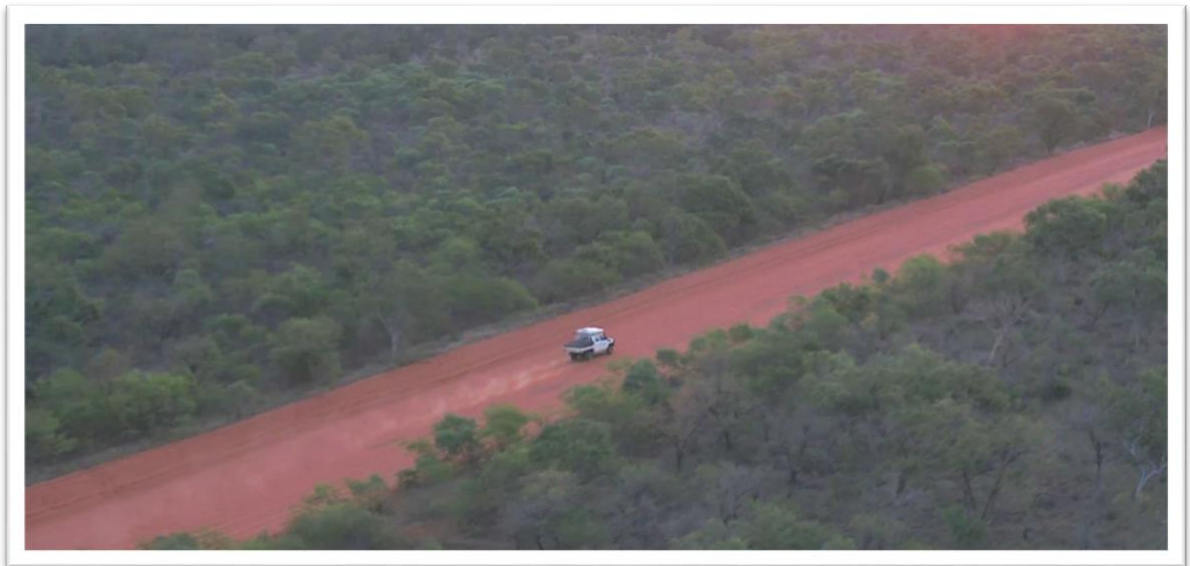


FINAL REPORT

**EVALUATION OF THE BUSH
MONEY MOB INITIATIVE**

MARCH 2024



Jumbunna
Institute for Indigenous
Education and Research

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Acknowledgements and thanks

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ACRONYMS

ABA	Australian Banking Association
ACCC	Australian Consumer and Competition Commission
APY	Anangu Pitjantjatjara Yankunytjatjara
ASIC	Australian Securities and Investment Commission
BMM	Bush Money Mob
FCAWA	Financial Counselling Association WA
ICAN	Indigenous Consumer Advocacy Network
ILNP	Indigenous Legal Needs Project
MACC	Medium Amount Credit Contract

EVALUATION OF THE BUSH MONEY MOB INITIATIVE - EXECUTIVE SUMMARY

Introduction

The Bush Money Mob initiative is based in Broome and visits Aboriginal communities in the Kimberley and Pilbara regions during the dry season, providing information, casework, and advocacy in relation to various credit, debt, and consumer issues. It has been funded by the Financial Counselling Foundation from March 2022, with funding to cease in August 2024 subject to the consideration of this Report by the Foundation's Board.

Bush Money Mob visits some of the most remote communities in Australia that in general have previously received no or very little financial counselling assistance. Their services are designed to respond to factors that commonly give rise to financial issues for Aboriginal people living in remote WA and/or present as barriers to resolving them such as remoteness, limited financial knowledge and predatory behaviour by traders and others.

The Financial Counselling Foundation has commissioned an impact evaluation of Bush Money Mob to identify the effectiveness and value of its services to clients, their families, the communities serviced. More broadly, the evaluation considers what is working well and what might be improved or strengthened within the initiative; how the service might be continued and expanded; and key learnings likely to help inform or enhance similar initiatives.

The evaluation involved collection of quantitative and qualitative data in person from Bush Money Mob clients located in the communities of Derby, Looma, Mowanjum and Pandanus Park. Local Aboriginal facilitators in each community were paid to help connect the evaluators with participating clients. Clients were also paid for their time and insight. A total of 20 clients were interviewed and 19 of these clients also completed a short survey about the support received from Bush Money Mob.

The evaluation has involved collection of qualitative interview data from 10 stakeholder organisations, including industry and financial counselling service stakeholders. Client and stakeholder semi-structured interview questions and the client survey questions for use in the evaluation were informed by the above evaluation objectives.

Service data was also provided by Bush Money Mob and the Financial Counselling Foundation for the evaluation. This consisted of administrative data on clients, their matters and outcomes, and qualitative data in systemic issues reports on advocacy conducted by Bush Money Mob.

Evaluation key findings

Issues arising in remote WA and barriers to resolving them

This evaluation confirms findings in previous reports and other literature concerning problems of access to justice in remote Aboriginal communities in relation to credit, debt and consumer issues and best approaches to improving this access.

Our report discusses the multiple and multi-layered financial problems that are specific to and/or experienced differently by Aboriginal people living in the Kimberley and Pilbara regions of WA. We identify these issues as arising due to a range of interconnecting factors, which commonly include remoteness. These same factors also make issues harder to resolve.

Examples of financial issues arising include problems of access to telecommunication and financial services. Remoteness in combination with other factors, encompassing poor understanding by mainstream institutions of cultural and other needs of those living remotely, leaves Aboriginal people with limited access to banking services, for instance. This is both an important stand-alone issue of inequity but also leads to other money problems such as debt (as it is hard to keep track of payments in and out of an account).

Additional factors impacting on experiences of financial issues in remote communities include a lack of (or sometimes a different) understanding of money matters and limited awareness of relevant rights; targeting of Aboriginal people for scams and unconscionable practices; and literacy, language, cultural and socio-economic issues. These issues often compound. For example, poverty can cause dependency on higher interest loans, which then further increases poverty.

Remoteness alongside other barriers makes it hard to address or avoid financial problems. In remote communities there is limited access to support but also less knowledge of how to resolve such problems. Personal barriers include feeling resigned to or shame about money issues and a lack of trust in processes and services that might help address them. Distrust arises after experiencing scams and is compounded by little awareness of rights and because of the fear of being pulled into the criminal justice system. Other barriers include power differentials between Aboriginal people and those with responsibility for resolving a problem.

What is working well

Bush Money Mob was identified in the research as working very effectively and as delivering good outcomes. Most importantly, clients spoke highly of Bush Money Mob and unanimously identified that they would not have resolved their matters without their support and advocacy. Almost all clients surveyed (18/19 clients) agreed with the statement: 'I was happy with the help I got from Bush Money Mob'.

To some extent participants focused on successful *monetary* outcomes of client matters, particularly for Telstra matters, as evidence of Bush Money Mob's effectiveness. Successful case resolution also brought emotional relief, however, and a sense that 'justice' had been done, especially when larger corporations were involved.

Bush Money Mob achieved outcomes, at one level, simply because they showed up in communities, offered help and ultimately provided it. The way they showed up was also identified as a strength – spending time in community with consistency and flexibility, possible because of their self-sufficiency in terms of transport, accommodation and phone/internet connection. Bush Money Mob was also identified as engaging and interacting well with community members, including culturally. It provided strong advocacy for its clients, addressing power differentials.

Through its approach the initiative has built all-important trust and relationships, leading to better individual client outcomes. At a broader level it has increased community knowledge of certain financial issues, of the support available for such issues through financial counsellors and of a right to advocacy, as well as enhancing readiness amongst Aboriginal people in remote communities to engage with available supports.

Bush Money Mob's broader strategic advocacy work was also seen as a clear strength, essential because of the systemic nature of the issues faced in remote communities and closely informed by client voices (for example, via case studies). While this advocacy has positive results for clients, it also has broader positive impacts. This is an area in which initiative collaboration is strong, with Bush Money Mob partnering with and informing campaigners, regulators and industry, amongst others, about how to prevent and address financial issues in remote communities.

Areas for improvement and further strengthening

The evaluation also identified areas where improvements may be required. This includes the initiative's somewhat narrow focus to date on Telstra related client matters. This focus represents a first stage in Bush Money Mob's three part strategy (discussed further below) and though other issues are dealt with strategically, as noted above, it is timely that the initiative is now starting to move onto other issues (as a second stage). The report identifies that there are multiple other issues in the communities visited where Bush Money Mob might provide support.

Community members have commonly come to see Bush Money Mob as a service that assists with Telstra issues only, without knowing what other issues they might ask for help with. Alongside a broadening of the initiative's scope of work, an increase in understanding in communities about the range of support available via Bush Money Mob will be required. Bush Money Mob will ideally unpack further issues during client interactions, dependent on time and resource limitations on capacity.

The need to build client capability to self-identify and to avoid and/or attempt to address issues, including through increased knowledge of rights, money management

skills and/or financial literacy, was a further point of discussion. There was general agreement that this should be a focus for the initiative.

The extent to which Bush Money Mob is already working in these areas is somewhat unclear, but they have indicated this will be a focus for their third stage. Clients often had limited understanding of why Bush Money Mob was able to resolve their matter in the way they did and did not identify accessing financial education from Bush Money Mob. Clients also responded somewhat less positively to statements identifying that 'Bush Money Mob helped me to understand my money problems' or that 'Bush Money Mob helped me to feel more confident about managing my money'.

Suggestions for improvement in this area include that Bush Money Mob should increase their focus on building client capability during interactions around compensation payouts, for instance; increase education/information sharing by Judith Gray as a Money Business Coach via workshops or in client interactions; potentially recruit additional staff with capacity to upskill communities; and/or develop further collaborations with other financial capability workers.

As a further issue, though current staff were seen as culturally competent, some felt that clients should have the option of engaging with Aboriginal staff. Also discussed was a related point about the initiative further building capacity within Aboriginal communities to address financial issues and support needs via Aboriginal recruitment - an important broader outcome for an Aboriginal-focussed initiative such as this. Just 4/58 client survey responses (or 6.9%) identified 'strengthening community around money problems' as the best aspect of Bush Money Mob support.

Options included recruiting Aboriginal people in the serviced communities in different related capacities (for example, capability workers) and/or increasing training opportunities for community members to work alongside Bush Money Mob (with further resourcing). This ties in with concerns raised during the evaluation about current staffing capacity of the initiative, and what many saw as a need for additional staff positions in general, potentially for young and/or male employees. Clients and stakeholders were worried about current staff burn out.

Additionally, though Bush Money Mob collaboration with others is good in some areas such as strategic advocacy, a number of stakeholders suggested that it could be further strengthened at a local level (for example, potentially sharing travel with other services) and with certain services (for example, legal services). This might support positive client outcomes, help to address barriers to accessing lawyers for civil law issues and improve capacity issues for the initiative.

As a final point, some also called for more comprehensive data collection and reporting by Bush Money Mob, including around initiative activity and outcomes to help demonstrate both need and impact. This could help with advocacy, including around expansion of the Bush Money Mob model to other locations. It is a relatively expensive model, and better reporting would help to demonstrate its socio-economic benefits alongside its costs.

Future of Bush Money Mob and the Bush Money Mob model

The evaluation also considered the future of Bush Money Mob. The lack of ongoing funding for the initiative was raised as an issue, both because it would be a significant loss for communities if it was no longer able to service communities but also as it is already impacting on capacity to forward-plan. The need to potentially increase funding to sustain effective operation of initiative in its current form was also discussed. It was noted that costs of running Bush Money Mob are relatively expensive, particularly because of its central focus on remote service provision.

Also discussed was expanding the initiative locally, again with additional resourcing – potentially growing the team (including by recruiting Aboriginal community-based staff) and increasing its reach geographically. Broadening the Bush Money Mob network through additional collaborations was a further suggested approach.

Unanimously, all participants also felt that this model would be transportable to other remote Aboriginal communities. This and the above local expansion were supported as the model is seen as highly effective and as likely to help address the huge level of need for support, advocacy and information in other remote communities.

Key strengths of the current model would need to be replicated/adapted as needed (for example, connected strategic and client advocacy, and consistent remote travel to build trust). The skills of Judith and Alan Gray and their contribution to the success of Bush Money Mob were also noted, along with the likely difficulties in replicating their skill set in the roll-out of this model elsewhere. The need to secure adequate funding for what is, as noted above, a relatively expensive approach was also highlighted.

Conclusion

To conclude, broadly speaking Aboriginal people living in remote communities already experience high levels of socio-economic exclusion. As this report indicates, this is directly or indirectly exacerbated by problems of access to justice in relation to financial issues. We must do better to improve Aboriginal access to justice in this area and through this, increase socio-economic inclusion.

To do this we need to build on and develop further effective approaches to addressing information, advocacy and support needs in remote communities. Bush Money Mob provides us with one example of an effective approach, which is worth sustaining and expanding to improve outcomes related to but extending beyond financial issues. These broader issues might encompass developing greater levels of trust in financial counselling or other support services and advocates, increased capacity and confidence in Aboriginal communities to directly assert a range of rights, and reforms to policy and practice of government, corporate and other organisations to better respond to the needs and circumstances of Aboriginal people living remotely.

Recommendations

Data Collection and Reporting

1. We recommend improved data collection by Bush Money Mob which is more clearly defined, consistent, and allows for better identification of the range of issues a client might experience, as well as client casework outcomes (which are currently predominantly identified as monetary). Better data collection should enable fuller reporting which is able to demonstrate impact and best practice aspects of the current model and what outcomes these produce.
2. We recommend consistency in the reporting of systemic issues which follows the suggested Financial Counselling Foundation's Systemic Issues Report template.

Funding

3. We recommend that ongoing funding is provided to sustain the current operation of Bush Money Mob. We recommend that consideration also be given to whether the initiative requires an increase in funding to continue its operations in their current form (given current capacity issues). This will ensure the initiative is able to continue to spend the time in remote communities required to build trust and roll out what is referred to as its second stage of work - addressing a broader range of issues experienced in these communities.
4. We recommend that Bush Money Mob be funded in such a way that it can continue to operate as independently as possible. The initiative's current relative autonomy enables independent and strong advocacy work, as well as other key aspects of their current approach (for example, their relative freedom to work out appropriate timing and other aspects of engagement with communities).

Recruitment of Aboriginal staff

5. We recommend the recruitment of Aboriginal staff into various Bush Money mob roles. Consideration could be given to creating Aboriginal-identified roles for Bush Money Mob capability workers, advocacy/policy, financial counsellor and/or administrative staff, with increased funding required to enable this recruitment. Consideration should also be given to age and gender when recruiting. Training specific to the cultural considerations of the communities that work with Bush Money Mob should be provided to any new staff.
6. We recommend that Bush Money Mob continue to develop collaborations with Aboriginal people in the communities visited to progress their client and strategic advocacy work. Aboriginal staff or persons from the communities serviced by Bush Money Mob should ideally be paid for their input (as salaried

workers or otherwise), with additional resourcing provided to support this approach.

7. We recommend that any Aboriginal community members currently working and working in the future with Bush Money Mob be given the opportunity to access training and upskilling (via ICAN Learning for example). Bush Money Mob might, for instance, provide additional support and information to Aboriginal communities about relevant opportunities in this area.

This and previous recommendations 5 & 6 ensure the building of capacity in Aboriginal communities to avoid, avert and resolve financial issues more directly – which should be a key outcome achieved by this initiative – as well as creating valuable training and employment opportunities.

8. With additional staffing based in communities we also recommend that consideration could be given to building a hub and spoke type approach for Bush Money Mob in the future, with a central office in Broome and Bush Money mob staff in select communities.

Improved Collaboration

9. To help address Bush Money Mob capacity issues and provide better outcomes for clients we recommend that consideration be given to continuing to develop both existing and new collaborations both in and outside of communities. Consideration should be given to the following examples of collaboration:

- With other services such as social workers for client support or local health services (as occurs for example with some health/justice and law/social worker partnerships)
- Shared resources with local (regional) services (for example, around coordinated travel).
- Collaborations with legal services at a local and broader level around client matters.

Community Education and Community Capacity Building

10. We recommend Bush Money Mob continue to increase the range of matters it supports and advocates for on behalf of clients, given the breadth and extent of financial issues experienced in remote Aboriginal communities.
11. We recommend Bush Money Mob consider how it can increase community understanding of the role of financial counsellors and the range of issues they, and Bush Money Mob in particular, can support clients with to ensure that more financial issues are identified, addressed, and potentially avoided as rights are (simultaneously) better understood.

12. Bush Money Mob might consider improved distribution of information (flyers) about its role and intended visits via Health Clinics, Council offices, Local Courts and similar. This might also be achieved through recruitment of local workers (see Rec. 5 & 6) and further financial capability activities (see Rec. 10 & 11).
13. We recommend that Bush Money Mob consider how it can further increase capability for Aboriginal people living in the communities it services to self-identify issues and to avoid or attempt to address issues, including through increased knowledge of rights, money management skills and/or financial literacy. This might be achieved, for instance, through any or a combination of all of the following.
- Providing further financial literacy/money management education within Bush Money Mob client casework interactions and/or other activities.
 - Recruitment of further in-house financial capability workers (see Rec 5).
 - Local Aboriginal recruitment (see Rec 6).
 - Further collaboration with other financial capability workers.
14. We recommend that Bush Money Mob consider how it might better engage young Aboriginal people on remote communities, for example, through the development of targeted educational and engagement resources.

Planning

15. We recommend that Bush Money Mob develop a Five Year Plan for the purpose of strategically planning how it might develop and implement the recommendations made in this Report. Although there is funding uncertainty, the Plan would also prove useful in applying for funding.

