers [Financial Capability workers] must achieve “an equivalent or higher qualification of a Certificate III in Community Services,” inclusive of mandatory units, within six months, it is recommended that a timeline with full information is distributed to all new staff and followed-up post appointment at agreed points in time.

Ongoing training for FWC case managers should be pursued locally in the first instance due to resource constraints. Where an argument can be made for appropriate interstate training, this should be reviewed on a case-by-case basis. Any application for interstate training would need to show that the cause is exceptional, there is no local equivalent and with the understanding that for operational reasons CatholicCare NT attendee numbers would be limited.

For financial counsellors, in the absence of a Northern Territory-based professional association, it is necessary that membership and appropriate professional development is permitted and supported via either the national or South Australian financial counselling associations.

Information technology issues are primarily caused by the difficulty of working remotely in the Northern Territory. Wadeye and the Tiwi Islands are two work sites in particular where productivity is impacted by poor connectivity. This is an infrastructure issue that should inform advocacy around the challenge and the exceptional status of service delivery in the Northern Territory.

Client confidentiality was raised by a number of workers and refers to a need for private rooms with computer connections for client sessions. Again, this is a resource issue that is not easily resolved. In the worksites experiencing this issue, CatholicCare NT have put measures in place to allow for counselling rooms to be used with a laptop computer.

Over the course of the staff interviews, staff were asked about how ‘listened to’ they felt when providing feedback about program delivery and improvement. A five-point scale was used to gauge their attitudes and the results are shown in Figure 20.

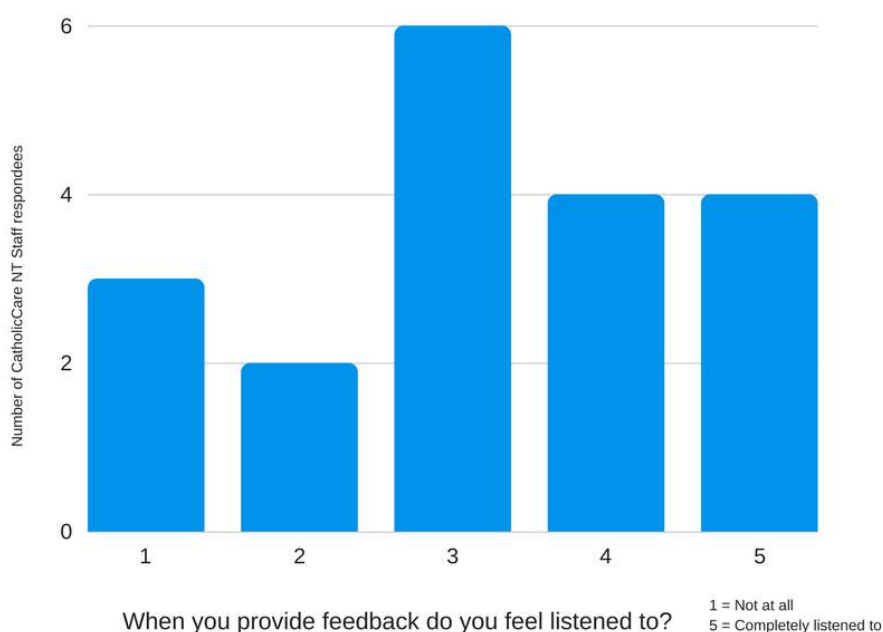


Figure 20: Staff feedback on communication and feedback

While the results are spread quite evenly there is room for improvement and development of a more responsive and collaborative working environment to assist with achieving program outcomes. It is recommended that Catholic Care NT adapt the current hub and spoke model to allow for emergent and holistic communication

processes. This is an expression of the need to move away from traditional, closed and reductionist understanding of systems and to encourage open and non-linear organisational approaches (see Louth, 2011).

Open – as opposed to closed – hub and spoke models of organisational communication improve staff creativity and engagement. By committing to a more networked and adaptive approach, everyday working practices can feed into and encourage enhanced sharing and collaboration. Greater staff connectivity in dispersed working environments has been shown in a number of studies to increase productivity, foster creativity and improve staff satisfaction and retention (Arikan & Schilling, 2011; Kijkuit & Van Den Ende, 2007; MacKenzie, et al., 2017; von Held, 2012). Taking advantage of available technology (where possible video link), all of FWC staff meetings should be explored and prescribed at a set number of times per year.

It is vital, however, that any attempt to adapt the current hub and spoke model embraces a networked and non-linear approach. This means decentralising the model to allow communication between the 'spokes'. To primarily drive communication through a central point will continue to encourage silos of knowledge that limit collaboration and creativity (MacKenzie, et al., 2017).

Issues with the appropriateness and robustness of remote community staff induction, training and follow-up was raised a number of times across multiple sites. Acknowledging the ongoing difficulty with recruiting and retaining staff, a more substantive investment in bespoke training for workers placed or who undertake outreach in remote communities should be considered. In the first instance a staff consultative process should be initiated to identify core themes and issues to guide the development and delivery of any training. However, cultural competency training and appropriate permissions should be a core requirement for all staff.

