Anglicare NT

Response to the Department of Social Services Discussion paper

Financial Wellbeing and Capability Activity

January 2017

What impacts do you expect restricting eligibility criteria in the manner proposed above will have on your service?

Implementing a restriction on eligibility criteria, as proposed, effectively alters the framework and purpose to the disadvantage of the program. That problem is then further compounded when it is considered in the context where little or no consultation with the community has occurred. The successes of such programs are rooted in community support / buy in where the community can see tangible flow on effects. If restricting eligibility criteria is solely for the purpose of economising then it is a false economy which will be readily identified by an already sceptical community.

- The changes may cause further distrust of Government and Non Government Organisations with Indigenous Communities. As highlighted by the recent expressed frustration and confusion surrounding the new Financial Counselling, Capability and Resilience Hub being introduced in the remote Indigenous Communities at the start of this year. Program staffs were forced to diffuse angst amongst the Indigenous Community members in regard to the lack of consultation about changes to the program, including whether or not the program was delivered in their Communities. The resulting perception is the lack of consultation affects the appropriateness of the program delivered; particularly where people speak English as a second, third or fourth language and for whom practising cultural customs and laws is important and relevant to their efforts to work within mainstream non Indigenous ways – two world views.

- By dealing with those at imminent risk the program becomes a crisis service only. This ignores the fact the program's strength and merit lies in its early preventative measures hopefully preventing people's circumstances descending to crisis point. Restricting eligibility criteria also acts to disadvantage those on low incomes and people not in receipt of any income whether it be Commonwealth benefits or other independent means. Other vulnerable groups such as disengaged young people, persons incarcerated in justice / corrections system and early Financial Literacy Education to students would also not be captured. All in all the eligibility criteria is inconsistent with Anglicare NT efforts to provide holistic care to the community as a whole.

- The merit of a including people in the program to which the proposed eligibility criteria effectively acts to preclude, is it does not have the unintended consequence of cultivating a crisis situation. People who are not in crisis circumstances and who are successfully assisted go on to become the best promoters of the program. A mixed group of people utilising the program strengthens the programs credibility across the community as a whole.

- The eligibility criteria narrows the client tell base. This group of people will take considerable time to develop working relationships with. Time and empathy cannot be dismissed as un-necessary functions to the successful interactions with the intended client base. Mixing the client group increases the chances of inter client communication to the benefit of all groups.

What strategies can be employed to ensure that services are accessible for those who need them the most?

Continuity of services is the best way to develop the target group's attention, with the beneficial flow on to the rest of the community. Awareness of a program can take time particularly where there is a degree of cynicism about the proposed longevity of a program. Appropriately audited funding of programs with an intention of a preliminary duration of three-five years is the best way to ensure those to whom the program is targeted become aware of its purpose and benefits. Such a time frame also allows for the proper evaluation of the success of a program. Targeted auditing at 18 month interval ensures the intended goals of the program are being achieved or alternatively allows for the tweaking of a program to assure the original intended goals are achieved or modified.

- Short contracts and changing service providers complicates and reduces the impact services may have.

- Capacity building in mentoring local people into meaningful support roles in managing and running programs takes substantial commitment and work. Employing local indigenous people is an aim associated with providing the programs. We know that generally we need to, in the first instance, develop locally based language literacy and numeracy skills which in and of itself can take a substantial period of time and resources. It is only once we have developed local staff at this level that we can start to move forward. Failure to ensure this critical aspect of the service invariably contributes to the ultimate failure of the service.

- Security of tenure is important to securing competent staff. Short term contracts (2 years and less), regularly sees good staff leaving and picking up more secure employment locally. We are already disadvantaged by being unable to offer the primary perk of most local employers, namely, housing. The funded length of a program aids in retaining recruited staffs commitment.

- Reciprocal communication with Government Engagement Coordinator's (GEC's) is essential in establishing successful programs on the ground within remote communities. Structured dialogue between our staff, who spend time travelling country and are effectively imbedded in community, with the GEC's would act to constructively improve communication to the benefit of the program and the community.

- Consultation with the community is essential if a program is going to be supported to work. Failure to consult ensures the success of any training program will be greatly reduced. Remote Indigenous Community Leaders and cultural linguists that have sound understanding of Financial Literacy Education (FLE) aid in developing a program that has meaning and relevance to the community. Flexibility and adaptability is key to developing such training, and once more all takes time to establish. One size does not fit all.

- Cultural awareness and cultural financial literacy awareness training for all program staff assists in creating better referral pathways and co-case management of clients.

- Ongoing Strength Based Principles training for program staff.