EVALUATION OF THE BUSH MONEY MOB INITIATIVE

SECTION 1. INTRODUCTION

1.1 Introduction to Bush Money Mob

The Financial Counselling Foundation has commissioned Jumbunna Institute for Indigenous Education and Research ('Jumbunna') to complete an impact evaluation of financial counselling services being delivered by Bush Money Mob. This report sets out analysis, findings and recommendations arising from this evaluation.

The Bush Money Mob initiative has been in operation since March 2022 and is currently funded until June 2024 by the Financial Counselling Foundation. It is run and staffed by Alan Gray, an experienced financial counsellor, and Judith Gray, both with long-standing connections to the area in which the initiative operates. Judith is the Project Manager for Bush Money Mob and while not a financial counsellor is qualified as a Money Business Coach.¹

Bush Money Mob is based in Broome and visits remote communities in the local government areas of East Pilbara, Ashburton (West Pilbara), Broome, Derby/West Kimberley and Halls Creek (see further Section 3). These visits occur during the dry season (April to October) over a two-week period each month. The team is fully self-sufficient with supplies and accommodation during their visits. Follow-up advocacy and casework is completed by Bush Money Mob in Broome either during the wet season or before a return visit to the communities.

Bush Money Mob services some of the most remote communities in Australia and in general, these communities have previously received no or very little assistance from financial counsellors. The East Pilbara, for instance, is the largest local council in Australia by area. It covers an area of 379,571 square kms (which is larger than Victoria) and has a population of 11,005. The impact of remoteness is discussed throughout this report at various points – both as a factor giving rise to financial issues and in making it difficult to resolve those issues.

Bush Money Mob provides information, casework and advocacy in relation to various credit, debt and consumer issues. Their services are designed to respond to factors that commonly give rise to and/or present as barriers to resolving these issues for Aboriginal people living in remote WA. These factors include remoteness, low levels of financial knowledge and predatory behaviour by traders and others.

¹ Bush Money Mob describes Judith's role as having capacity to complete budgeting workshops and other tasks in communities, but not having a role in negotiating debt solutions as a financial counsellor would, for instance.

1.2 Evaluation of Bush Money Mob

1.2.1 Purpose of the evaluation

The objectives of this evaluation of Bush Money Mob are as follows.

- To describe the initiative.
- To assess the initiative's effectiveness and value by identifying the following.
 - Positive outcomes and impacts delivered by the initiative to individual clients and their families.
 - Positive outcomes and impacts delivered by the initiative at a whole-of-community or broader level (e.g., through systemic advocacy and local capability building).
 - Ways in which the initiative is contributing to and innovating Aboriginal civil law access to justice. This involves consideration of existing barriers to accessing effective justice outcomes (for credit, debt and consumer issues) and ways in which the initiative effectively responds to these barriers.
- To identify what is working well within the initiative and how its existing successes might be built upon.
- To identify current challenges and issues for the initiative and how these might be addressed.
- To identify how the initiative might be continued, improved and potentially expanded.
- To identify key learnings likely to help inform or enhance similar Aboriginal and Torres Strait Islander focussed initiatives in other remote locations around Australia.

1.2.2 Evaluation methodology

A methodology for the evaluation was agreed with the Financial Counselling Foundation, with input from Bush Money Mob, as described below. This methodology was approved by the Ethics Committee at University of Technology Sydney (Approval No: ETH23-8212).

Literature review

The evaluation includes a review of existing literature, providing context in which to understand the services provided by Bush Money Mob. It incorporates discussion of Aboriginal barriers to accessing justice, with some focus on credit, debt and consumer issues, and of best responses to these barriers.

Client and stakeholder participation

- Stakeholder interviews

Qualitative data was collected from stakeholders of the Bush Money Mob initiative. Jumbunna approached 16 stakeholders for interviews, 10 of whom agreed to participate and were interviewed. Two of these interviewees included Bush Money Mob and Financial Counselling Foundation staff. The remaining interviewees included those providing financial counselling and other services in the same or similar locations to Bush Money Mob and/or those responding to similar issues. Industry stakeholders and Aboriginal people who have been working voluntarily alongside Bush Money Mob are also included in these interviewees.

Stakeholder interviews were conducted using semi-structured interview questions (see **Appendix 1**). Almost all stakeholder interviews were conducted online. Input gathered from stakeholder participants is referred to throughout this report as ‘Stakeholder interview’. Given the guarantee of anonymity provided to stakeholders undertaking the interviews, the relatively small group of stakeholder participants and the high risk of re-identification, we do not differentiate between stakeholders in the coding of interview data in this report.

- Client interviews

In September 2023 Jumbunna travelled to communities visited by Bush Money Mob to meet with clients. We had planned to travel to five communities in total, including Kupungarri and Ngallagunda, but sorry business in Kupungarri required a change of plans. Jumbunna ultimately travelled to Derby, Looma, Mowanjum and Pandanus Park.

Prior to travelling to these communities, Jumbunna talked with Bush Money Mob about the best way to identify client participants. Bush Money Mob identified ethical constraints for the service around sharing details of its client database from which the evaluators might select client participants. It was agreed that Bush Money would randomly select a sample of clients from this database, drawn from the different communities we were due to visit and if possible, representing a proportion of male/female clients corresponding to the proportion of male/female clients supported by the initiative.

Bush Money Mob made initial phone contact with those selected to gauge their interest in being part of the evaluation. They then asked for permission to provide phone contact details of interested clients to the evaluators and to local facilitators. These facilitators were Aboriginal people living in the communities visited that Jumbunna engaged on a paid basis to help facilitate client interviews. They were located with the assistance of Bush Money Mob.

Jumbunna contacted the community-based facilitators by phone prior to our visit. The facilitators let clients know we were on our way and they helped us to find clients when we arrived. They were available, as needed, to assist with interpreting but no

participating clients required an interpreter. Clients predominantly spoke to us one-on-one, but some participated with another client. Interviews often took place under a tree in the front yard of clients' homes, their front verandah or another place where they were comfortable (for example, on picnic tables at Derby's local jetty). Jumbunna had both male and female evaluators available and where necessary a male evaluator would speak to a male client and a female evaluator to a female client.

In total, we spoke to 20 clients living in the four communities below, as follows, all of whom were also paid for their time.

Table 1: Clients interviewed for the evaluation

Community	Number of clients
Derby	7
Looma	6
Mowanjum	2
Pandanus	5
TOTAL	20

We spoke to 16 female clients and four male clients, which is the same proportion of female/male clients serviced by Bush Money Mob (see Table 2). In terms of age, 8 client participants were aged 50yrs+, 6 clients were aged 40-50yrs and five clients were aged 26-40yrs. In general, client interviewees were a slightly older cohort than the clients recorded on the Bush Money Mob database (see Table 3).

Clients answered a set of semi-structured questions during interviews. These questions focused on their experience of Bush Money Mob support (See **Appendix 2.**) Input gathered during client interviews is referred to throughout this report as 'Client interview'. Again, given the guarantee of anonymity for interviewees and the risk of re-identification (particularly as Bush Money Mob were aware of which clients were participants) we have not differentiated between clients in terms of gender/location in coding of client interview data in this report.

- Client surveys

Jumbunna invited participating clients to complete a short survey about the support they had received from Bush Money Mob. There were 19 surveys completed by 15 female clients and 4 male clients. One female client interviewed declined to complete the survey.

The survey firstly asked clients whether they strongly agreed, agreed, disagreed, strongly disagreed with or felt neutral about 5 positive statements related to the help provided by Bush Money Mob. These statements included, for instance, 'I was happy with the help I got from Bush Money Mob', 'Bush Money Mob helped me to feel more confident about managing my money' and 'I felt comfortable working with Bush Money Mob and trusted them'.

Clients were then asked to identify the **three best aspects** of the support Bush Money Mob provided, selecting from 7 different options. These options replicated the above statements and included two additional options (related to the support being provided without fee and by a male and female staff member).

A copy of the client survey is attached as **Appendix 3**. Responses to the survey are set out in **Appendix 4** and are discussed in the report at various points.

1.3 Structure of this report

Section 1 of the report provides introductory detail, including on our evaluation methodology. Section 2 provides a brief description and analysis of the relevant contextual literature. Section 3 provides an analysis of the available client casework data and a review of the systemic issues reports completed by Bush Money Mob.

Section 4 is based on the stakeholder and client interviews. It considers financial problems arising for Aboriginal people living in remote WA, including the focus communities of Bush Money Mob, and barriers to getting good outcomes for these problems. Section 5 considers current strengths of and what is working well in the work undertaken by Bush Money Mob. In Section 6 we consider areas for improvement and potential strengthening within the initiative.

Section 7 discusses the future of Bush Money Mob and its potential expansion both locally and as a model transportable to other locations. Section 8 provides concluding comments and Section 9 lists resources used in the evaluation.

Recommendations are set out in the Executive Summary.

SECTION 2. THE CONTEXT OF CREDIT, DEBT AND CONSUMER ISSUES AND ACCESS TO JUSTICE

This section of the report identifies the major issues arising in relation to credit, debt and consumer problems in the context of access to justice. It does so through a consideration of several major reports and other research literature.

2.1 The Indigenous Legal Needs Project (ILNP)

The ILNP was the first extensive study in Australia to specifically address Indigenous legal need and access to justice in areas of civil law. The ILNP met with First Nations people to talk about their legal needs and how they might be addressed, travelling to 40 communities in five states and territories to speak directly with both community members and those that work with them.² This included urban, regional and remote communities.

The results of the research identified seven priority areas of need: housing (tenancy); discrimination; credit and debt and associated consumer law; social security; child protection; and wills and estates.³ We focus here on the credit and debt and associated consumer issues from the research.

First Nations participants readily identified that debt was a significant part of their lives. Nearly a third reported that they had been threatened with legal action in the previous couple of years in connection with repayment of a loan or other debt, with women experiencing this type of problem somewhat more than men.⁴ In addition, just over one in ten people indicated that in the previous two years they had had a dispute in relation to their credit reference rating, as guarantor for another's loan, and/or in relation to bankruptcy.⁵

Credit and debt were a major area of need for assistance partly because of the amount of debt payable. Focus group participants identified the significant level of debt accrued by individuals and across generations and whole communities. This is attributable, in part, to the majority of debt matters being left unaddressed. In addition, individuals may accrue multiple debts simultaneously (for example, a fine, social security and consumer-related debt) (Povey et al 2011).

² For discussion of the ILNP methodology see Allison, Cunneen and Schwartz (2017: 234-235).

³ Major reports from the ILNP include Allison et al (2012, 2014), Cunneen and Schwartz (2008), Cunneen et al (2014), Schwartz et al (2013). Further information on the ILNP is available at our website <www.jcu.edu.au/indigenous-legal-needs-project>.

⁴ Statistics based on focus group participants showed: 29.5% of all participants reported being threatened with legal action in the past couple of years in connection with repayment of a loan or other debt, with 30.8% of women compared with 25.9% of men reporting a problem in this area. There was some variation between jurisdictions, with NSW participants reporting the highest level of complaint (34.9% of participants) and the NT the lowest at 18.4%.

⁵ Just over 12% of all ILNP participants reported these issues.

The ILNP research also found that credit and debt issues regularly arose in conjunction with consumer issues such as those related to scams, phone contracts and rent/purchase agreements. Indigenous consumers of credit are also often reliant upon lending arrangements on disadvantageous terms that produce sizeable debt.

Roughly two thirds of the focus group participants in the ILNP research who said that they had credit and debt related issues also had *not* sought legal or *other advice or help* for these issues.⁶ The ILNP further discussed the importance of linking and collaboration between non-legal services (like financial counselling services) with legal services. It discussed the need to consider access to justice within a much broader framework than only access to legal services and legal solutions, arguing that access to justice involves access to a range of services and potential solutions – such as those that might be provided through financial counselling services.

2.2 The Barkly Report⁷

More recently, our access to justice work has been extended through an in-depth study of one region, the Barkly local government area of the NT ('the Barkly'). Approximately 70 per cent of the Barkly's population are First Nations, the majority of whom speak at least one of the 10 larger local Indigenous languages, which include Warumungu, Warlpiri and Alyawarre. English is often a second, third or fourth language. The population of the Barkly comprises fewer than 8,000 people living mostly in small communities, which include some of the most remote settlements in Australia. It is the second largest local government by area in Australia. It is in many ways a similar demographic to the remote communities that Bush Money Mob services.

The legal issues we found in the Barkly were broadly similar to those in our ILNP study, encompassing housing, discrimination, social security, credit/debt and consumer, criminal, child protection, employment education, neighbour, wills and financial institutions (including superannuation) issues. Our study further emphasised that many First Nations people experience multiple *legal* issues simultaneously and that these can 'snowball' and multiply, becoming much more difficult to resolve.

An important part of our work in the Barkly was to look at non-legal strategies to improve justice outcomes. Our work again highlighted the need for non-legal strategies to meet the needs of First Nations people seeking justice, and for strategies that are informed by core First Nations principles, including self-determination, respect for culture and participation in decision-making.

Community members in the Barkly spoke about the importance of changes *within and by the community* to reduce the occurrence of legal problems and contact with the legal system. Enhancing justice outcomes requires a community development approach that can lead to more collective responses to systemic legal and socio-economic issues. Community development approaches in Indigenous communities involve engaging with Elders and with community to determine priorities and solutions

⁶ Only 24.7% of men sought assistance, compared with 43% of women.

⁷ Allison and Cunneen (2020).

to problems. In the context of access to justice, they involve developing community capacity to respond to issues such as financial literacy. Such an approach might involve the upskilling of people within the community in basic financial counselling to help improve financial literacy within communities.

2.3 The Productivity Commission Report

In 2014 the Productivity Commission released a major report into Australia's civil law arrangements. The terms of reference included an examination of 'the current costs of accessing justice services and securing legal representation, and the impact of these costs on access to, and quality of justice' (Productivity Commission 2014: iv). The final report included a chapter on legal assistance for Aboriginal and Torres Strait Islander people (Productivity Commission 2014: 761-808). While the Report focused on legal assistance, many of the issues which were raised are also applicable to seeking assistance from non-legal service providers such as financial counsellors and others.

The report found that Indigenous people often have complex legal needs and face substantial barriers in accessing legal and other assistance. There was a lack of reliable data in estimating the extent of unmet need. The Commission noted, however, the work of the ILNP in attempting 'to bridge this information gap' and that the priority areas of Indigenous civil and family legal need found in the ILNP research were many of the same issues raised in submissions and consultations undertaken by the Commission (Productivity Commission 2014: 770-771).

The main barriers in accessing justice faced by Indigenous people identified by the Productivity Commission included lack of awareness of family and civil law, communication barriers, socio-economic disadvantage, geographic isolation, differences between 'traditional' law and the Australian legal system, and gaps in the coverage provided by legal services and other services. In short, the circumstances and characteristics of Indigenous people 'increase the likelihood of needing, and reduce their ability to access, legal assistance' (Productivity Commission 2014: 762).

2.3 Law Council of Australia. The Justice Project

The Justice Project considered impediments to access to justice for those identified as facing significant economic and other exclusion. Aboriginal and Torres Strait Islander people were included in this group (Law Council of Australia, 2018a). The Law Council found that Indigenous people are 'more likely to experience multiple, intersecting legal problems. This includes elevated legal need in areas of crime, child protection, tenancy, discrimination, social security, credit and consumer issues and family law and family violence' (Law Council of Australia, 2018a: 25).

In summary, the Law Council found that the barriers constraining Aboriginal and Torres Strait Islander people from accessing justice were:

- Alienation from the (mainstream) legal system
- Distrust of the legal system
- Communication and language differences that are not adequately accommodated
- Limited awareness of the law and unrecognised need
- Economic barriers
- Structural barriers and lack of accessibility for Aboriginal and Torres Strait Islander people with disability (Law Council of Australia, 2018b: 26-35).

These barriers were exacerbated through:

- The lack of critical non-legal support services particularly in regional, rural and remote areas
- The lack of respect for self-determination, and
- Various other government laws, policies and practices (relating for example to Centrelink, public housing, etc) (Law Council of Australia, 2018b: 36-48).

2.4 Other Research and Issues

Credit, debt and consumer problems also occur in the context of criminal law issues. For example, Indigenous victims of family violence may be coerced into taking on debt by the perpetrator of violence; or crime may also be committed in response to debt and the poverty associated with it.⁸ Debt may occur as a *result* of incarceration, for example, where inmates are (erroneously) paid social security benefits after entering prison. Further, debt may have increased and become more complicated by the expiration of sentence because it is difficult to address from inside a correctional facility. Research conducted with prisoners found that 37 per cent of inmates surveyed had a debt to a government agency, and 30 percent had housing-related debts (Stringer 2000: 4).

Indigenous consumers of credit are also often reliant upon lending arrangements on disadvantageous terms that produce sizeable debt, a point noted above. This is due, in part, to the extent of financial exclusion within Indigenous communities. First Nations people are disproportionately represented within the group of persons in Australia classified as either ‘severely’ or ‘fully’ financially excluded, constituting 19% of this group (Connolly et al 2011: 22). For Indigenous people, financial exclusion is caused by factors such as limited financial knowledge and cultural and language issues, but also by social and economic exclusion, manifested as financial hardship, unemployment and poverty (Burkett & Sheehan 2009: 3). Financial exclusion can drive people into using fringe credit providers and less formal lending systems such as hire purchase agreements, payday lending and book-up. These forms of credit have a tendency to load Indigenous people up with further debt and to increase social and economic exclusion.

Indigenous debt often arises in the context of obtaining essential goods and services, including housing, telecommunications (phone/internet) and utilities.

⁸ Research conducted with Queensland prisoners found that 49% of prisoners surveyed had committed a crime to repay a debt (Stringer 2000).