5. Recommendations: Organisational Capacity

5.1. Commit to ongoing staff training and professional development.

- 5.1.1. Ensure that all financial capability workers have achieved competency in the DSS required certification.
- 5.1.2. Ensure that financial counsellors have appropriate access to professional development via their national or South Australian professional body.
- 5.1.3. Provide opportunities and support for additional training when its utility to the program can be clearly identified, articulated and resourced.
- 5.1.4. Support internal promotion through training and development opportunities.

5.2. Review the appropriateness of the hub and spoke model to improve communication, connectedness and collaboration across the whole FWC team.

- 5.2.1. Commit to whole of FWC team meetings for information sharing, sharing best practice and fostering supportive practices.

5.3. Develop a deeper and more robust remote worker training and induction package, accompanied by follow-up sessions that link directly to program delivery.

- 5.3.1. Seek to involve staff consultation in the development of the training and induction package.

Topic Six: Advocacy – making the case for exceptionalism.

This final topic captures the points of advocacy that have emerged from the preceding five topics. What is clear from the research is that work being undertaken by CatholicCare NT aligns with emerging international best practice.

Moving to and monitoring a subjective wellbeing index, the collection of narratives for measurement and developing an immersive outreach model, places CatholicCare NT at the forefront of innovative practice. Further, commissioning the Australian Centre for Community Services Research to undertake this research exercise, illustrates that CatholicCare NT is committed to innovation, evaluation and contributing to the evidence base for the sector as a whole.

“Look, I get people in here with a lot of different things and I’ll take them into a room and I start hearing things and I’ll just like ‘don’t feel bad about this. That’s what I’m here for. Let’s try our best to better something in your life and improve something there’ which we do and it makes them feel better.”

Tennant Creek, FWC Case Manager

Of particular note is the innovative practice of developing FWC outreach teams that are comprised of case managers and counsellors. CatholicCare NT’s immersive financial wellbeing model is crucially linked to improving capabilities for individuals and within their communities. Remote community clients were able to identify the FWC teams’ usefulness in helping resolve immediate issues, but the worth of a deeper and sustained involvement was clearly understood. In the words of clients:

“There is a need for it, some people spend money the wrong way... they get pushed under” – client, Wadeye

“some of them [community] don’t understand English much, we need interpreters” – client, Ngukurr

“They should come out more often” – client, Timber Creek

“we should have people coming in to train us and explain to us, because people don’t really know what interest means” – client, Lajamanu

The enthusiasm and dedication from staff was overwhelming. Their passion and commitment for holistic and ongoing support for their clients was evident across all interviews. Moreover, staff could clearly articulate the purpose and stated outcomes for the program. It was evident to staff that their work directly contributed to

improving the lives of clients. However, it was equally clear to staff that sustained impact requires additional resourcing. In their words:

“They need to invest more. I bet if you had a look at all the suicides and a lot of domestic violence and a lot of so many other things, if you look at a lot of the root causes I think you’ll find money will pop up nearly every single time.”

“We don’t have enough financial counsellors. That’s a big need because there’s quite a delineation between the two roles and what they can each do.”

“The real time we service people would be very little, so we need to develop the relationships, trust, then the community.”

“Sometimes the schools that we visit, they send an email in and just ‘help us’, like someone’s told them about this and they want to improve it.”

“Just like the picture charts and visual things for people to see because they really – most people in the communities, when they see something it helps them understand better, so more visual tools.”

“You’ve got it all wrapped up in one so it’s counselling, it’s finances, it’s everything, it’s your whole being, so you can get on and do what you want to do. It restricts people in their minds and then that’ll come to partners having fights and breaking up.”

“Get more workers, more training. More training, like sent away for more training and more workers to fill more areas remotely.”

Staff and clients were uniformly resolute for the necessity of the program. The literature supports the ethos behind the development of the CatholicCare NT model, particularly if measures are responsive to local needs and the FWC outreach teams further adopt Indigenist perspectives.

Points of advocacy that have emerged from the research are as follows.

6. Recommendations: Advocacy

6.1. Advocate the exceptional status of FWC work in the Northern Territory, due to population density, demographic makeup and challenging geography (distance and access).

6.2. Noting the exceptionalism of working in the Northern Territory, the findings in this report demonstrate the need for additional resources to ensure positive long-term outcomes are achieved and sustained by CatholicCare NT's innovative immersive financial wellbeing FWC outreach model. It is recommended that CatholicCare NT advocate for:

- 6.2.1. An additional financial counsellor position to specifically service Top End remote communities. This will relieve pressure on the Darwin Hub.
- 6.2.2. Additional FWC case managers to work out of the Katherine and Tennant Creek Hubs.
- 6.2.3. Increased funding for financial capability training.