> *What would help you to strengthen cooperation with other services (e.g. family support services and job active/job network providers) in your community? What additional support would you need to achieve this?*

Presenting a united front to communities is important in building confidence and trust in the programs. Repetitive consultation by various service providers be they Government or NGO's and whose mandate directly or indirectly intersect across the Financial counselling/training programs merely increases the communities general wariness as the chances of successfully implementing a program.

- DSS should conduct a mapping of services and distribute to all FWC program providers allowing all providers to be aware of the others existence.

- Implement cooperation across service providers as a KPI measure in DSS FWC Program Funding.

- Have a quarterly or half yearly planning meeting between Govt. and NGO program managers with the view to making up an advisory groups consisting of representatives from government and non government service providers whether they are based locally in the regional centre or on community. An important feature of this is the inclusion of community representative(s).

- The advisory/reference group representing the combined presence of Govt and NGO's enter into consultation with all community stakeholders to seek feedback and guidance on what would work best. The group approach presents a unified front to the Community and ensures that the same message is being presented and dialogue is informed and consistent. Such consultation has the additional benefit of ensuring the community do not consider themselves to be involved in an endless round of consultation meetings with negligible meaningful outcome to them.

- Department of Prime Minister and Cabinet Government Engagement Coordinators and the Indigenous Engagement Officers may well be best placed to facilitate this in conjunction with Local Government representatives and Community Leaders that represent all clans in each community – Local Reference Group Meetings.

- Uptake in any program is dependent on establishing relationships with clients. Issues take time to surface and only after trust have been established between service and client and in some cases between inter-agency services provided to the same client. The empirical evidence demonstrates issues such as problem gambling and domestic violence are rarely raised on first point of contact. It is important we all present the same message and hear the same responses.

What effect will the requirement to formalise relationships with other organisations have on your service? How do you see these relationships working to maximise their effectiveness?

Formalised relationships ought to be regarded as a constructive and positive aspect of the funding arrangement. The current arrangement relies on personal interpretation of contracts which can be fraught particularly in view of staff turn over. The inconsistencies arising do little to inspire confidence and commitment from remaining staff and community alike. Moreover a formalised approach ensures all parties must buy-in to a co-operative approach, something that does not always currently happen because of the capacity for individuals to pick and choose with whom they work.

- As the funding body DSS is best placed to overview how interagency cooperation may best work. Those findings could form the basis for the first collective meeting of all bodies in how best to bed down a more co-operative approach amongst the funded service providers and government bodies.

- DSS have the lead role in ensuring all parties adhere to inter agency co-operation. This could be in the form of establishing (with consultation) the framework of how best interagency co-operation might work. DSS's own role (other than contributing to the advisory group) may be to act as arbiter in the event the established interaction framework fails to work. The quarterly meetings could act as a watching brief on how this criteria works.

- Such a united front aids in raising the profile of the program and increases the chances of a more holistic approach to the individual's life issues.

- Change can represent challenge and we ought to anticipate this, particularly as some services do not regard building collaborative working relationships as part of their overall mandate. The current focus on the individual's discreet requirements effectively acts to preclude such collaboration. These same individuals would nonetheless benefit from a more expansive view of identifying areas in which they may benefit which is where FWC program could assist.

- DSS also has the capacity to consider more broadly the integration/collaboration of FWC microfinance services country wide which in turn may enhance a better support mechanism simply by dint of a continuity of like programs.

- Microfinance products like NILS and Stepup provide the gateway to financial counselling. It is not uncommon that these products have allowed us to work closely with clients by assisting them to manage their money maters without the need to put together a microfinance loan. This early empowerment has a positive impact on the client's sense of well being and instils a confidence to better manage them-selves moving forward. Arguably it also acts to influence others as to the merit of the program.

What effect will the requirement to formalise relationships with other organisations have on your service? How do you see these relationships working to maximise their effectiveness?

Input from community not just the affected service providers and government departments are essential if changes in relationships are going to be successfully formalised. This, we believe, acts to the benefit of Anglicare NT and its reputation in the community. Effectiveness can also come byway of a diverse range of other means.

- Departmental consultations with all Indigenous Community stakeholders to seek feedback and guidance on what would work best. In particular consultations with male and female Community Leaders representing each clan from each community.

- Development of language and cultural promotional and training resources – developed in consultation with Indigenous cultural linguists and persons with Indigenous Financial Literacy Education background.

- Using people who hold a positive profile within the community, for example sports people, musicians, and community leaders in general.