Telecommunications provide Indigenous people with access to important health, educational and other information and to government and non-government services (for example, to pay bills, bank, and engage with Centrelink). It is a key tool to achieving higher levels of Indigenous social and economic inclusion (Rennie et al 2011). Research suggests that access to telecommunications is currently impeded for those on low incomes, including Indigenous people, and that this impacts negatively on inclusion (Ogle & Musolino 2016). The evaluation of the MoneyMob Talkabout program found in interviews with community members in the APY (Anungu Pitjantjatjara Yankunytjatjara) communities that:

People also mentioned structural impediments and challenges in building financial capability, such as poor household internet access for banking and accessing other financial services and products; the limited number and location of ATMs in communities; and limited access to phones for telephoning banking and other inquiries. (Garner and Pryor 2015: 11).

Similarly, utility-related financial stress has also been identified as a common phenomenon in Indigenous communities (see for example the reports by the Consumer Utilities Advocacy Centre in Victoria⁹, as well as the ILNP research).

We now summarise some of the further factors identified in the literature that contribute to the proliferation of credit and debt matters within Indigenous communities and the barriers hindering effective responses to these matters.

2.4.1 Cultural and historical issues

Some issues of debt have emerged from, and are still experienced within, the context of colonization. For example, past practices such as book-up continue to impact Indigenous consumers, through relationships of debt dependency with traders that mirror those of previous decades. Poverty and other drivers of debt (such as poor educational and employment outcomes) are also closely associated with colonization.

Other barriers identified as being of particular relevance to Indigenous people include racism, a lack of culturally appropriate banking and/or financial counselling services, and (in terms of inhibiting access to financial services) not having a birth certificate or other identification (First Nations Foundation 2011).

Cultural issues that increase the extent of credit and debt problems for Indigenous people include cultural dynamics that can underpin debt. These can include for example, sharing bank cards and ‘humbugging’. Garner and Pryor (2015: 11) found in the APY communities that cultural, community and family beliefs in relation to money and wealth were one of the factors that underpinned money ‘challenges’.

The remoteness of many Indigenous communities creates additional challenges to avoiding unmanageable levels of debt. The cost of living is invariably higher,

⁹ Reports available at < <https://apo.org.au/organisation/81329> >

opportunities for employment are more limited, and reduced access to services and retail outlets means that consumer choices are curtailed. Garner and Pryor (2015: 19) found the key issues about money raised in interviews in the remote communities where they conducted their research was the high cost of living, low incomes, financial scams, indebtedness, credit and book-up, banking and money management, and humbugging.

2.4.2 Government Agencies

Indigenous peoples are also subject to disproportionate levels of intervention in their lives by certain government agencies, including police/other law enforcement agencies, public housing providers, child protection agencies and Centrelink. Significant issues in this context include debt accrued through public housing, debt associated with overpayment of social security benefits, and debts associated with Centrepay where unscrupulous traders, including those connected with rent-to-buy schemes and door-to-door sales, take advantage of vulnerable Indigenous consumers (Financial Counselling Australia 2013, NAAJA 2013, ILNP).

2.4.3 Barriers to Accessing Assistance

Existing barriers that Indigenous people face in accessing services, including legal and advocacy services in particular, have been noted in various reports over the last 20 years.¹⁰ Indigenous people face well-documented social exclusion in the areas of education, housing, employment, income and health (SCROGSP 2020). Some categories of exclusion are particularly relevant to client's needs when accessing services: for example, low levels of literacy and numeracy, high levels of hearing loss, higher levels of disability and of psychological distress compared with non-Indigenous people (SCROGSP 2020). For decades, geographical isolation (remoteness) has been identified as a major inhibitor to access to justice for Indigenous communities (e.g., SL&CARC 2004, Productivity Commission 2014).

Debt will often be left to one side through a lack of understanding of the issues in question, as well as *how* to respond and of the consequences of *not* responding to them. Fear in general, and mistrust of the legal system and other mainstream services, in particular; or a feeling that there are other more pressing priorities are also reasons for not responding to debts. Fear and distrust can also be mixed with shame which prevents accessing assistance.¹¹

Services required to address unmet need are not always readily available. Overall, there are significant gaps in support, with Indigenous people living on remote communities facing additional obstacles in this regard. We also note that there can be real issues in developing local capability to respond to problems in remote areas. Garner and Pryor's evaluation of MoneyMob Talkabout confirmed the challenges of

¹⁰ See for e.g., SL&CARC 2004; Joint Committee of Public Accounts and Audit 2005; Cunneen and Schwartz 2008, Allison et al (2012, 2014), Cunneen et al (2014), Schwartz et al (2013), Productivity Commission 2014)

¹¹ For example, see the ILNP report on Victoria (Schwartz et al 2013: 120, 130, 205).

delivering services in remote Aboriginal APY communities, including recruiting and retaining staff to work in the [APY] Lands, and the critical importance of delivering culturally respectful services that can lead to strong and sustainable outcomes for clients accessing these services. (Garner and Pryor, 2015: 21).

2.5 What needs to be done?

In summary, we draw on the various reports and literature noted above to identify what needs to be done to address what is referred to above as ‘money challenges’ impacting Aboriginal people, including those living in remote communities.

As we noted above in relation to the ILNP work and the report on the Barkly region in NT, further developing non-legal strategies is important to improving access to justice. These non-legal strategies need to be informed by core First Nations principles, including self-determination, respect for culture and participation in decision-making.

Geographic location is also a significant barrier to Indigenous access to justice in matters of credit, debt and related consumer issues. Services are required to address unmet need, including in remote locations. It is important to note that it is not just legal services or financial counselling services that are absent in these locations but *any* services, as well as forums for dispute resolution such as courts.

Building local financial capability is an additional important part of addressing unmet need, as well as knowledge of rights. There is limited awareness in many Indigenous communities of civil law processes, rights and obligations and of where to access assistance, including for credit, debt and consumer issues. This inhibits effective Indigenous access to justice. Education is essential, including to improve Indigenous consumer and financial capability - not only so that people will be more empowered to respond effectively to a credit, debt or consumer problem when and as it arises, including through legal and non-legal services, but also so that problems can be avoided *before* they occur.

Suggestions for improving community education include using culturally appropriate and more accessible methods of sharing information (e.g., social media forums, audio-visual material) given literacy and English language issues in Indigenous communities. The benefits of empowering select individuals in Indigenous communities to be ‘educators’ has also been identified. These persons are then able to ‘triage’ relevant issues and refer or liaise accordingly. The fact that they are a permanent presence in the communities in question and therefore more ‘approachable’ than a legal or other service, particularly where it is fly-in fly-out, is highlighted.

There is a necessity for working more strategically around civil law issues, including credit, debt and consumer matters, which may involve engaging in litigation likely to have greatest beneficial impact, as well as in legislative and policy reform. Systemic advocacy around credit and debt should also be a focus, including legislative and policy reform by specialist consumer bodies, regulators and legal service providers.

Policies of government departments might also require review in terms of whether they are contributing and/or how they might better respond to credit and debt issues within Indigenous communities, as has occurred with Centrepay and payday lending, for instance.

Finally, we note that the United Nations *Declaration on the Rights of Indigenous Peoples*, to which Australia is a signatory, specifically refers to access to justice in Article 40.

Indigenous peoples have the right to access to and prompt decision through just and fair procedures for the resolution of conflicts and disputes with States or other parties, as well as to effective remedies for all infringements of their individual and collective rights. Such a decision shall give due consideration to the customs, traditions, rules and legal systems of the indigenous peoples concerned and international human rights.

Any strategy designed to improve Indigenous access to justice will only succeed if it is built on Indigenous rights and successfully incorporates Indigenous specific perspectives of justice issues: what justice means and how it might be attained.

SECTION 3. BUSH MONEY MOB REPORTED DATA AND SYSTEMIC ISSUES

Qualitative and quantitative data was provided for the evaluation via Bush Money Mob reports to the Financial Counselling Foundation. This includes data captured in progress and systemic reports prepared by Bush Money Mob and additional administrative data describing the operation, outcomes and impact of the initiative.

3.1 Bush Money Mob Reporting Data September 2022–Feb 2024¹²

The data reviewed in this section is based on a number of reports and spreadsheets including BMM (Bush Money Mob) Clients March-August 2023 and BMM Clients Sept23-Feb24. Summary data for the Sept 2022-Feb 2023 is taken from the March-August 2023 report.

3.1.1 Summary Data

Table 2. Clients and Monetary Outcome Summary

	Sept 22-Feb 23	March 23-Aug 23	Sept 23-Feb 24
	No	No	No
Client Cases ¹³	171	175	170
	\$	\$	\$
Refunds, comp or debt waiver	563,133	604,520	576,240

Table 3. Client Demographics Summary

	Sept 22-Feb 23	March 23-Aug 23	Sept 23-Feb 24
	%	%	%
Gender			
Female	69	71	76
Male	31	29	24
Marital Status			
Single	10	12	4
Partnered/not stated ¹⁴	82	80	83
Single parents	8	8	8
Age			
18-30	13	15	16
30-50	64	68	61

¹² Source: BMM_Clients_March-August 2023.xlsx and BMM Clients Sept23 -Feb24.xlsx

¹³ Client cases worked on during the period. We assume this is the number of clients rather than specific matters: i.e., a single client can have multiple matters/issues (e.g., Telstra debt, car loan).

¹⁴ 'Not stated' should be reported separately and not be collapsed into 'partnered' because it prevents drawing any conclusion as to the numbers who were partnered and those who preferred not to say.

>50	21	17	23
Employment			
Centrelink only	85	88.5	87.5
Centrelink + Part-time work	6.5	4.5	5
Full time work	8.5	7	7

3.1.2 More Detailed Information March-August 2023 Spreadsheet

It is difficult to make overall sense of the more detailed information from the BMM Client management spreadsheet for the March-Aug 2023 period. There are eight different sections in the spreadsheet as follows:

- July 2023 Telstra Clients Submitted
- Non-Telstra/Individual Telstra: New Cases
- March Clients submitted to Telstra 13 March 2023
- Warburton and Warakuma Telstra Clients
- Kupungarri and Nullagunda Clients
- Punmu and Parnngurr Clients
- Pandanus Park Clients
- Clients General

The client cases across these eight sections in the spreadsheet total 180. It is not clear how this (slight) discrepancy in numbers relates to the 175 client cases for the period noted in Table 1.

July 2023 Telstra Clients Submitted

The first section of the spreadsheet is titled '**July 2023 Telstra Clients Submitted**'. This has 51 Telstra clients identified.¹⁵

All 51 clients had a Telstra matter identified and five clients had an additional matter (bank, licence, funeral fund¹⁶, stolen generations scam and car loan).

All matters except one were listed as active and 8 were also listed as 'disputed for later' (the meaning of which is not completely clear, e.g., are the matters still active?). The demographics of the client base were consistent with those noted above.

Table 4: July 2023 Telstra Clients Submitted. Location of Client Cases

Location of Client Cases	Frequency
Looma	23
Derby	6

¹⁵ One client is entered twice TB (Noonkabah) for 2 different matters. Other clients with multiple matters are entered only once.

¹⁶ Aboriginal Community Benefit Fund/ Youpla.

Broome	5
One Arm Point	3
Burawa	2
Mornington Island	2
Noonkanbah	2
Ardyaloon	1
Bidyadanga	1
Halls Creek	1
Mownajum	1
Pandanus Park	1
Wyndham	1
Yandeyarra	1
Yungngora	1
Total	51

Non-Telstra/Individual Telstra: New Cases

The next section of the spreadsheet is headed '**Non-Telstra/Individual Telstra: New Cases**'. This part contains 26 client matters, including one unidentified by client or location. The 26 client matters had 32 issues identified, which were diverse, as shown below in Table 4.

Table 5. Non-Telstra/Individual Telstra: New Cases. Client Issues

Client Issues	Frequency	
	No	%
Telstra matters	7	22
Other loans/debts	7	22
Car related loans/debts	5	16
Car related warranty/ repairs	4	12
Insurance related (car or home)	3	9
Superannuation	2	6
Budgeting/money management	1	3
Unfair dismissal	1	3
ATO refund	1	3
Police record	1	3
Total	32	100

Table 6. Non-Telstra/Individual Telstra: New Cases. Location of Client Cases

Location of Client Cases*	Frequency
Broome	7
Kupungari	4
Pandanus Park	4
Derby	2
Karratha	2

Burawa	1
Fitzroy Crossing	1
Geelong	1
Looma	1
Muludja	1
Port Augusta	1
Total	25

* 1 location missing

Despite the section heading of **new** client cases, not all entries appeared to be new. Of the 26 clients cases 10 were listed as 'active', five were 'new', three were 'past', one was 'solved' and seven were blank.

March Clients submitted to Telstra 13 March 2023

A further section of the spreadsheet is headed '**March Clients submitted to Telstra 13 March 2023**'. This part contains 52 client cases. **All of these client cases involved Telstra matters**. However, four also involved other matters, two relating to a 'car yard', one to a 'bad credit rating' and another to a Cigno (personal) loan (there was no further information on these four matters).

The case results for Telstra indicated the following. Slightly less than half the client cases resulted in a refund and compensation.

Table 7. March Clients submitted to Telstra 13 March 2023. Case Results

Refund and Compensation	25
No Refund	9
Refund and No Compensation	4
Still Advocating	4
Disputed referred to Ombudsman	2
Compensation and referred Ombudsman	2
Blank entry	6
Total	52

Table 8. March Clients submitted to Telstra 13 March 2023. Location of Client Cases

Location of Client Cases*	Frequency
Broome	16
Looma	8
Derby	7
Punmu	3
Fitzroy Crossing	2
Parnngurr	2
Perth	2
Darindjin	1
Jigalong	1

Kupungarri	1
Mowanjum	1
One Arm Point	1
Pandanus Park	1
Port Hedland	1
South Hedland	1
Warralong	1
Yakanarra	1
Yiyili	1
Total	51

* 1 location missing.

Other information

BMM Client management spreadsheet for the March-Aug 2023 period also contained a number of smaller spreadsheets mostly related to particular communities, which appear connected to specific visits by Bush Money Mob (see Progress Report #3 March 2023-August 2023).

The ‘Warburton and Warakuma Telstra Clients’ spreadsheet indicates 12 client cases from these two communities all classified as new and all relating to Telstra debts.

The ‘Kupungarri and Ngallagunda Clients’ spreadsheet indicates three client cases from these two communities relating to a Cigno loan, Cash Converters loan and a MACC (Medium Amount Credit Contract) debt. These are all classified as new.

The ‘Punmu and Parnngurr Clients’ spreadsheet indicates 21 client cases from these two communities as well as Jigalong. The matters all relate to Telstra debts except for one relating to a ‘St Johns’ (presumably St Johns Ambulance) debt. Of these cases, 10 are classified as new, seven as active and four as solved.

The ‘Pandanus Park Clients’ spreadsheet indicates three client cases from Pandanus Park. The three matters relate to the Public Trustee, the Youpla funeral fund and car debt/repossession. Of these cases, two are classified as active and one as new.

Finally, there is a spreadsheet titled ‘Clients General’ which contains 12 partly completed entries. Identifying initials are missing for three entries and locations for two entries. Six are classified as new, four as active and one as solved. Ten client cases relate to Telstra, with one of these client cases also involving Horizon power. There is also a funeral fund matter, and one matter with no presenting issue identified.

3.1.3 The BMM Clients Spreadsheet for Sept23 -Feb24

The BMM Clients Sept23 -Feb24 spreadsheet indicates 170 client cases worked on during the period. There are no dates entered which would indicate precisely when specific client matters were accepted by Bush Money Mob. There is no overall indication of how many are new matters and how many are ongoing matters. Some sections of the

spreadsheet indicate whether the cases were new. However, it is not possible to determine how many of the total 170 clients cases were new or ongoing as this is not recorded consistently (e.g., 'July 2023 Telstra Clients Submitted' only refers to client cases 'active').

There is no information on outcomes.

Table 9. BMM Clients Cases Sept23 -Feb24. Client Issues

Client Issues	Frequency	
	No	%
Telstra matters	150	87
Debts, loans (housing, car, unspecified)	5	3
Funeral Fund	4	2
Banks (accounts, fees, 'class action')	3	2
Car related warranty/ repairs	3	2
Compensation, refunds (unspecified)	2	1
TPD insurance	2	1
Unfair dismissal	1	<1
Credit rating	1	<1
Optus (unspecified)	1	<1
Total	172	100

The vast majority of the issues responded to and recorded on the spreadsheet for the six month period Sept 2023 to Feb 2024 were Telstra related matters (87%). All other specific issues each accounted for 3% or less of the total.

The BMM Progress Report #4 for the Sept 2023 to Feb 2024 period notes that

One of our major strategies for the past six months has been to waitlist all new Telstra cases, so that our project is not overwhelmed by just one financial counselling topic... We started the Telstra waitlist on 25 April 2023, and this has allowed us to expand our work on non-Telstra cases from 10 to 40+ clients.

It appears from Table 8 that Telstra matters still dominate the client issues, although we note that it not possible to determine how many of the 150 Telstra cases were new and how many were ongoing. However, we also note that the previous information provided in the BMM Clients March-August 2023 spreadsheet showed an increase in non-Telstra matters in the new matters outlined in Table 4.

Table 10. BMM Clients Cases Sept23 -Feb24. Location of Client Cases

Location of Client Cases*	Frequency
Derby	24
Looma	22
Broome	19
Punmu	15

Mowanjum	13
Bidyadanga	7
Karratha	7
Parnngurr	7
Pandanus Park	6
Kupungarri	5
One Arm Point	4
Djarindjin	3
Jigalong	3
Fitzroy Crossing	2
Halls Creek	2
Imitji	2
Kunawarritji	2
Kununurra	2
Moongardie	2
Mulan	2
Warralong	2
Wyndham	2
Beagle Bay	1
Doon Doon	1
Jarlmadanagh	1
Jigalong/ Punmu	1
Joy Springs	1
Junjuwa	1
Melbourne	1
Midland Perth	1
Newman	1
Noonkanbah	1
Port Hedland	1
Wellard, Perth	1
Wickham	1
Wonka Jonka	1
Yungngora	1
Total	168

*Location missing for 2 client cases.