6.3. Advocate for stricter regulation of high interest payday lending and home appliance rental businesses.

6.4. Advocate for stricter regulation of commissioned based charity work. This advocacy should be aimed at both the ACCC and at charities that are 'repeat offenders' who target vulnerable community members.

6.5. Advocate for the ABA to commit to expand and continue access to fee free ATMs in remote communities.

6.6. Advocate for the release of the 'Evaluation Framework for the Financial Wellbeing and Capability Activity' report that was undertaken by the University of Queensland for the Department of Social Services.

6.7. Ensure that CatholicCare NT produces submissions to relevant national and Territory bodies whose findings and policies directly impact on the work of the FWC programs (this includes ASIC, ACCC and the Australian Consumer Law Review).

6.8. In its DSS submission, CatholicCare NT (2017) noted potential innovative practices that align with the finding in this report. This report reiterates these recommendations:

- 6.8.1. Indigenous traineeships in communities.
 - 6.8.2. In language community education resources.
 - 6.8.3. Communities' educational activities.
 - 6.8.4. Participation in the FWC program could be registered as an approved activity for job seekers.
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6.9. The findings within this report should be developed into an academic publication to undergo peer review.

6.10. Explore the development of a position paper that articulates that superannuation in its current form is an inappropriate financial product for many Aboriginal and Torres Strait Islander people in the Northern Territory. The establishment of a pro-rata superannuation preservation age for Aboriginal and Torres Strait Islanders that reflects average life expectancy should be a key consideration in this document.

6. Next Steps: Challenges and Opportunities

The tyranny of distance was a term coined to capture the challenges that faced the colonial settlements that were to eventually unify and become Australia. It was a reference to the remoteness of the Australian continent from Europe and North America, but also to internal distances between the colonial settlements. If this thesis is to be believed, it was the effort to overcome this 'tyranny' that defined and contributed to a unique Australian national identity. In this scenario, overcoming the vast distances and 'empty' lands between the colonial settlements contributed to the making of modern Australia. This was powerfully reflected in the political will from the end of the nineteenth century to engage in a collective imagining of nationhood (see Blainey, 2001; Anderson, 2006).

The determination to unify a continental landmass into a single country required significant decisions and points of compromise. Politically, a Senate was created where all states were equal, irrespective of population size; practically, rail gauges were (eventually) made uniform; economically, customs and excises were abandoned between states; and, symbolically, a new capital was proposed. While distance remained, there was a belief that these disparate settlements could overcome the challenge of distance through the application of very real solutions.

Today, it is easy to believe that distance has been overcome. Urban centres are connected and integrated, with Australian cities being socially, economically and culturally interdependent. Regional centres, particularly in the eastern states, are connected, with greater and lesser success, into the broad political economy. While there may well be winners and losers, the 'rules of the game' – the basics of 'how the economy works' – are understood and accepted by the majority of Australians who reside in these centres.

Yet, as this report has shown, distance remains. Geography continues to dictate many of the issues of service provision in the Northern Territory, but it is more than geography. What exists today is **a tyranny of economic and cultural distance**. The nation building exercise that underpinned the establishment of modern Australia ignored the complexity of alternative economies that operated within and between Indigenous communities. Instead, there was an attempt to subsume those economies, first through attrition and then through assimilation.

While obviously there are points of convergence, to simply continue the practice of forcing compliance with a mainstream economic system will result in the continued immiseration of marginalised Aboriginal and Torres Strait Islanders. Unreflective

practice will result in the further fragmentation and degradation of remote communities. This will impact culture and contribute to alienation. The challenge is to avoid this. The opportunity is to identify the political will and the points of compromise to bridge the gap of cultural and economic distance.

For sustainable financial wellbeing to take root in remote Aboriginal communities it is this new 'tyranny' that needs to be overcome. Practical measures that acknowledge the actual existence of differing economic realities need to be developed and sustained. This must be a mutual exercise – for too long it has been a unidirectional conversation that has only entrenched and exacerbated the gaps between lifeworlds.

The CatholicCare NT approach to FWC outlined in this report represents a determination to incorporate reflective and adaptive practice to do just this. While there are certainly areas for improvement, the opportunity to achieve long-term outcomes rests on appropriate and ongoing support. Ultimately and in time, the capabilities, capacity and sustainability around financial matters should rest with the communities themselves.

It is tempting to resort to the usual practice of calling for further research; that this is an area that demands more time, more research, more researchers to reveal further evidence and measures. While there is truth to this, the emphasis should be less about future research plans and more about getting on with working with communities. The recommendations in this report speak directly to this.

While there will always be vulnerable community members – Indigenous and non-Indigenous alike – that an FWC program will assist, it is the wider conversation around 'money stuff' and place-based community development that needs to take place. As the Elder from Bulla Camp made clear: "There's not been enough talking to people." Which, of course, means there's equally not been enough listening to people.

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