- Effective Cultural Awareness, Cultural Financial Literacy Education, Strengths Based Principles and Case Management Training for all Financial Wellbeing Capability program staff working in remote Indigenous Communities

- Developing a mentoring/traineeship concept to develop community base workers going forward. Senior qualified/recognised staff whether they fly in or are based in community ought to be properly resourced to take on trainees who can shadow and be mentored. The properly structured resources of a combined 'hub' enhance the opportunity for efficient and effective diverse on the ground training.   Our limited capacity to enact these principals has sufficiently encouraged us to believe if it is undertaken with structure, it has the capacity to provide meaningful long term outcomes for individuals and community alike.

- Programs that at funded over an extended contracted period (not the standard 12 monthly) allows for the development of a 'rookie 2 experienced' system which long term is what will allow communities to manage their own programs. Realistically such traineeships cannot be achieved on the current funding regime and a 5 year funding package across the inter-related programs is what will best increase the effectiveness of these programs.

What elements and innovative practices would be particularly key in establishing a hub model in a rural and/or remote service delivery context?

Key to establishing a successful hub model is the engaged input from all stakeholders. A central point of reference is also an element which would contribute to the bedding down of such a model. The central point of reference would be responsible for managing and monitoring communications and the general promotion of the profile of the new model. While the emphasis ought to be on promoting capacity building of the community as a whole, the development of traineeships could be founded in a formalised structured programs developed in conjunction with community and an experienced training provider specialising in remote training.

- Current available resources are not culturally appropriate, this can have the effect of creating a disconnect between the target group, the community and the service provider. Consultation is essential to redress this failing.

- In the absence of a community based office a mobile service which can commute from a central regional office to community provides a flexible effective option. This approach allows us to be perceived as less formal and more approachable. It is our capacity to get in amongst the community and work directly with people which will best ensure the integrity of the program. A mobile office opens up the scope to engage, at least in a preliminary manner, with potential clients in a far more informal and therefore less intimidating environment.

- As an addition or as an alternative working together with, for instance, local health providers, extends the scope of reaching people. The inter-relation between saving money and stopping smoking is a powerful combination. People's incentive to quit smoking may well be enhanced if they can see a tangible reason to put that money towards something else. Money and health have commonalities which are not currently fully exploited in the approach to assisting with both.

How could Australian Government funding be used differently to better support integration of FWC services?

Take this question to the communities we will be servicing.

- In addition to which the continuous upskilling of workers by creating a formal training calendar of a diverse series of events which takes in both rural and remote communities would aid in getting people to think outside the square. This may involve relevantly informed trainers working alongside FWC to identify gaps in what they are doing.

- Develop cultural appropriate resources. These resources need to be designed to address a divers range of community issues with the engagement of Indigenous community stakeholders and community leaders.

What strategies can you utilise to support a client to improve their financial and/or employment outcomes?

A more fulsome understanding of a client's set of circumstances creates a context which in financial counselling and/or discussions about opportunities for employment can be better considered. Working with other organisations (be they public service or NGO's) to develop on a person's profile may aid in better directing a person's counselling/training.

- The lack of employment opportunities for people staying within community has to be readily and openly acknowledged. It is dispiriting to talk as if such opportunities exist when they plainly do not.

- In conjunction with the community bodies Financial counselling could ultimately be used people's focus on commencing their own micro self- employment opportunities. We know anecdotally that there is not a lack of people who want to work, but for whom realistically there is just no opportunities for jobs.

- Interagency funding such as giving CDP providers grants to nominate people who may show themselves to be potential trainees and financially sustaining those people for a one year training program not only acts to improve the individuals financial lot but also acts to identify people within the community who show a predisposition towards achieving an employment outcome within the field of FWC. Such grants could be managed in a separate stream to CDP thereby distancing its worth from the 'social welfare' theme of CDP.

- Interagency collaboration is essential to presenting a combined front to tackle the challenges of planning for and promoting local employment opportunities.

How does your service currently deal with clients who present to your service on multiple occasions? At what point should additional support and requirements apply to repeat ER clients? What form should this take? What barriers do you see in implementing these requirements with your clients? What support would you need to implement such a proposal?

Anglicare NT maintains a file on each individual in which repeat visits are recorded. In view of the necessity to develop relationships repeat visits are not uncommon and should be anticipated and not immediately be presumed to be a failure of the aid regime. It is difficult to identify a prescriptive regime for the implementation of additional support and requirements of repeat ER clients; individual circumstances ought to be responded to rather than a 'one size fits all' approach to identifying further and/or ongoing support. Abuse of the service or an unwillingness to fully engage ought to be reasonably identifiable after 2 or 3 visits, and it is at that point strategies should be put in place to manage a person's expectations. Adaptability on the part of the counsellor is important to the proper dispensation of assistance and counselling to the individual.