We note that further information was provided Bush Money Mob on 19 February 2024, after this report was substantially drafted. The revised information provides some further information on 43 non-Telstra ongoing matters (presumably these include the 22 non-Telstra matters included in the earlier version for the same period). Of the 42 cases, 24 are listed as new cases and 19 as ongoing cases. The revised information is important to the extent that it adds weight to the growth in non-Telstra matters as part of the overall caseload of Bush Money Mob.

3.1.4 General Comments

We have assumed that 'Client cases worked on during the period' is the number of clients rather than specific matters (i.e., a single client can have multiple matters, for example, Telstra debt, car loan, funeral fund).

Where there is more than one matter for a client this should be specified in the client management spreadsheet in a separate column/s. This provides a more accurate picture of the work being undertaken as the number of matters is greater than individual clients. In addition, it will enable easier reporting on the type of matters undertaken, and specific outcomes for those matters.

As noted above in relation to **Client Management Spreadsheet for Sept23 -Feb24** it is not possible from the client management spreadsheets to **consistently** determine which matters are ongoing and which matters are new in any reporting period. The **March-August 2023 Client Management** spreadsheet records whether client cases were 'active', 'new', 'past' or 'solved'. We are not sure what 'past' refers to: limitation period expired, inactive/ lapsed or something else? Clearer categories would be helpful, perhaps 'ongoing', 'new', 'inactive', 'resolved', 'lapsed'.

We assume that the \$ value arising from refunds, compensation or debt waivers relates to *matters finalised* during the reporting period. In relation to outcomes ('case results') in the **March-August 2023 Client Management** spreadsheet, some matters are classified as 'no refund' and then 'case can close'. The question we have is whether a refund was the only possible outcome to these matters?

It is unknown if there were any onward referrals made to other agencies (e.g., legal services).

We also note that there are omissions in the reported data. Interview material suggest that BMM has assisted with obtaining and meeting ID requirements. However, this does not appear in the reported data at all.

In relation to the demographics, more than two thirds of clients were women, and a large majority of clients were partnered.¹⁷ Two thirds of clients were in the 30-50 year old age bracket. More than 80% of clients were receiving Centrelink as the sole source of income. Less than one in ten clients worked full-time. These results were relatively consistent across the reporting periods analysed.

In short, there are significant ambiguities, omissions and a lack of consistency in the data provided from the Client Management System. The Financial Counselling Foundation has provided a template for reporting information required in relation to other funded services (see **Appendix 5**). This could also be used as a guide to improve

¹⁷ Confusingly the BMM Client management spreadsheet for the Sept 23 – Feb 24 and the period has the category 'retired/aged pensioner' listed in the column relating to whether the person was partnered, single or single parent.

the collection of data on the Client Management System. See also discussion of Bush Money Mob reporting in Section 6.5.

3.2 Bush Money Mob Systemic Issues Reports

We have analysed two systemic issues reports provided by BMM for February 2023 and February 2024. Given these reports discuss **systemic** issues rather than individual client cases, there is not surprisingly an overlap between the two reports. The February 2023 report covers six issues, the February 2024 report covers these six issues as well as an additional matter. These are shown below.

Issue 1 - Funeral insurance

Issue 2 - Lemon cars and lemon finance

Issue 3 - Abuse of Centrepay

Issue 4 - Online debts

issue 5 - Banking scams

Issue 6 - Barriers to online services such as banking, and compulsory government requirements such as Mygov and the ATO

Issue 7 - Telstra still mistreating remote customers (noted in Feb 24 report only).

Both the systemic reports note the first two issues of funeral insurance and lemon cars/lemon finance as *priorities*, and remaining issues as ‘further systemic issues deserving more attention as time permits’. Bush Money Mob indicated the systemic advocacy work they are undertaking in addressing the two priority issues of funeral insurance and lemon cars/lemon finance, as well as advocacy in the other areas.

3.2.1 Advocacy

Below we outline the nature of the advocacy work which has been undertaken in relation to the identified systemic issues. We have not discussed here in detail **why** these are systemic issues - rather we focus on the advocacy element of Bush Money Mob.

Funeral Insurance

In the case of the failed ACBF (Aboriginal Community Benefit Fund)/Youpla funeral fund, this has involved working with a national campaign group to negotiate with government for resolution to the issue. The federal government announced its ‘enduring resolution’ for Indigenous policyholders in February 2024.

Lemon cars and lemon finance

In the case of lemon cars and lemon finance, Bush Money Mob advocacy work involved engaging with the Consumer Action Law Centre in Melbourne and others to develop a national campaign, as well as directly engaging with ACCC (Australian Competition and Consumer Commission) to raise awareness of the issue.

Abuse of Centrepay

Bush Money Mob has worked with the First Nations Network, Anglicare (NT) and ASIC (Australian Securities and Investments Commission) on this issue by providing case studies, and for Services Australia to review the participants in the Centrepay system. The government is undertaking a review which had not been completed at the time of February 2024 Bush Money Mob systemic report.

Online debts

Bush Money Mob has provided case studies to the national campaign to better regulate payday lenders using online methods which do not explain fees associated with loans. The February 2024 BMM systemic report notes that ASIC has intervened and BMM is now seeing a levelling off in online debts accrued by remote clients.

Banking scams

The Bush Money Mob advocacy work related to addressing banking scams has involved public campaigning for banks to improve their security systems to match BSB and account numbers with the account name to prevent money being transferred into scammers accounts. According to the February 2024 BMM systemic report, 'It appears that the ABA (Australian Banking Association) will soon commit its members to the above'.

Barriers to online services such as banking, and compulsory government requirements such as Mygov and the ATO

The requirement of governments to use online services affects remote communities because of the lack of internet accessibility. Advocacy work by Bush Money Mob has involved arguing for increased funding for the Mobile Blackspot Program to provide for 4G phone towers to remote communities, and clarification with Telstra in WA as to whether the 3G towers in remote communities will be switched off in mid-2024.

Telstra still mistreating remote customers

The issue noted here is that mistreatment of clients by Telstra has continued after the company was fined \$50million by the Federal Court in May 2021. The February 2024 BMM systemic report provides no detail of any specific advocacy work, other than 'it has been a long and slow process to convince people that the problem persisted well after Telstra promised it had ceased'.

3.2.2 Comments and Conclusion

In general, the February 2024 BMM systemic report has less detail in it than the February 2023 report. The 2023 report had more particularised information with case studies and in some instances the likely number of people affected. We are aware that Financial Counselling Foundation has requested a more detailed systemic report for

February 2024. They have provided Bush Money Mob with a Systemic Report Template (see **Appendix 6**).

We are also aware that Bush Money Mob does **more advocacy work** on some of the systemic issues than is recorded in either the 2023 or 2024 reports. A clear example of this is the media work undertaken with the ABC by Bush Money Mob around various issues including Telstra matters and insurance. Some of this media work is outlined in the BMM Progress Report Sept 2023 - Feb 2024.

Our conclusion in terms of both the systemic issues reports and the reporting data (as shown in section 3.1), is that **the available information does a significant disservice to the work undertaken by Bush Money Mob**. It is simply not possible from the data available to accurately assess all the issues which are dealt with as noted in 3.1.4. Similarly, the information provided in the systemic issues reports does not appear to cover all the advocacy work which is undertaken.

SECTION 4. FINANCIAL ISSUES IN REMOTE WA

Section 4 considers the type of financial issues arising for Aboriginal people living in the communities visited by Bush Money Mob and how these might differ from those experienced by non-Aboriginal people and by Aboriginal people living less remotely. It also looks at barriers to achieving good outcomes for these issues.

The discussion is drawn from interviews with both stakeholders and clients. Stakeholders were also asked how financial issues experienced by Aboriginal clients of Bush Money Mob might differ from those commonly arising for non-Aboriginal people and what barriers prevent Aboriginal people from getting good outcomes for these issues.

Clients were asked if they would have been able to sort out their money problems without Bush Money Mob, and if not, what would have stopped them. Insights on the type of issues arising for clients and barriers to addressing them are drawn upon from these interviews.

Both clients and stakeholders identified that Aboriginal people in general and particularly those living remotely were more likely to experience:

- Issues that non-Aboriginal do not experience (e.g., Stolen Generations compensation).
- Certain issues more frequently than non-Aboriginal people (e.g., Centrepay issues or scams).
- The same/similar issues as non-Aboriginal people but in different ways (e.g., ID requirements for accessing financial services).
- Multiple issues simultaneously, thus leading to more complex problems (e.g., exclusion from banking services increases the likelihood of debt).

Reasons provided for these differences include remoteness, limited knowledge of rights, culture, literacy, English language and socio-economic circumstances, as well as directly and indirectly discriminatory or racist practices and policies of mainstream organisations, institutions and systems. The discussion also made clear that it is the way in which these different factors interact that gives rise to financial issues for Aboriginal people living in the Kimberley and Pilbara regions. Further, many of these same factors and their interaction also present as barriers to getting good outcomes for financial issues. We note that the issues and barriers raised in the interview material broadly mirror those identified in the review of the literature in Section 2.

4.1 Financial issues in remote WA communities

4.1.1 Remoteness

Remoteness was identified in interviews as impacting Aboriginal people in terms of the level and type of financial issues experienced. These impacts are disproportionately

high for Aboriginal people because they are more likely than non-Aboriginal people to be living remotely.¹⁸

Remoteness affects access to basic services readily available to other groups, with access being non-existent, limited or inequitable (e.g., has higher costs). Examples discussed include access to clean water, raised by clients in one community visited.

We've got a fountain. It's like a well. We all get water. We can't drink the water in the tap in the house ... I've got a lot of water bottles. I go and fill it up... every couple of days for drinking and cooking. It has nitrate in there. We do drink it sometimes by mistake, maybe someone puts water in a cup or a bottle, and when we shower, washing your face in a bit water. We get sick. Client interview

Remote communities often rely on pre-paid cards to access electricity, increasing power costs. One stakeholder identified that they are also unable to access subsidies to cover higher costs because they don't have metered utility statements.

One is the power, electricity. Our community is supplied electricity through prepaid power cards through the Roadhouse. So, they buy a \$50 credit. They then plug that in. But because they're not actually getting a metered statement, they don't qualify for any kind of support. [Same with] our own Education Department [here], they're entitled to an air conditioning subsidy, but our department say, because they can't produce a metered statement, then they're not entitled to... that financial support. But they're paying so... It's more than \$50 a week. A card doesn't last. Yes, it's shocking. Stakeholder interview

Clients spoke of the high cost of living in communities in general because of poor access to goods and services, including food stores. Problematic access to goods and services give rise to stand-alone issues of inequity, but also to related issues like debt and/or difficulties managing money. As one client stated, 'we've got lots of problems, money problems. There's not enough money to live here, because the store is very expensive.'

Restricted access to telecommunication services is a further major issue for Aboriginal people living remotely. Communities miss out on phone and internet services that are given in most other locations. One client wanted to avoid mobile phones altogether given her experience with a Telstra debt. She wanted to get a 'home phone line, like a house phone [for] ... incoming calls', but this was not an option in her community. Stakeholders described some communities as needing more data than is currently available.

One of the issues that our communities often experience is that a Telco will put in a tower and tell the community that they're going to have adequate internet and mobile coverage. And then we find out it's a small cell thing, and so by ten o'clock in

¹⁸ Aboriginal and Torres Strait Islander people are significantly overrepresented among the population who live in remote and very remote areas (making up 30 per cent of the population in these areas, compared with three per cent overall) (SCROGSP 2020: 1.12).

the morning all the data's been used... they're not usually fit for purpose. That's a fairly common issue as well. Stakeholder interview

Not having phone or internet services is both more likely and more problematic in remote communities. Phones are important for family to keep in touch across distances.¹⁹ Phone and internet are also essential for accessing government and other services, which are either not physically present at all or are located in town centres only.

They just don't have reception. ... [and] because their prepay is so high and their reception is so low and their need for access to government services, it actually leaves them really, really isolated and totally neglected ... yes, totally neglected. They're just neglected. Stakeholder interview

The following stakeholder comment further illustrates this point, describing how limited access to both health and telecommunication services compound health related issues (in this instance, COVID) in a remote community.

... when COVID was really kicking off in WA ... there was that discourse in the media that it's going to affect the Aboriginal communities more so than anywhere else. There was a genuine fear. ... The doctor came out and said, look, we're preparing for war. When COVID hits, we're not coming out anymore. We're all bunkering down ... [We asked] what happens when people get COVID? And they're like, oh, the only medical support you can get is if you call this number. And we're like, right, okay ... how do they do that? ... do they go to the payphone? Because our houses, our families don't have phones in their houses. He goes, oh. Oh, no, they can't go to the payphone, because then they'll spread that to everybody else. You just need to get your phone. You can do a walk around community every day. And if anybody needs access to the doctor, you can just leave your phone at the front door. But we don't even have mobile reception. Stakeholder interview

As this comment also demonstrates, there appears to be minimal understanding of living conditions on remote communities.

So that was a classic example of, you know what, we're cutting services, and this is your service, we're going to offer this great service through telephone and... Sorry, didn't really think of the logistics around that, but you'll be all right. Stakeholder service

Frequently highlighted during interviews was that mainstream organisations and institutions may have limited capacity (or in some instances, apparently very little drive) to understand and adequately respond to the particular circumstances of Aboriginal people living remotely.

¹⁹ One stakeholder suggested this was a higher priority for Aboriginal people (given more communal ways of life) than other 'essentials'.

And again, while not having access to telecommunications is an important justice or equity issue in its own right, this also leads to telecommunication-specific and other money issues. For example, Aboriginal people are signed onto mobile phone contracts despite their community having no phone coverage but also are unable to access financial services without phone or internet.

Banking related issues are identified by stakeholders as very common in remote WA communities, where financial counsellors are often assisting Aboriginal people with basic banking activities such as checking balances. Phone or internet connection required to interact with banks is seen as especially important for those living remotely because they are less likely to have a fixed address for mail or a local branch to visit.

[Usually,] we all have our online banking on our phone. We have a letterbox [for correspondence]. Martu are still very nomadic, and they move around a lot through sorry business, law and everything in between. Having that information platform right there is not always feasible. Stakeholder interview

The majority of our work is bank related. So, it's time consuming, really. Just IDing them. They forget their password. Just ordering their key card. Resetting a pin number, activating, all sorts of stuff. ... Because there's one bank here. ... and they've been short staffed so it's been open and closed. [And for all other banks] there are no agents on the ground. We've got financial counsellors running out, doing their job. But they just sit in the inner city with a phone line, and don't have no interaction with the community. Stakeholder interview

In the absence of online banking (including where there is no reception/wi-fi) and with limited physical access to banks, Aboriginal people living remotely often need to use higher-fee ATMS to access and manage their bank account. One stakeholder also suggested that while we are generally a cashless society, in remote communities people still rely on cash.

A bank ATM in community... There is one, but it's the \$2.80 per transaction. If people don't have credit on their phone and don't have online banking, they're going down to that ATM ten times a day to see if their pay has gone through or if their Centrelink has gone through. Which, if they're doing that a number of days, that could be upwards of over \$50, really, on just checking your account ... Stakeholder interview

This is identified as discriminatory - an equity issue, as above; with stakeholders suggesting that Aboriginal people living remotely should have the *same* access as others to banking services.

And I'm happy to help people with looking at their banking. But it's giving people that independence to do it themselves, instead of needing to come see me or whatever because they're unsure about that. It's just there's barely any service available. And then it's mainly because of how remote it is. Stakeholder interview

If you're an Australian bank saying that you provide banking solutions and options for Australians, that should include *all* Australians, especially First Australians. Stakeholder interview

Equal access is also important for practical reasons. Exclusion from financial services gives rise to debt and other issues, including because people can't keep track of what is going in and out of their account.

4.1.2 Understanding money matters/rights

Remoteness interacts with a range of other relevant factors. For example, if an Aboriginal person living remotely has phone or internet connection, they still need a device to do banking (phone, tablet, computer). Multiple clients we spoke to described their Telstra devices being lost or broken. One stakeholder spoke too of the common practice of sharing phones in communities, meaning that devices can't be located, security issues may arise, and it is harder to keep track of bank transactions.

Digital, financial and other literacy issues also make it hard to follow bank transactions and therefore, difficult to query them.

People don't necessarily set up their online banking. They aren't viewing their bank statements. And then once they do see these possible direct debits, they're not sure what they're for. And they're not sure how to even find out what it is. And then if they do find out what it is, they definitely are unsure about what they do with that information as well ... Most of the time, people think there are no options. The money is out, the money's gone. Stakeholder interview

One client described wanting to stop transactions set up through a scam.

I know [with] my brother-in-law and cousin, every payment they get, money just gets taken out from their bank. It's been happening for a while, I'm trying to help them to bring it to town and go to the bank and say, stop this all this money coming out. I don't know where they're all coming from ... [Someone calls, says] we're going to send you this stuff, vouchers, and they'll say what's your account number ... It's so, so silly. My niece got scammed, romance scammed also. Client interview

Aboriginal people living remotely may have difficulties understanding contractual arrangements associated with setting up loans or purchasing a vehicle, pointing to limited awareness of credit, debt and consumer related rights.

Getting themselves into car loans. And then the car breaks down, and then, not seeing a need, I suppose, to pay for the car that's not working and not, I don't think, quite understanding the impact of debt, unaddressed debt. Stakeholder interview

Stakeholders spoke about limited financial literacy and limited knowledge of employment-related rights making it hard to keep track of expenses.

Financial literacy [is an issue, even] around employment contracts and the different types of employment ... What's full-time? What's casual? What is the difference? What's pay? What's tax? But you're still working on foundation blocks there - that is a huge barrier that we're seeing all the time. It's just an understanding of what people are getting into when it comes to making payments. Stakeholder interview

Well numeracy, literacy of course, is the biggest barrier. And then you got your language barriers. Because most of them talk another language. Most of them, like the elders, probably [the] majority haven't been to school. And they are still, we get them coming and signing with a X. Stakeholder interview

Lower levels of education and use of traditional language in remote communities alongside cultural issues impact on remote Aboriginal consumer interaction with banks and Telcos. This was raised in discussion of information sent to customers by banks, for instance.

Financial services need to have interpreters or need to communicate in a different way that's going to be effective for them ... Some of the banks' communications ... sent out to communities or when they're ... promoting changes within products [for instance]. Stakeholder interview

Aboriginal people are also signing Telstra mobile phone contracts without full comprehension of the detail. As discussed, this is a focus area of support and advocacy for Bush Money Mob. Multiple clients described how they ended up signing onto sometimes multiple Telstra contracts in stores in WA without knowing what this would cost.

Because I remember doing one in Broome, the plan, and I wouldn't know what I was signing... got an iPad and a phone, mobile phone, that's it ... me and my partner. He got one and I got one. They just said you can take it, and we're going to pull money out from you... We were just trying to get a phone And then we got the plan, and we took off, and didn't really know much ... Client interview

The payments being deducted by Telstra were sometimes very significant, a lot more than expected and a lot more than the Aboriginal clients we spoke to could afford.

They're not explaining it. Telstra are not explaining the fine lines that people don't understand. Like the bloke told me, you're buying one and you're getting one free, and I said, oh, well I thought I wasn't going to pay for it. Client interview

Telstra debts has led to other money problems, further demonstrating how one issue can interact with and lead to multiple others. Telstra payments left one client, for instance, with little money each week 'because we're living here, and the shop is

expensive'. For some, these Telstra issues led to a bad credit rating, impacting on other consumer interactions.

The point of the great big bill [with Telstra] is that they have had a bad credit rating from that. So, anything they want to do, right down to getting a NILS (No Interest Loan Scheme) loan ... and buying a fridge or something like that. This often happens where people need some kind of basic white goods So, you live in Balgo with no fridge. Because you had a bad Telstra credit rating. Stakeholder interview

Others identified accruing additional debt as a result and/or harassment from debt collectors due to their Telstra debt.

Well, yes, I was harassed, because I paid, I don't know how much, but good enough amount of money for just a phone and tablet. And then they still wanted more, but I didn't end up paying. And then they started threatening me with lawyers and taking me to court and all this sort of stuff and sending people out here. Client interview

Another example was provided by a client who had a significant debt through lender finance for purchase of a vehicle. The client described the issue as follows. 'I got a car under finance, and they charged me more than what it's actually worth and tried to hit me up with higher interest.' She described being not fully across her contractual obligations and rights.

I didn't really understand at the time. I just needed a vehicle to get me from here to Derby, because my job was at Derby at the time. They didn't really explain much when I signed the contract. They just told me how much I'll be paying, and stuff like that. And at that time, when you're young, you don't read through it, which I should've. So, yes, I just signed it. ... It was going good from there, but I don't know what went wrong. It's like everything just went so far so quick, and then next thing I know I had this debt. Client interview

The behaviour on the part of the lender/car dealer appears highly questionable, with the end result that the car was repossessed and the client was left with a significant debt.

It was a dealer, and I kind of transferred everything over to - the car got taken off of me, and they told me that they was going to sell it, and whatever it's worth, that they was going to take it off of my debt and stuff like that, and then I can pay whatever's remaining. And what I got it for was \$20,000, and they was charging \$200-300 a week, I think it was. And when they ended up taking it off of me, it was still in good condition, and when they sold it, they only sold it for nine grand. So that didn't take much off of my debt ... And a couple of years later they sent me a ... demand letter letting me know that I was \$30K to \$40K in debt. Because of the interest. I got a shock ... Client interview

4.1.3 Deliberate targeting of Aboriginal people

Stakeholders also spoke about Aboriginal people being deliberately targeted by scams and other unconscionable or illegal practices. ‘And just with remote First Nations people it really is ... It’s kind of get in the queue for how you can rip people off’, one stakeholder stated. Clients too identified this as a prominent issue.

Lots of people got ripped off by scammers ... They get them on their phone. I don’t know how. They pick up their phone numbers and ring them. And they disguise them ... But I didn’t fall into this trap. Client interview

These types of issues were identified as occurring in various areas, including payday lending, charities, wage advances, funeral funds and vehicles – sometimes via text messages or phone calls or door-to-door traders.²⁰ For example,

Charities is a big one that comes out here as well. Because Martu are so lovely and family-orientated And I don't know how it works, but I get messages out there for some reason on my phone. ‘Hi, [name]. Your loan’s been approved. Click here’ or something. But to be unaware of those risks, you can latch on quite easily. Stuff like that. Stakeholder interview

‘Lemon cars’ or vehicles that become unroadworthy unreasonably soon after purchase were also discussed, as stand-alone consumer issues and their connection with debt.

So, it’s very common for these lemon cars to either not make it back to the community, or they get back and a month later they break down. So, they break down. The finance company sells the debt to the debt collector. And all of a sudden, that \$25,000 debt becomes a \$40,000 debt with all the fees of the debt collectors. And the debt collectors are like rabid sharks. They won’t give up. They just humbug and harass people until people eventually are repaying the debt collector out of their Centrelink payments for the next 20 years. Meanwhile, the car just rusts in the yard. And people see lots of rusted cars in Aboriginal communities. Stakeholder interview

As a related point, stakeholders also spoke of ‘junk warranty insurance’ provided at the time of a vehicle purchase.

A very common scenario is a couple.... who make their way to Perth. They get a \$20,000 troopie. A Land Cruiser or a Hilux from a car yard. Salesman stitches them up. Yes, this is a great car. Look how shiny it is. This is going to be perfect for you guys. Of course, they don’t have 20 grand, so the salesman is on a big commission to sign them up to Toyota Finance or Nissan Finance And all the insurance. We’re seeing this a lot now. Up to nine or \$10,000 added for junk insurance. Warranty insurance, they call it. Peace of mind. The car breaks down,

²⁰ Scams and defrauding Aboriginal people post natural disasters was also highlighted by one stakeholder – as noted, something arguably more likely to occur or impact in more remote locations.

they'll pay. But they don't. Because, in the fine print, it says, if you didn't get your car serviced within exactly 180 days of purchasing, we don't pay. Stakeholder interview

Scams also came up as an issue impacting young Aboriginal people, particularly those that were working. Stakeholder spoke of them receiving a text message very soon after they start work offering them wage advances and 'by the time they're getting their third pay, there's nothing left.' Older people too might be more vulnerable to scams or unconscionable contractual arrangements. One woman talked about her elderly father, a client of Bush Money Mob, paying \$10K in home insurance a year (not including household contents). They identified this as partly due to his age, which meant he didn't want to talk about money matters and was also unfamiliar with the internet to research other insurance options.

Some clients also identified Telstra's behaviour as clearly predatory, targeting Aboriginal customers who had limited awareness of their rights or other vulnerabilities as consumers.

... large companies have targeted remote Aboriginal people, knowing, hoping or assuming that they won't read the fine print in the long contract. And they won't. Often, they are extremely trusting. And because of gratuitous concurrence and other cultural factors and the history of never saying no to white authority, people will often just go along with what they're told. They'll believe [what they're told]. Stakeholder interview.

I'm not sure, I guess it would be quite similar in parts of the Kimberley and Pilbara, but certainly in East Arnhem, it's very common for English to be a fourth or fifth language. And then that contributes to gratuitous concurrence. So, when people need to interface with the mainstream culture, they just want to get it over and done with, and they agree to whatever to just get that interaction over and done with and get their needs met. So, I just think the higher the vulnerabilities, the more targeted people are. Stakeholder interview

One client stated that Telstra knew they were doing the wrong thing in pushing them to sign contracts for multiple devices. 'I think they were just taking advantage of me.' 'I was only on Centrelink, you know? And I told them I only get a little income ... And then they said, oh yes, it's all right, you can still pay a little amount.' Stakeholders very clearly identified Telstra's behaviour as illegal and unconscionable.²¹

By and large the majority of our clients use prepaid. But Telstra actually deliberately targeted remote First Nations people for post-paid accounts. We see

²¹ See detail of a 2021 court-enforceable undertaking referring to Telstra providing remediation and taking other action following legal action related to the company's unconscionable conduct in selling post-paid mobile contracts to Indigenous consumers, including in remote WA: <<https://www.accc.gov.au/media-release/telstra-to-pay-50m-penalty-for-unconscionable-sales-to-indigenous-consumers#:~:text=In%20addition%20to%20the%20remedies,hotline%2C%20and%20enhance%20its%20digital>>

people who were signed up to six services in one day with monthly commitments of plus \$400, \$500 plus, even \$800 plus as a monthly commitment ... It was a deliberate policy to sell post-paid accounts to people with probably low English literacy who didn't understand what they were signing up for. They were often told that the devices they were getting were free by the people in store. They were kind of hawked from the outside. So, staff coming out of the door of the Telstra shop and saying come in and we'll give you a free iPad and a free phone, and this sort of thing. So, their behaviour was absolutely unconscionable ... Stakeholder interview

Importantly too, people living remotely do not have access to a wide range of traders, services or providers, including for telecommunications, which makes them more vulnerable as consumers. As one client stated, where she lives, they need to 'stick with Telstra all the way.'

4.1.4 Inequitable systems and processes

Returning to banking issues once again, Aboriginal people may be less likely to set up a bank account because they don't have ID in the form required. This situation can lead to the sharing of bank account details or bank accounts. People need to nominate a bank account to receive social security benefits, for instance, and may need to ask another person to receive payments on their behalf if they don't have ID (and therefore a bank account). This situation again raises potential security issues, but also highlights difficulties related to keeping track of one's money.

ID issues are a good example of how through bureaucratic and other processes mainstream institutions effectively exclude or provide a service on a less favourable basis to Aboriginal people, particularly those living remotely, and how this gives rise to financial issues. These issues came up in comments about both banking and superannuation, including access to super funds. Some stakeholders said that security checks in these two contexts were becoming more difficult for all. There are, however, specific ID related issues for Aboriginal people, who might have ID with different birthdates or name spellings, for example. This means 'you can't correlate them through the government's system', as one stakeholder stated. Or they may not have any ID at all, which is more common for those living remotely.

As a further related issue, stakeholders spoke of how hard it is to get ID when you are living remotely because of difficulties in physically presenting to a service that can certify documents. As this stakeholder states, 'There are just always additional barriers that get imposed on remote people... And because they're remote issues, they predominantly affect Aboriginal people.'

We've just had a case where a client has been working for a month with one of my team, he's retirement age, just to withdraw his \$12,000 of super. And it's taken a month, which is just ridiculous, to get his ID together, to make sure the address is right, and all that sort of thing ... And it's harder for them to get this sort of stuff done, because it's like, oh, you need to get this ID certified, this ID

needs to match. It's not an easy thing to do in a remote setting. It's not like you can walk into your local birth, death, and marriages and change your birth certificate or get your licence changed, or your 18+ card changed. These things take a lot of time in remote places because the services aren't there. Even here ... you can go to the police station to get a document certified, and the police station's closed. That's a frequent occurrence. Stakeholder interview

This issue was pronounced during recent flooding in remote WA, which led to many people needing to replace personal documents. Of note, natural disasters such as flooding and cyclones may impact regional and remote areas more commonly or with greater impact.²² Stakeholders identified that physical attendance was mandatory to access ID for those who were flood-impacted so that they could access flood related government payments. The comment below illustrates, again, a complete lack of understanding of life in remote Aboriginal communities.

Our community was impacted severely by the Kimberley floods. And all of the financial support [is impossible for] some of our families to be able to access ... in terms of the identification, the bank statements, all of those things. Some of our community members don't have birth certificates, they're not even registered ... One elderly lady came in, and she needed copies of her bank statement. So, we tried the remote... They have a hotline specifically for remote Indigenous people to be able to provide better support. And they're all like, no, sorry, we can't email them. Can't tell you why. She's got to go into Derby to get a statement, which is 300 km away. She doesn't have a licence. She doesn't have a vehicle. Therefore, she's still waiting to be able to get the financial support from Department of Communities around the flood. Stakeholder interview

Other examples of bureaucratic systems and processes impacting Aboriginal people in relation to superannuation concerns access to funds of a deceased person by beneficiaries where there is no written will (a very common situation for Aboriginal people, as the ILNP identified).

The ATO is holding onto probably millions and millions of dollars of money that belongs to Aboriginal families of deceased people. That's really tricky even if it's still with the super fund. But once it goes to the ATO, it's pretty much impossible, because the ATO insist on a will ... it requires a lawyer and about \$10,000 ... Most of our clients don't have wills. Stakeholder interview

4.1.5 Other factors

Socio-economic circumstances in remote communities were also identified as giving rise to financial issues. Aboriginal people living remotely are less likely to be employed.

²² For example, given the low incomes in remote Aboriginal communities (see SCROGSP, 2020) people are less likely to have insurance, housing stock is likely to be of lower quality, and people have less financial and other resources to draw on.

Probably worth me mentioning that there's a high reliability of social security for income. Just because there's not enough jobs in community. So that anyone who's on Centrelink as their sole source of income is living in poverty. And that's just totally exacerbated by living remotely. Stakeholder interview

Managing limited budgets is important to get people through the week, particularly single families. There is also greater reliance on Centrepay to purchase goods via Centrelink payments and less favourable credit arrangements, including those with higher rates of interest. Centrepay can be a positive thing but is not always fully understood by those using it, another example of limitations in financial literacy/awareness of rights which can lead to difficulties managing money. One client called this 'short pay' which means 'when I do the Centrepay, they have my money, and then I don't have enough money to buy groceries and power.' There are also 'rogue' retailers that target Aboriginal people and take financial advantage of them via Centrepay.

Other issues arising in the social security area include Centrelink debts and ensuring that Aboriginal people have access to the benefits they are entitled to - challenging due to difficulties navigating the bureaucracy of government systems.

[When] activity participation was compulsory [under CDP (Community Development Program)] a lot of young men walked away from the Centrelink system because they were just being constantly breached anyway. We all know it, there's quite a large cohort of young males who have literally got no income and are depending on family. [They may need help connecting back in] with Centrelink so that they can start contributing to their family [and understanding] that the rules have changed, and activity participation is no longer a requirement. Stakeholder interview

There can be cultural elements too that impact on the financial circumstances of those living in communities. This includes obligations to share money across families, which some saw as causing problems (for example, where it shifts into financial abuse).

... or just dealing with managing money for a family. Because the thing is, there's a positive and negative to this where people in community, if someone asks for something like money, whatever it is, you're obligated to give that person that thing that they need. That's your family. You are part of the kinship and you have to do that. That's your responsibility. Money goes here, there and everywhere. If people are trying to save, it can be definitely a huge barrier. And then you've gone from ... having money and then having nothing. It's this seesaw that you see a lot. Stakeholder interview

4.2 Barriers to resolving problems

4.2.1 Knowledge and understanding

Factors causing financial problems in the first instance can also make them harder to resolve. This is the case in relation to limitations to knowledge or understanding of financial issues and associated rights.

Clients discussed Aboriginal people in their communities not knowing how to address issues, which is paralysing in its effect: not knowing who to contact or how to contact people and having the ‘the skills to know exactly how to solve these problems.’

It’s unfortunate that some of them don’t even know they’ve got a debt, nor do they even know that they’ve had a bad credit rating. So, they’ve just been in this limbo where they can’t actually do anything. They can’t function in the economy because they have a bad credit rating and they don’t actually have any concept of how or why. Stakeholder interview

Aboriginal people in remote communities have difficulties identifying that they have an issue that needs resolving to begin with. One client stated, ‘Some people buy their phones, and laptops, or Tablets and stuff. But they don’t know that Telstra’s getting money from them. They think it’s free.’ Another stated as follows.

If we knew all these things, what we're entitled to and how to tackle companies that's ripping us off and all that, but we didn't know. We don't know them things. It's not in our nature of knowing policy. Client interview

Stakeholders similarly identified a lack of knowledge about financial counsellors or other support as a barrier to good outcomes.

It’s becoming more prominent now I think because the whole of Australia’s getting into debt, so the concept of financial counselling is talked about but still in the communities ... they don’t know that there’s people who can help them. ... They have no idea. Stakeholder interview

And then nothing’s done with it. They just think, oh, that was just the luck of the draw, not understanding that there’s actually support around, and that shouldn’t be happening, and that’s not okay. Stakeholder interview

4.2.2 Direct resolution

Limited service provision in remote communities extends to services which might help to directly resolve issues impacting Aboriginal people living remotely. Aboriginal people are looking for help and information but there is likely to be nobody on the ground to provide this – except perhaps a single person living locally with some level of understanding.

One example of this is a Bush Money Mob client participating in the evaluation who identified helping other community members to avoid being ripped off by companies coming into the community for car parts, often taking them without payment or for minimal payment. As well as advising community members of their rights, this person is also challenging these companies.

Yes, well, they even come and just go straight through to the tip, no asking, and then I tell them, look, you know this is not your community. You should be coming and seeing the people who are in charge ... Like I say, like it's private property. They just come and help themselves. Client interview

Aboriginal people living remotely are likely to find it difficult to travel into a town centre to resolve issues directly. One client wanted to question Telstra about their Telstra debt, for instance, but found it hard to get to their local Telstra store given distances and transport issues. 'I couldn't do anything for months and months, and for actually years.'