- For those that have obtained some form of assistance through an agency, it should be made mandatory for the client to engage with the provider and to enter into discussions as to whether the product/service the client is signed up for is right for them. FWC workers have these conversations on behalf of the organisations that provide assistance but we feel organisations need to develop better interactive resources to help people better understand.

- The tracking of the use of our service in regards to the more obvious money management issues such as power bills sees us check our records to ascertain if an individual has previously accessed this form of advice. If they have then we enter into discussions as to why they are requesting it again where we will offer the opportunity to go through their bank statements and help them with a budget. If we become aware that they are also getting assistance from another provider we will resist from doubling up on the service. We believe in building the capacity in our clients and will have these conversations and look for alternative solutions.

- With ER clients we tend to find that they want the assistance but do not necessarily follow through to improve their overall position. We are mindful of the perils of the quick fix. In general a more collaborative approach between agencies could work to better identify for people the substantive purpose underscoring the discreet programs. It also allows for taking a broader approach by actively seeking to engage the bigger affected businesses such as Jacana Power and Telstra etc.

- For those that have obtained some form of assistance through an agency, it should be made mandatory for the client to demonstrated engagement with the provider. This could take the form of self-assessment as to the validity of the training to the individual. A properly developed interactive tool would be required for this measure to assist.

How can DSS better support early intervention and prevention opportunities?

Early intervention actively contributes long term to prevention.

- The most obvious successful early intervention strategy lies in developing mandatory relevantly targeted training as part of the school syllabus. Year one can commence with very simple understandings of money with the focus of the training becoming more complicated with each year of schooling.

- Local DSS to work with local schools with a view to creating a relevant training program which underscores all aspects of education. So not just make financial training a part of the maths curriculum – immerse it into all classes.

- The pedagogical methodology needs to accommodate the local areas needs and differences. It cannot be a 'one size fits all' training regime.

- Don't apply eligibility criteria to the programs. If people are seeking out help they ought not be refused because an aspect of their application does not fit the eligibility criteria.

- Implement forums where all FWC providers can meet to discuss and share learnings, best practice, and use this forum to develop on prevention opportunities.

Do ER and CFC/FC workers need to build capacity? If so, how might this be done?

Building capacity is fundamental to the success of the programs. It ensures the recruitment and retention of competent staff. The challenge is how to do it. Workers already operate with the constraints of limited time with greater and greater demands on their time. It is in that context that building capacity cannot be considered without building resources. Workers are already under enough pressure without taking time away from the on the ground work in order to build and sustain capacity.

- Interagency collaboration is about working smarter not harder. It may allow a cross fertilisation of training opportunities that can be undertaken in a practical on the ground manner whilst lessoning the adverse impact which occur through the removal of staff for training.

- Developing on the program with the introduction of a meaningful internal traineeship would also ultimately allow for workers to be taken offsite for ongoing capacity building.

- Building capacity has to be seen to be done, not merely discussed. It is a whole of package approach starting with the length of the funded contracted program through to the inter-relationships of bodies including the consultation with the community as to how it may best be achieved.

What 'tools' do you see as integral to the further development of the FWC services in Australia?

The chief tool for ensuring the further development of the FWC service is committed ownership of its success by all stakeholders.

- The development of a foundation indigenous training program which can be adapted to local community customs and needs should be regarded as the primary starting point to development. This program would be designed to encompass literacy and numeracy skills as well as development towards financial literacy education skills.

- Incentives to successful participation in such training could be provided at all levels but particularly through the buy-in from indigenous managed business.

- Cultural financial literacy education training for Financial Wellbeing Capability Workers working remote.

What do you see as the key issues involved in evaluating the FWC Activity?

A practical understanding of the nuances associated with such programs is critical to the evaluation of FWC activity. People who understand the multi tiered issues as impacting on such counselling/training is necessary for effective and efficient evaluation. This would probably be best achieved by a small group assessment of the individual programs application rather than a comparison of like for like programs.

- The establishment of a suitably equipped assessment group with a working understanding of the issues impacting on these programs.

- Tools such as discussion papers, focus groups, feed back forms may contribute towards an overall evaluation but it would be mistaken to undertake such measures viewing them simply as a means to an end.

- Individual feed back forms or expression of concerns may be useful if the person who assists in the taking of such information is a 3rd party, not the person who has provided the reviewed service.

- Community feedback is important as it provides a wider overall view of the program.

The main focus of the evaluation should not be confined to one measurement tool. Proper evaluation has to recognise success is more appropriately measured by considering the program as a whole.

- The taking of a base line of the pre-service environment allows for an informed consideration/evaluation of post service implementation.

- Data collection that demonstrates the complexity of circumstances clients present with and support / education provided.

- Client self evaluation to measure client outcomes and how the service is meeting the aims of the program could be taken by a 3rd party.