Processes set up by industries to support or assist Aboriginal customers with issues can be unhelpful, at best. Indigenous phone helplines established by banks and Telcos were discussed in this context. 'Just getting in contact with them and all that. Being on the phone ... I tried for four years,' one client stated. Clients described being on calls for long periods, without their issues being resolved in the end. Other comments included the following.

Because I've had issues with Telstra before, and it's just like they were sending me enormous bills. And then every time I rang up and tried to ask them stuff, they put me through to this Indigenous Telstra line thing in Adelaide ... They were no help. They were no help at all. I rang them on three, maybe four different occasions, and no help. Never helped me sort the situation out. [Nobody went through the bills] ... It was a phone bill, but they reckon my data, I was using too much data, but I couldn't see the way I was using it. But they were just increasing. And I was making regular payments every fortnight. I was just putting regular payments on the phone bill, and then by the time the next one come round, it's increased. So that's what they were doing, they just keep adding the charges on. Client interview

Stakeholders discussed their role in helping people to understand their bank statements where bank representatives lack capacity to do this in a culturally aware way.

It's just that financial literacy and giving people education about that in ways that they can understand. Because the banks do not have the cultural awareness to do that. Those Aboriginal hotlines, they're not great. And we've offered to do cultural awareness training and build on that. But they're not too bothered yet. It's just speaking in a language and speaking in tones that are receptive to Martu [culture]. Stakeholder interview

Clients identified that they didn't have the type of (non-financial) resources required to resolve issues on their own. 'I am not sort of well educated. I find Telstra pretty hard', stated one client. Some clients we spoke to had hit very big brick walls when trying to self-advocate and resolve issues directly, including negotiating around payment of a debt. There is generally a major power difference for Aboriginal people trying to resolve issues themselves.

And when I did talk to them about it a few years ago, and tried to explain my situation, and if they can just help, they didn't want to do that. They wanted to actually double the payment, and make me pay \$400 a fortnight, or three to 400 a week. And I was telling them that I can't do that because I live out in the community, and it's hard. Client interview

... the process. And just the legal side of things, dealing with a big company and their lawyers and stuff. Yes, back and forward e-mails and persistent like they are. Big companies, they can make you wait, just smile, whatever. Client interview

While companies like Telstra or large banks should do better in how they support resolution of issues, changes to the way they interact with Aboriginal clients *to begin with* was emphasised in interviews to avert or reduce the incidence of financial issues to begin with. One example discussed is government better regulating rogue traders taking advantage of Aboriginal people through Centrepay. A further example involves banks. If they had a 'larger presence and a better way of doing things and understanding', one stakeholder stated, issues in remote communities would be prevented.

There's your reactive and proactive work. It would be so nice if we didn't have to keep trying to fix these little banking issues if the proper systems were in place. Just from the fact of calling up the bank and not being able to get a bank card sent to a community because there's no actual streets ... They just say, sorry, that's not an address. It's like, it is ... Or telling someone because they can't send it to that address, that they should just come to their nearest branch. And I've explained ... that's 12 hours' drive ... in hot weather. [Huge financial] ... and safety costs. Because essentially, it is a dangerous road. And you can't just do that to get a bank card. And that should not be allowed ... There should be cultural awareness to be able to go, yes, you're in a remote community. These are the options we have. Do you think these could work? Stakeholder interview

As both these examples indicate, positive outcomes for financial issues might be required once a problem has arisen *or involve upstream prevention* of the occurrence of an issue at the outset.

4.2.3 Accessing advocates and information

The above discussion emphasises the need for information, support and advocacy for Aboriginal people living remotely around financial issues. One stakeholder provided an

example of how outcomes can be quite different, depending on whether they are directly resolved by an Aboriginal person or by a financial counsellor – demonstrating the importance of advocacy. This example discussed Telstra’s response to a court-enforced undertaking following Federal Court action relating to allegations of unconscionable conduct in the way Telstra contracted with Aboriginal clients.²³

So just to give you an indication. Telstra have this pink bus that they send round to communities and that’s part of what they had to do under the enforced undertaking is make their own efforts towards identifying people impacted. So, if a person goes to the pink bus, they’ll get their debt waived and they’ll be given a \$50 prepaid voucher. If a person comes through a financial counsellor, the average remediation they will get is about \$11,500. It’s significantly better if they come through a financial counsellor. Stakeholder interview

Further examples include a financial counselling service like Bush Money Mob ensuring a debt is waived altogether rather than negotiating a payment plan.

People, Aboriginal people, have been put on debt plans ... paying back Telstra] plans for the last however long. It’s got to change. And, actually, we actually have to say this is inappropriate. It’s inappropriate. Stakeholder interview

The usual barriers of remoteness, language, culture, literacy and so on make it difficult for Aboriginal people to access information, support and advocacy to address or avoid an issue, including from financial counsellors. Without having physical access to advocacy and information, for example, Aboriginal people living remotely will rely on phones to understand and address issues, or perhaps less likely, the internet. As above, however, access to phones and internet is also limited in communities.

I think it's just building someone's capacity ... We've probably ... all been gradually ... educated about little financial things here and there. But your exposure while being in community, there's nothing, virtually, that you can access that's going to educate you [about this] ... Having that is huge, especially when we are looking at how the technology and everything is moving even more online ... The education about what you can trust and what you can't trust, that's huge. Especially with documents and things now, that's what you need a smartphone for. It’s huge. Stakeholder interview

Moreover, those wanting to provide outreach services to remote communities face the same issues as their clients, including limited phone or internet connection required to provide support while out bush. Stakeholders identified too that the lack of understanding of remote community cultural and other needs and perspectives raised in the preceding section also arises for financial counsellors, funders and regulators

²³ See earlier footnote. Telstra was required to undertake remediation and other actions following legal action in the Federal Court related to the company’s unconscionable conduct in selling post-paid mobile contracts to Indigenous consumers.

I think more broadly people understanding what it is to work and live and deal with issues in very remote communities is possibly still a barrier... And particularly for some of those other stakeholders, whether it be the big bodies like ASIC or whether it be other funding sources, etc. I think to really be able to demonstrate what that looks like on a day to day basis is something that perhaps needs more work. Stakeholder interview

And the challenges that are faced within those remote Indigenous communities are extremely unique, and they're often forgotten about by the wider service model that ... [Financial Counselling Associations] have because they're often put in that too-hard basket. Stakeholder interview

4.2.4 Personal and cultural barriers

Other more personal barriers may be commonly experienced by those living in remote Aboriginal communities. Aboriginal people may feel resigned to being in debt, for instance, because they have little idea about how to address it, as above. Emotions such as fear, pride and shame about money matters, including debt and particularly for men (see below), were also highlighted in discussions.

More often than not [it's] women that see a financial counsellor... And that will be shame as well but often they will then talk about a father or a niece or someone [who] won't come near them. So, it's just because money is, people don't talk about money easily, let alone when you're in debt. And so, you sit on that and that's where the shame sits. Stakeholder interview

Including because of the issues discussed in Section 4.1 about inappropriate systems and processes, scams and similar, a lot of Aboriginal people may have little trust in support services. This is, of course, also due to our history of colonisation, as raised in Section 2. This in part explains the hesitancy Aboriginal people are likely to have around bringing problems to a financial counselling service. Not having knowledge about rights, as above, can also lead to a fear of repercussions if an issue is challenged. Better to just ignore it and hope it goes away?

There may be a fear of incarceration in this context - one barrier that is very particular to Aboriginal people because of their disproportionate contact with the criminal justice system. One stakeholder described that Aboriginal people with significant Telstra debts have kept making payments because of their fear of court, given its inevitable association with criminal law and punishment.

... education about debts. That's a really important one in WA. Kind of more so than the Northern Territory, because in WA there's still a lot of fear around going to jail for debts and then what will happen to you once you're in prison. So that education about debts is really important in terms of the wellbeing of the client. Awareness of consumer rights and what consumer protections people have. ... But because WA only until very recently did send people to jail for fines and

things, that fear is still really ingrained. And I'm aware of this from quite a number of case studies, Telstra case studies that Alan has shared with me where he had clients that were just petrified that they were going to jail. Stakeholder interview

I was working and kept thinking about it, I couldn't sleep. I'm thinking I have to go to prison, I might go to jail, or whatever, from that bill. And I couldn't finance a vehicle or a loan, because of Telstra. Telstra put a black mark on my name, stopped me from getting those car loans or personal loans, and stuff like that. they were saying these are final letters, in my emails and all that. Going to take you to court and pay this money back. And I'm getting stressed out and couldn't work properly. I was worried because I didn't understand what that Telstra and... We're bush people, you know, and all our Mob go to prison, I don't want to go to prison ... just enough to get by, just to buy food. I couldn't afford to go on holiday, I couldn't afford to go to town to do better shopping. So, we stayed in the community, over 200K out of Broome. Client interview

4.2.5 Gender

It is clear from the client demographics that around three quarters of Bush Money Mob clients are female. Both stakeholder and client interviewees commented on and provided potential reasons for this gender disparity, including the shame and embarrassment of 'men not wanting to expose the fact that they've got the financial debt.'

Yes, I think for some they are ashamed. Don't want to talk. They always sort of put me... My brothers for instance, they get me to go and talk, yes. Like they're shy, they're not comfortable talking around other people. About money and sort of things like that. Client interview

It could be that shame. It could be that maybe gender roles are involved with it as well, possibly. Or maybe it's a male thing to say, I've either got money or I don't have money ... looking at it through a simpler lens maybe. Maybe women are more articulate when it comes to financial [issues]. I think it's possibly maybe something to do with that or pride maybe. I'm not sure. ... I don't want to say something is wrong because why would anything be wrong, kind of thing. Or it's always been bad. It's always been like this. Why change it? Stakeholder interview

Other reasons that were commented upon in this context related to the role of women in the family or a level of tolerance for men around money problems.

Because I think it's the women that's... [dealing with the money]. These blokes, I tell you, they don't even trust... They're not getting themselves in debt and stuff like that, but most women have no choice, in order to plan, make sure... That their family... Yes ... I don't know, most black people that I know of don't trust getting all these loans, and stuff like that. It's mainly women that... do it. Client interview

I think women have a lot of issues they're trying to deal with. And manage money, especially if they've got large families and that sort of stuff, they try and budget on one of them. But I don't know. But I think women, a lot of women have issues with trying to manage money, because they've got to put food on the table for their kids.... And if they don't work, and then you got to try and pay your rent on top of that. They don't get no financial assistance or advice in... If they just want to get that car, then they've got to stop, like they might have to miss out on a payment, or miss out on an electricity payment, or miss out on their rent. They don't get that, what do you call it, advice. Women carry a huge burden in managing everything. It's all right for us blokes, we just go to work. Some of us can say that we put food on the table, but a lot of them can't say that. It's just like the woman's doing all that. They're the mother and the father sometimes, and the grandparents. Client interview

The interview material shows how important an understanding of gendered roles and responsibilities are in affecting finances and potential debt, as well as the likelihood or not of seeking assistance.

SECTION 5. WHAT IS WORKING WELL

Section 5 considers what is working well in the Bush Money Mob initiative.

The discussion below is drawn from interview questions asking stakeholders whether they think that Bush Money Mob is able to help address barriers to achieving good outcomes and what is working well within the initiative. Stakeholders were also asked to identify Bush Money Mob's main strengths and successes, providing input on positive outcomes the initiative is achieving.

Client input came from responses to questions asking if they were happy with the support that they received from Bush Money Mob and for comment on the best parts of this support. Clients were asked to identify whether Bush Money Mob support changed things for them in a positive way and if so, how. Client survey data was also useful for identifying what is working well.

As the discussion below indicates, there is a lot of positivity about Bush Money Mob and its work. Overall, their approach was identified as 'unique' in its ability to respond effectively to the particular needs of remote Aboriginal communities in WA, which in turn contributes to good outcomes. As one stakeholder stated, the initiative 'works in addressing [barriers] through the way that they approach it'.

The Bush Money Mob service is quite unique because it does have a heavy focus on remote Indigenous communities ... The challenges that they're exposed to, like scams, fraud, natural disasters, all of this has a very... You need a very different approach to how you achieve the outcomes that you want in that - so financial stability, security, wealth generation, but then also just how they can live a standard life within their own setting without having to relocate.
Stakeholder interview

5.1 Client satisfaction – general comments

We begin with a short discussion of overall client satisfaction. Clients were generally satisfied with the help they received from Bush Money.

I would recommend them to anyone that's been ripped off. They were pretty good on the phone and they explained what they were doing and they just got straight onto it, they were very good. Client interview

Survey responses were similarly positive. A total of 95 responses were received from 19 clients to a survey question asking if they agreed with a series of positive statements about Bush Money Mob. Of these 95 responses, 37 (39.3%) indicated strong agreement with these positive statements, 40 (42.5%) indicated agreement, 12 (12.8%) were neutral and 6 (6.4%) indicated disagreement or strong disagreement. As a more specific example, 18/19 clients agreed with the statement: 'I was happy with the help I got from Bush Money'.

5.2 Client outcomes

Bush Money Mob is clearly delivering outcomes to clients. All clients we spoke to said they would not have been able to sort out their problem without the help of Bush Money Mob. Further, when asked in the client survey what were the best aspects of Bush Money Mob support, 11/58 responses (19% of responses) identified the statement 'Bush Money Mob sorted out my money problem'. Stakeholders too identified that the initiative was making a difference in this respect. 'And the fact that he actually goes out and does it.' The 'volume of the Telstra debts, most of them would never have been identified if not for him going out there.'

Stakeholders identified the positive *monetary* outcomes for clients, particularly in Telstra cases, as indicative of effectiveness of the initiative. 'The significant debt waivers that relieve people from debt. Refunds and penalty interest, that's a really big one with the Telstra remediation.'

But I know it's working, whatever they're doing. They're getting people money back in their pockets instead of it just going to [corporations] ... That's the main thing. It's getting people out of financial struggles or getting them refunds for things that they shouldn't pay for. Stakeholder interview

Monetary outcomes were identified as positive by clients too. One client stated that it was 'so important' that people got money back from Telstra 'because they've got nothing. They're struggling themselves'. Sometimes the money received was spent on paying off bills or expenses or buying a vehicle or other asset likely to have positive flow-on effects for clients and their families. Having access to a car makes a huge difference to life on remote communities.

Obviously for the clients, some of the success stories of the compensation to be able to then do things with their lives that they've never been able to do before, whether it's partial payment of a vehicle or even a deposit on a house. Client interview

Outcomes were not just financial. Stakeholders saw as a strength of the initiative Bush Money Mob's push for compensation not just remediation, in recognition of the stress Telstra related issues caused clients. Clients also talked about stress and other emotional issues being resolved following Bush Money Mob support. A number of clients described their anxiety lifting after being told 'don't worry about it', 'we'll help you' or words to that effect by Bush Money Mob.

I just got sick of it, stressing me out and all that ... Yes, I think everybody was. Most of them in town. [They were hassling me] a lot, for a while ... all the stress just left me, I think, from the help from Alan. Otherwise, we'd be saying, what can you do, you know, if we were still getting hassled by them, because we didn't know what to do. Client interview

The figures in [client] data, you can look at the dollars and get down to the bottom and get a total. But that doesn't tell you about the mental space of the clients. The freedom and the changes that happen to clients. Stakeholder interview

Worry about credit ratings, particularly following Telstra debts, was also highlighted in this context. One client dealing with a Telstra debt stated, 'I was stressed ... thinking about my credit rating and all that.' Bush Money Mob supported clients in this area too. 'He stopped that money, stopped us getting billed. Having that fault on our name.'

Clients also spoke about Bush Money Mob providing them with redress for an injustice or inequity, particularly where their matter involved a large corporation. The woman who supported her father to access Bush Money Mob support in relation to house insurance talked about the 'validation' Bush Money Mob provided of her father's views on what is and isn't ethical through their assistance.

It is noted that in terms of survey responses, while 13 clients agreed with the statement, 'The help I got from Bush Money Mob improved things for me', 6 were neutral about or disagreed with this statement. Why there was neutrality or disagreement in these responses was not always 100% clear but could have been related to issues discussed below, for e.g., about client capability.

5.3 Visiting communities

Clients spoke about their relative isolation as making it almost impossible to resolve issues. Clients identified not being able to get support from other services in the region because they can't travel into town.

Well, I know they just never come out and give us anything. The biggest issue out here is transport for people who deal with those things. People don't have a licence to put on a car. People know how to drive, but don't have a licence, so it's really hard out here. Client interview

Bush Money Mob addresses remoteness as a barrier through its outreach services. 'Like I said, with a lot of Indigenous [people]... They don't ask for help when they need it.' But then... 'it's just like this bloke come along.' The importance of Bush Money Mob travelling to communities was one of the most significant strengths of the initiative for both stakeholders and clients. In survey responses, 11/58 responses (19%) selected travel to communities by Bush Money Mob as the best part of the support provided.

For stakeholders too, that Bush Money Mob visits communities is an important approach to balancing or addressing inequity arising in other contexts (discussed in Section 4.1). 'It's about remote communities and what they don't have and what they should have. I think that's really what it comes down to.' Others saw their approach as setting an important best practice standard for engagement with remote Aboriginal communities.

I think Bush money Mob are setting a standard on how industries should connect with its Aboriginal and Torres Strait Islander peoples and their communities. I think it's setting a standard [that] sitting behind a desk isn't always the right approach for everybody and to build connections. And I'm not saying that they're the only ones doing it, I'm saying that what they're doing is working well, as well as other organisations that are doing it. Stakeholder interview

The way that they can relate to Mob on land is so different and so unique. I think a lot of organisations ... could change the way that they approach it, and look at Bush Money Mob, and see the way that they build those relationships by being on country and whatnot ... Stakeholder interview

Bush Money Mob's outreach is seen as making a major contribution to achieving positive outcomes, on a more practical level. The initiative can more effectively complete client work in Broome, for instance, because they spend time in communities, as well as better engaging community members more broadly.

As the following comment indicates, it is not just that they visit communities, but *how* they do this – not rushing in and out as others might, including because of their self-sufficiency on the road. They travel with a vehicle with its own power supply, satellite for phone calls and internet, refrigerated food, a place to sleep, which means they have 'a lot of flexibility in the way' they work.

So [another local] service [offers similar support] But they're not as well received [as Bush Money Mob]. To be honest, they put a poster up, and I never actually see them when they come out. I couldn't tell you who they are or what they are. The difference is Bush Money Mob come out and stay. They're not here for a couple of hours and then have to drive back in the same day. Stakeholder interview

The relationship Bush Money Mob has with their funder, the Financial Counselling Foundation, enables them to work autonomously and independently, including in terms of outreach. Stakeholders felt that not many financial counsellors would be able and willing to travel to the extent and in the way that Bush Money Mob does. This is part of their unique approach.

I know for my own team we're relying on accommodation in community. Whereas Alan and Judith camp. They can basically ... stay anywhere. And they're probably unique in that way. I couldn't imagine that there would be any other providers actually delivering services in that way. Stakeholder interview

5.4 Trust and relationships

Bush Money Mob are building trust and relationships within communities through their approach. In survey responses *all* clients agreed with the statement 'I felt comfortable working with Bush Money Mob and trusted them'. The level of trust in the initiative is

illustrated by extent to which information about their support and advocacy is shared by word-of-mouth across the Kimberley and Pilbara regions. Almost all clients we spoke to had heard about their services via family or other community members.

The building of trust is seen as an important positive outcome of the initiative firstly as it ensures good engagement with clients that then contributes to positive client outcomes. 'But relationships, if you don't have them, nothing will happen. That's it. You have to have that trust.' It is also important, however, because as discussed in Section 4, there is understandably a lot of distrust in Aboriginal communities around services and money issues given scams, generally poor responses to financial support needs and people not feeling confident in their knowledge as consumers. This distrust was there at the start for clients around Bush Money Mob.

And to be honest, I didn't hardly have much faith in him at first. I was like, oh, he wouldn't help me, or that would be too much for him. But yes, he took it on, and I'm really grateful for that. Client interview

Trust is being built because of the consistency and length of time Bush Money Mob spends in a community.

They will quite often just come out for the sake of a weekend of camping ... pull in ... just check on people, see how they're going. I think [they have] a very good understanding of how important relationships are to our community and to most people. Stakeholder interview

[T]here is a sense of stability in the service that they provide, given that they will visit on a consistent basis or a regular basis. And stability is quite important, because you don't want to just keep sending in random, different people and then it's like, we don't trust you, we don't know who you are. There is no sense of trust there. Stakeholder interview

This is identified as ensuring a level of familiarity across the broader community in the service outside of any client relationship, which then encourages people to approach them for support as a client.

I guess definitely the main positive is being there in person. That's paramount ... And continuing to build relationships with the same people by seeing them. Even if they're not working on something with someone, they've spoken to them because they met them a couple times before ... This new person might be not wanting to communicate [just yet], but they know that they've worked with A, B and C. That's huge. That's the biggest part. It's building that trust. Because people are wary about non-Martu ... Stakeholder interview

One stakeholder also felt that Bush Money Mob is trusted by Aboriginal community members because of their interactions with them, which demonstrate an understanding of the need for confidentiality - important for addressing barriers related to shame raised above in Section 4.

He comes down to the ranger station and has a chat with everybody ... He's very good at not making a scene ... is the way I'll say it. Individually speaking to people if they need a hand with anything. Because people won't be like, hey, me, I need help with this. That's a personal thing. And there's a lot of shame around that as well ... But then other organisations might be like, we're doing a meeting in front of everybody. Everybody is going to be there. And asking very personal, direct questions at people like, do you need help with this? It's just not going to work.
Stakeholder interview

A client commented positively on confidentiality as follows. 'Yes, he said it was all confidential ... And I said, okay, well it's confidential, he can speak on our behalf. So, we were happy with what he said, and we trusted him.' Clients spoke about Bush Money Mob going 'house to house' where people were most comfortable and able to speak confidentially. One client said Bush Money Mob has set up more publicly in their community, however, and that especially for men and others who might feel more shame, this might not work so well.

Participants also spoke about Bush Money Mob having a 'real' conversation in communities, and in a language that people with lower literacy or education are likely to be more comfortable with, addressing language/literacy barriers identified in Section 4.

He's down to earth. When he approaches us, he doesn't approach us in that way where he's standing up stiff, don't know how to sit or anything, don't know how to talk, or just touchy and stuff like that. He just come to us, sit down, spin a yarn, make us feel a little bit comfortable in order to bring up all these conversations as well. Client interview

He spoke like he's black ... You can have a white-skinned person in the community, but when it comes down to our level you have to talk to us like we [talk] ... Break it down to our level. Client interview

Another point raised by clients was that Bush Money Mob does what it says it is able to do; that is, to help resolve money issues. 'You're actually having conversations with someone who's prepared to do something, or he'd say to you, look, I don't think that's going... I'm pretty sure if he says that it's not going to work it's not going to work, one client stated. This was key to building trust, according to both clients and stakeholders.

He's straightforward. Yes, he's okay. Never said anything out of place or tried to play a trick on us. He meant what he said, helped as planned and I got what I wanted. So, everything was good. Client interview

They're very passionate about what they do, and that's really apparent. And people pick up on that really quickly. They know when someone's genuine and has integrity because they... [There are] a lot of Balanda (white people) that come and go from their communities and promise the world, and leave, and

nothing ever changes. But I know that people trust Bush Money Mob services. Stakeholder interview

On a related point, clients had trust in Bush Money Mob's skills and knowledge. They saw others supported by Bush Money Mob getting good outcomes, building confidence in the initiative. Stakeholders also commented on this.

And I think what works best, particularly that first time they came out, was one person had success. They went around, and they went... Oh, you know, I've got money back from Telstra, because Alan came out and helped me with this. Then everyone's like, oh, you got money back? Then maybe I'll have a yarn with them as well. Yes. Stakeholder interview

5.5 Cultural competency

The cultural competency of Bush Money Mob staff contributes to a significant level of community trust. Clients and stakeholders spoke about this in terms of the language and communication style of Bush Money Mob and in other ways. Cultural competency incorporates knowing how to work in a remote Aboriginal community, identified as a current strength of the initiative. 'Even though he's not Indigenous, he's cultural, he understands the cultural side of things. And that's what we like about it', one stakeholder stated.

I know that Bush Money Mob's services are highly competent in the financial counselling space. They're also very culturally competent. And that's not always the case with remote agencies. They [Bush Money Mob] go where the clients are. And they know how to find people. And they know how to talk to people. Stakeholder interview

Stakeholders spoke about Bush Money Mob following cultural protocol in making initial contact with key people in a community, including Elders, prior to visiting. This ensures good engagement, as well as being the right cultural thing to do. They also try to liaise with community members who might need help via a local contact (see also discussion of Rangers in the next section).

[Sometimes Bush Money Mob asks me] ... Like, can I get hold of this person, that person. Oh yes, let me know where you want to meet, and stuff ... if it does come down to the crunch, well I can do those things. If he calls me up and says he wants to come to the community and do this and that, well I'm in for it. And I'll let everybody else know about it. Client interview

Bush Money Mob might also call on their local contacts to interpret for them, as needed, which addresses the cultural, language and remoteness barriers identified in Section 4.

[Issues they have are] A, language; B, isolation; and C, [culture]. And so, to actually have those issues dealt with where two people are prepared to take the

time, sit and listen, be in the dirt, make sure they've got someone who can speak the language, if need be, that's part of what is making it work. Stakeholder interview

5.6 Awareness of a right to support and advocacy

Clients identified Bush Money Mob as being a good advocate, addressing power differentials for clients that make direct resolution of issues difficult, as discussed previously. 'They really go in and bat for you', one client stated.

You'll find, with Aboriginal people, if the system tells them no or a white person tells them no, they believe that straight away, so they go away. He pushes through that nonsense, and he gets right into the heart of their business. Client interview

Stakeholders identified that as Bush Money Mob take on more client matters, there is growing awareness across communities of services like Bush Money Mob who will advocate for them. This is seen as an important broader outcome of the initiative.

One of the really positive outcomes is that people are starting to learn that this service actually exists... And people don't often understand that they have a right to an advocate. And once they realise that they do, that knowledge can spread like wildfire. I know the work Bush Money Mob is doing and the distances they're travelling, that word will be getting out there. And so, people understand not only that these services exist, but there is a [specific] provider that [is helping] them with financial issues. Stakeholder interview

Bush Money Mob are also increasing knowledge of *certain* credit, debt and consumer issues unlikely to otherwise be identified in remote communities (see discussion in Section 6.1). Clients spoke of first hearing about Telstra issues, for example, via Bush Money Mob. 'I never knew that Telstra did the wrong thing until Alan said, they should've explained it to you', one client stated. Further, as community members are sharing information about Bush Money Mob through word-of-mouth and as they share information about their services, they are also talking about their right to challenge a Telstra debt or other issue.

I was calling my family, reminding them, did you do a plan any time before? And I told them maybe you didn't know what's that plan, what for? And I told them you're going to get money back, because this mob will help you, Bush Money Mob. Client interview

A few stakeholders pinpointed Bush Money Mob's engagement via the Indigenous Ranger Program as a particular strength in terms of increasing awareness of a trusted support service. This program is viewed positively in remote communities and as such, is a good engagement point for Bush Money Mob. 'Just the work that they're [Rangers] doing means that they're connected to the community, they're connected to the land

and often their language. Bush Money Mob can access [that] as well', one stakeholder stated.

I know they've gone to communities when there's been ranger forums. In terms of the geographic area that they're trying to cover, they could be going all over the shop. But if you go to a ranger forum, there's rangers in that community from all [over] that geographical area who are gaining that knowledge about services and then taking it home to their communities ... I would assume that some of the community visits they've done is because this ranger has then gone home and said, can you come to our community, we've got all these issues. Stakeholder interview

Bush Money Mob's collaboration with the Indigenous Rangers is linking Rangers into financial counselling support for their own issues (including as salaried workers), meaning that when they talk about the initiative, they have had some experience with what is on offer. 'Alan [has] presented at Rangers groups... after he's done a presentation, people just coming up at night and just saying, I've got this issue. So, there's a sort of rapport that's been building'. Stakeholder interview

Bush Money Mob is also building connections to community via community-based and other organisations and services with whom they have some relationship or connection. These include local health clinic and art centre staff, CEOs of local Aboriginal organisations etc.²⁴ The initiative is also providing knowledge about additional avenues for redress, including through its strategic advocacy (discussed below). However, we note in Section 6.4 areas where building connections to community might be improved. While overall many Aboriginal people clearly know about Bush Money Mob, some clients provided feedback that there could be further information distributed about their visits and what they offer, such as flyers etc. about the initiative and upcoming visits in community offices and community stores.

5.7 Strategic advocacy

5.7.1 Importance of strategic advocacy

The strategic advocacy work of Bush Money Mob was often highlighted by stakeholders as a real strength of the initiative. Bush Money Mob has estimated it to constitute about 30% of their work.²⁵ The relationship between the initiative and the Financial Counselling Foundation as funder appears to provide Bush Money Mob with a level of autonomy to advocate for reforms, including within large industries and corporations.

²⁴ Support workers from Kanyirninpa Jukurrpa and staff at Ngunga Group Aboriginal Women's Corporation and Kimberley Money Management Services (Winun Ngari Aboriginal Corporation), both in Derby, are further examples.

²⁵ Bush Money Mob's strategic advocacy is discussed further in their systemic reports, summarised in Section 3

I know that they've had a very loud voice within that Telstra problem They've definitely advocated and ... kudos to them for that because it's huge. To take on something like Telstra is scary. Stakeholder interview

Issues impacting remote Aboriginal communities are commonly systemic and are generally best targeted at a strategic level, including for the purpose of preventing their re-occurrence. This was made clear in stakeholder conversations. When identifying factors that might be impacting on the initiative's capacity to contribute to good outcomes some stakeholders highlighted unaddressed systemic issues.

We're looking at climate, we're looking at changes within the financial services industry, tougher regulations, the banking code changing. All of that, they're huge barriers that will continue to put a strain on any model or any initiative in that financial counselling and support and capability work. Stakeholder interview

As just one example, stakeholders talked about systemic reform within the banking industry to address the aforementioned issue of higher-fee ATMs on remote communities.

Banks need to take a more proactive role in ensuring access to fee-free ATMs. When you look at the fee-free ATMs that are in these communities ... the ones that aren't fee-free, they don't want the fee-free ATMs advertised because that's considered anti-competitive How convenient the [fee-free ATMs] are for Mob in terms of the location is another question. It's an ongoing piece of work to get more fee-free ATMs out there and to build awareness as to which ones are fee-free and which ones aren't... In the meantime, Banks [could waive] those fees and make sure that [they] educate customers on where they can go to get money out for free rather than going to those ones that are slugging you \$5 per transaction. Stakeholder interview

Clients spoke of contributing to systemic outcomes and saw Bush Money Mob as aligned with them on this point, as the following comment related to home insurance matters indicates.

And when we did say that to him, we're not here just for our father, we're here for other people, he was like, yes, thank you. Because that's what I'm here for as well. ... he's like, great, we're all fighting the same cause, if you like. To get fairness ... And Alan was explaining to us ... There's an actual methodology to this that the insurance companies do. And so, he's been able to understand that and discover that, and that's been really critical... Because it's all around systems ... He's also going to go to the ACCC with this... He looks for that systemic issue, and that's where he gets them. Client interview

Bush Money Mob has already contributed to positive systemic outcomes by addressing issues impacting clients and others in remote communities, with establishment of an

ANZ banking hotline for Aboriginal customers an example of this.²⁶ Others spoke of improved access to telecommunications in their community following Bush Money Mob's advocacy.

[We] didn't have any kind of mobile service until 2021 ... And I had this very random phone call one day at work from Alan, introducing himself and offering his support in getting the Telstra tower sorted. ... We only had the one payphone. He could see a need... and obviously had connections in places at Telstra. So, he supported community ... to be able to get that up and running and wasn't long after that we ended up with mobile reception ... And then that established that relationship, I think. And then Alan spoke with us about coming out and offering their services to community as well ... So that was his icebreaker, I suppose. Stakeholder interview

5.7.2 Bush Money Mob's strategic advocacy approach

Stakeholders identified Bush Money Mob's advocacy as working effectively because it is so closely connected with their 'boots on the ground' client work, as one stakeholder called it.

[They are identifying at a community level] initiatives that they want to focus on, that they could see would be of benefit for [communities], and taking that to industry, and being like, how can we work together to get this? ... How do we bring this to the table and say we've got a new product or a new service that's going to better support [communities]? And that comes from that consistent approach of visiting [communities] and seeing how it is. Stakeholder interview

I have to say, that it is great to see remote and regional clients represented on a national level, and they do gather case studies, and they do share stories. And that helps consumer advocates nationally to make sure they're not forgotten ... Certainly, sometimes First Nations people had some trouble having a strong voice [and] he is a conduit for that. Stakeholder interview

As this comment suggests, Bush Money Mob is sharing client case studies to state or national advocacy campaigns. Clients we met with also spoke about visiting Canberra with Bush Money Mob for national campaign work and about making videos about their financial issues for use in various campaigns.²⁷

As Bush Money Mob's advocacy is local, jurisdictional and national it leads to positive outcomes for individual clients and communities in the Kimberley and Pilbara regions and has the potential to deliver significant impact on a broader scale. For example, Bush Money Mob advocacy with one bank on behalf of a single remote community

²⁶ See detail at <<https://www.anz.com.au/support/contact-us/customer-support-line/#:~:text=Call%20us%20on%20our%20dedicated,General%20banking%20enquiries>>

²⁷ Examples of media and video campaigns include films on home insurance, funeral funds and Telstra. These are available on Bush Money Mob's YouTube channel <<https://www.youtube.com/channel/UCa0dY6oIK8q9jThf9-7jx8g>>. Bush Money Mob now pays community members for their participation in videos.

called for cultural awareness training for all staff, 'no one to ever be hung up on', 'no one to be told to go to the nearest branch, nine or 12 hours away', 'a fee-free ATM in the community' and a 'full fee remediation'. This is described as having a local and larger snowball effect.

And the thing is, if you can establish it in one community, then you can roll it out in others. So, this is part of that systemic work of being, actually, this initiative being able to win a little bit of ground here and then spread that out. Then win a little bit of ground and spread that out. Stakeholder interview

As a further example, stakeholders spoke of Bush Money Mob serving as a 'conduit' between communities and those able to push for systemic change, including other campaigners, the media and regulators. One stakeholder, for instance, described Bush Money Mob hosting a remote visit of ASIC so they might 'better understand' the issues. 'Because that makes a difference.'

Alan has got a wealth of knowledge about companies and their behaviours. He knew which buttons to press. He's also got a lot of connections and networks that we wouldn't have access to. He could ring someone here at the ACCC (Australian Competition and Consumer Commission), for example, and say, look, this is what's going on and this is what I'm going to be doing. They'd go, okay, yes, we think you've got a story or hey, good luck. Client interview

There was discussion too of Bush Money Mob 'upskilling' the advocacy sector around remote community needs and perspectives – gathering 'contributions from people about the solutions - what they're hearing from their community, harm in the community' to 'constantly build the [broader] campaign knowledge and skillset', as one stakeholder stated. Their prior experience in media is also seen as beneficial, with media a powerful tool for achieving change.

Basically, you are giving people an opportunity to save face, all the way. And when it finally comes to crunch and they're going to say, no, we're bigger and fatter than you. Go away. This David and Goliath thing. That's when you pull out the media. And people are embarrassed. Executives. The directors are embarrassed by the media. Stakeholder interview

The initiative is also liaising with and advocating to those that need to reform their *own* practice and policy, including telecommunication and financial service industries. Bush Money Mob's political savvy and their connections are identified as important in this context.

The agitation that they do to industry partners, and regulators, and back to FCAWA (Financial Counselling Association WA) is quite impressive. Hearing and seeing first-hand the challenges of remote communities or Aboriginal and Torres Strait Islander communities Seeing all of that, and then bringing that information back, and sitting in the FCAWA, and having relationships with financial services ... is a way that they can get things done and things can change ... Continuing to agitate makes a

huge difference because, the more we hear it, the more we're able to make change, if that makes sense. Stakeholder interview

Collaboration is key in the area of advocacy. One stakeholder stated that 'having those multiple organisations going at the same goal, that adds a lot more heat to it, which is fantastic.' Others also identified that change is achieved by bringing people together who have a common understanding of key issues in remote communities.

Most of the issues that clients bring to us are systemic. And they're fairly across the board in terms of experience of clients across remote Australia. Often our peaks don't necessarily... They're usually based in cities and their focus is urban, and regional, and rural. So remote agencies tend to work pretty closely together [around systemic issues] just because together we have strength. Stakeholder interview

Advocacy is one area where Bush Money Mob has a good level of collaboration. Stakeholders discussed Bush Money Mob participation on a national 'lemon car' group, for instance, shared advocacy with other financial counsellors to the Australian Financial Complaints Authority about how they handle complaints from First Nations consumers and to the Telecommunications Ombudsman. Bush Money Mob is also represented on the Commonwealth Bank of Australia Aboriginal and Torres Strait Islander Community of Practice, which considers how bank products or services can better meet remote Aboriginal community needs.

SECTION 6. AREAS FOR IMPROVEMENT AND STRENGTHENING

Section 6 considers aspects of the Bush Money Mob approach that could be improved or strengthened.

The discussion is drawn from stakeholder responses to questions asking what is not working so well for the initiative and for suggestions about how to improve it and build on its strengths. A further relevant stakeholder question asked if there are particular barriers impacting the capacity of the initiative to achieve outcomes and if so, how these might be addressed. Clients were asked if there was anything that they didn't like or that they felt didn't work so well in terms of Bush Money Mob support. They were also asked how this support could be improved. Client survey data on best aspects of Bush Money Mob support is also drawn on in this section.

Issues discussed below include the relatively narrow focus in terms of client matters Bush Money Mob is currently taking on and whether the initiative is increasing capability to either address financial issues or to avoid such issues in the future. Other areas covered include capacity and staffing issues, collaboration and demonstrating impact and reporting.

6.1 Narrow focus in client work

Bush Money Mob is clearly addressing a range of issues at an advocacy level. Some identified the initiative as having a relatively narrow focus in terms of client matters to date, however - especially given the range and complexity of issues experienced by Aboriginal people in remote locations (as discussed in Section 4). In particular, stakeholders identified that Bush Money Mob has had a significant focus on supporting clients with Telstra remediation/compensation matters. This is confirmed by the service data set out in Section 3.

It is noted that Bush Money Mob sees this as the first part of a three part strategy. The intention is to keep a fairly tight focus to build trust and relationships before moving on to a broader range of issues that are also potentially more complex. Bush Money Mob reports starting to move into a second stage in some communities, where further issues are beginning to be unpacked.

Some felt that the current primary focus on Telstra is an important one. As one stakeholder stated, Aboriginal people living in the communities serviced have been directly targeted by Telstra, leading to a high need for support with Telstra issues. Bush Money Mob is therefore addressing a significant issue of inequity or injustice negatively impacting many Aboriginal people – a key role for financial counsellors. Of note, other services report being similarly overwhelmed with need in this area.

I think it's been extremely effective. I think when people have been ripped off, fairness and equity rather than here and go away. And I think that's part of what financial counsellors do. They are passionate about fairness and equity and

making a difference. That's why they do the work. None of it is ever easy. So, [it is quite narrow] but I don't think there was any option ... Stakeholder interview

Some also suggested that part of the current intensive focus on Telstra comes from the corporation's poor response to Telstra related disputes. 'We could actually say the same of our service [in terms of focus] ... And it's because Telstra are not compensating clients adequately. So, cases have been drawn out.' Clients also said that Telstra matters seemed to take a long time for this reason. 'There's a lot of waiting... In my case, it's taking a bit longer, because Telstra refuse to give me any money back.' There was some suggestion that the need for support with Telstra matters is likely to reduce over time.

One key issue arising from this approach is that whilst there has been an increase in awareness of Bush Money Mob, clients spoke about Bush Money Mob as a service that helps with Telstra problems, and this appears to be how most clients we spoke to and others in the community see them.

Stakeholders also identified a limited understanding in communities of the scope of work of financial counsellors in general and of Bush Money Mob, including the type of matters they might assist with, as a barrier to accessing support. While communities understand that Bush Money Mob is coming out to 'help', this 'doesn't mean they know what a financial counsellor is', one stakeholder stated.

I just think people don't know what they don't know. I guess a better understanding of what even financial counselling is [is needed] ... I know just through the short time I've spent with Alan, there's lots of things that I've learnt. And I have access to ... the internet. I can read. I can write. Our community aren't so fortunate, so they've probably got even less of an understanding of what support could be out there as well. Stakeholder interview

Clients and stakeholders also thought it would be beneficial if Bush Money Mob clients could (a) understand the role of financial counsellors and get help with other issues, especially given the extent of money problems experienced by Aboriginal people in remote communities. This requires that Bush Money Mob (b) firstly expand its scope of client work and (c) inform communities about the range of support it can provide.

Maybe lay out the services that you do... If he lays it all out there, all his services, then multiple people, everybody can have [help with] multiple issues or things with financing. Client interview

It's just getting in there and building relationships and then having yarns with people about what can be. But I think that barrier is... not understanding that you could actually improve your own personal situation by having a yarn with a financial counsellor, and there's support out there that you don't even realise. Stakeholder interview

As this last comment indicates, those living in remote communities, including those already being supported with a Telstra issue, are unlikely to *initiate* discussion of additional issues with Bush Money Mob, including as they may not identify these issues at all or as a priority, and they may not fully understand the potential scope of Bush Money Mob services. With better understanding of the help available, more issues are likely to emerge.

Discussion about additional issues might occur during existing client interactions. The degree to which this is already happening, including in client discussions about Telstra matters, is not clear but clients generally identified not knowing they could get help for additional issues. Certainly, services similarly overwhelmed with Telstra matters identified that points of client contact for such matters was ‘an opportunity for them to check in and check what else might be going on’ for clients.

Clients did talk about some other types of matters they’d been supported with by Bush Money Mob, including funeral plans, home insurance, car finance, lemon cars, access to superannuation and banking issues. It is not always clear how support was initiated for these matters. The client who was assisted with a car financing issue, for example, had approached Bush Money Mob for assistance with this after her mother had help with a Telstra matter - again pointing to the centrality of this issue. ‘All I knew is that he was helping people with their Telstra, and I was just lucky enough just to bring that subject up with him’, this client stated.

Bush Money Mob’s staged approach is supported by some stakeholder comments that referred to the unpacking of additional issues with clients as taking time, including as trust and relationships need to be established. Time in this context refers to both the longevity of the initiative and time spent with clients. Bush Money Mob may not have sufficient time to deal with the range of issues or more complex issues impacting clients either during or after their visit to a community. Initiative capacity is a point discussed in further detail below.

He can only do what he can in the time he’s got ... [Do] they have the capacity to continue following those [issues] up with that small team also? Because you’d rather do something right than take too much on ...And you’re just having conversations with people and writing down notes and not being able to do anything with it. Stakeholder interview

Bush Money Mob report identifying multiple issues in their contact with clients but not generally taking them all on in any substantial way. With trust established and within current capacity, further issues should now be a focus. As noted, this is to occur as the initiative enters its second stage.

6.2 Client capability

The above discussion of a narrow focus in client matters ties in with questions about the extent to which Bush Money Mob is increasing capability across the communities it services to have greater awareness of financial issues and how to avoid or address

them, including through increased knowledge of rights, money management skills and/or financial literacy.

Some felt that increasing capability through finance education should be a key outcome for Bush Money Mob.

It's funny because in this sector it's often seen that education is just for financial capability workers. But ... education is a big part of financial counselling as well so we're not always the ambulance at the bottom of the cliff. We can do a lot of preventative work as well ... Really, financial literacy needs to be part of the package. Stakeholder interview

This is always important in a financial rights context, but particularly important for 'closing the gap' in outcomes between Aboriginal and non-Aboriginal people.

I think it's just that constant interfacing with the mainstream culture and with financial issues is really, really difficult for people. So, developing skills is just absolutely crucial. Stakeholder interview

And we don't let them hand their problem over to us. Instead, we go, no you can do this bit, but I'll do that bit. You do a bit. I do a bit. Because I want them to grow. I worry when some people work with ... First Nations people, it's 'give me your problems'. ... How do we close the gap if we're not building literacy skills one at a time? Stakeholder interview

At present, Bush Money Mob has Judith Gray on staff with capacity as a Money Business Coach to provide education around money management or budgeting. Judith is currently doing some budgeting and coaching work with clients before they receive a Telstra refund. Otherwise, one-on-one budgeting and money coaching work is happening with some clients during community visits. Bush Money Mob are intending, however, to provide more substantial financial education during a third stage of work, when more pressing matters have been addressed and community members are ready to focus on thinking about managing their money. The plan is to run yarning circle workshops based around money coaching resources appropriate for remote communities from 2024. These will aim to build long term-resilience and knowledge about how to avoid consumer traps, how to manage money better, how to avoid scams and so on.

Some stakeholders identified that Bush Money Mob is already working well in these areas, building client skills to self-advocate around or avoid issues. This includes, for instance, where the initiative is passing some actions required for resolution of a matter back to the client. Client 'homework' in this context might encompass gathering documents, for example, or 'putting the story together ... so that Alan's advocacy is more effective.'

Once they actually engage with Bush Money Mob then they would... start to learn some skills ... Bush Money Mob [will] talk with a client about what [the financial

counsellors are] going to do and what [the client's] homework is. So just trying to build their skills to contribute to how they're going to resolve the person's financial issue. And it's little steps, but those little steps really mean a lot ... Because the advocacy, it's not only about resolving issues, but also about building skills in people so that they know how to advocate for themselves and get a bit of confidence in understanding what they can do and how to go about it. Stakeholder interview

Some also felt that Bush Money Mob is helping with budgeting or money management issues.

Alan's been doing some work with people around money management, supporting them in ways of being able to overcome debt ... I know there's one particular family who are trying to save for a house. And Alan was really supportive of putting themselves in a scenario in the future to be able to purchase a house. Stakeholder interview

Stakeholders thought that a good mechanism for increasing client capability is talking with clients about what they might do with a payment received from Telstra or similar. Some felt that if this conversation was not occurring with Bush Money Mob clients it would be an oversight and a missed opportunity for building capacity.

But when I do a Telstra application, somebody rings up and tells me his problem. I talk to them about what happened, how things went wrong. And when [we] get some money back ... I [also] have the conversation, what's your plan with the money? I don't know. Well, you've got to have a plan. What do you plan to do with the money? Ah, I'll get a truck, okay. Okay. This is not quite truck money. What sort of truck are you going to get? How much does it cost to run a truck? Ah, I don't know. Do you know how to service a truck? No ... Your primary job as a financial counsellor should be to make sure that when they get that money, it makes a difference, it doesn't come back to another debt problem. That's what financial literacy should be on a one on one case. That's your opportunity, that's the goal, that's the cream in dealing with a Telstra case [or similar]. Stakeholder interview

This same stakeholder also stated that where a financial counsellor is assisting a client with a debt, '20% to 30%' of the assistance provided 'should be advocating with the creditor' and 'at least 50% should be looking at the client's holistic financial position' and 'helping the client better understand what went wrong. How they got there' and how to avoid this situation in future. Stakeholders also saw this approach as likely to help identify any pre-existing or additional issues for which clients might require support.

Of note, clients responded somewhat less positively to statements identifying that 'Bush Money Mob helped me to understand my money problems' (14 agreed, 4 were neutral/ disagreed) and that 'Bush Money Mob helped me to feel more confident about managing my money' (13 agreed, 6 were neutral/disagreed).

While clients understood from speaking with Bush Money Mob that Telstra might owe them money, not all clients understood why this was the case. 'No, not so clear. But it helped in a way. And I'm glad Alan came along and solved that problem, otherwise we wouldn't have known about it', one client stated. Some didn't understand why they received the amount they did from Telstra. Though there are likely to be multiple different reasons for differences between individual payments, arguably, better client understanding on both these counts might be useful for both self-advocacy around issues and avoiding issues in future.

Moreover, while a number of clients said that they would benefit from support with budgeting, they did not generally identify accessing this type of help via Bush Money Mob.

That would help families, yes, because sometimes when that money comes out and they've got to pay for their [power], \$10 to \$50 ... and sometimes they haven't got that. Yes, and sometimes they do the Saturday business in town, getting baby clothes or some sort of shirt for themselves, and [there's] not much left, even when the rent comes up. Yes, they're struggling at the moment. They're battling day by day. Client interview

Clients mostly said they were told they would receive a payment from Telstra, but how it was to be spent was left up to them. 'They just said this money is all yours, you can just spend it however you want to spend it.' This approach was a preference for some of the clients we spoke to.

Overall, input from interviews suggests that Bush Money Mob might do more around capability building at this stage of the initiative's roll-out. The consensus was that financial capability work by necessity falls within scope of an organisation like Bush Money Mob and ought to be happening in parallel with crisis management. This might occur through further support from Judith as a Money Business Coach and potentially, with additional resourcing, via recruitment of additional team members purely focused on education. Some interviewees advocated for group workshops, while others felt upskilling should occur within a client relationship.

One client thought that Bush Money Mob ought to stay focused advocacy around existing financial problems but could build partnerships with other organisations or individuals to do educational work.

There are the other organisations around ... I think he's more focused on helping people to get resolution. I think that's important. I don't think that should stop. These other Mob with their budgeting and money management stuff, let them do that stuff ... I know they call them Bush Money Mob ... But it's not just how to budget your money. This is helping people to get justice. To get their rights sorted out. Client interview

6.3 Bush Money Mob staffing

Stakeholders and clients voiced some concerns about the long-term sustainability of the initiative because of capacity issues. They spoke about the geographic area Bush Money Mob currently covers, which is vast, as the data in Section 2 indicates. This is discussed further in Section 7 as a resourcing issue and also raises questions about further Bush Money Mob collaboration that might help to improve its reach and sustainability (see Section 6.4).

Capacity issues also give rise to questions about existing and future staffing for the initiative. Some clients said it can be hard to contact Bush Money Mob because they are always so busy with clients and suggested that the team needed to be increased.

For those two, they have a massive job. I don't know how they do it and I would love for them to have support. I think that's a critical thing ... The amount of work that those two do. Client interview

There are also, however, staffing questions related to how best the initiative might build capacity of Aboriginal people and communities through recruitment. Just 4/58 (6.9%) client survey responses identified 'strengthening community around money problems' as the best aspect of Bush Money Mob support. Further questions raised in this context relate to whether staff members should be Aboriginal, Aboriginal and community-based and of a particular gender or age.

Bush Money Mob is aware of the need to build Aboriginal capacity, including via recruitment, but does not have sufficient funds to cover additional Aboriginal-identified positions. Ideally, they would like to take on a local Aboriginal person in an intern role but do not have the time to dedicate to this. They have instead focused on mentoring Aboriginal financial counsellors, where possible, (e.g., talking with them about their more complex client matters) and Aboriginal community members (helping them to access scholarships and training to complete a financial counselling diploma).²⁸

And he made it almost a semi, quasi-official, there's no contracts as such, but I just do voluntary work and when I get clients that I can assist in a financial counselling worker way, but I need a financial counsellor, then I have to send them on to him or I'll call him. Because ... I haven't finished my studies yet. And so, I've just been doing that for the last almost three years, so that's the relationship ... A couple of times I've sat in with Alan with meetings ... Alan and I have gone to conferences together. He just keeps me updated and I get on webinars with him. So, my voluntary stuff is basically just to keep in touch with the FCA world and just to keep my skills going. Stakeholder interview

²⁸ Bush Money Mob also reports advocating for changes to current training approaches that present as barriers to Aboriginal people wanting to complete this diploma.

6.3.1 Aboriginal and community-based staffing

There was discussion about whether the initiative needed to recruit Aboriginal staff members, including as additional staff (with additional resourcing). The majority of those interviewed did not see this as essential because of the level of community trust in and cultural competency of existing Bush Money Mob staff. There was a level of agreement, however, that having the *option* to engage with an Aboriginal Bush Money Mob team member would be beneficial, including to break down any outstanding cultural barriers.

Look, maybe if he brought in some Indigenous folk, that might be good. Because sometimes it does take Indigenous to speak to Indigenous if you like. And just to break that ice there, or if he's going into a new community and things like that? Maybe. That would be the only thing I would say. Client interview

Clients really wanted to see Bush Money Mob passing on their skills and knowledge to Aboriginal people, including locally, to increase employment and training opportunities, including via recruitment or perhaps via what one client referred to as 'training packages' delivered by Bush Money Mob staff.

I was looking at my son with that ethical stuff, and I'm thinking, gee, you know he'd really learn from [Bush Money Mob]. About how to do things and how to help people properly ... They stand up for things, that justice stuff. It'd be nice just to give people employment and those skills. Client interview

The following comment identifies that Bush Money Mob could be doing more to support Aboriginal people to access training. As above, the initiative is doing this to some extent. The fact that stakeholders are not aware of this points to the importance of the initiative providing more information publicly on their activities and impact, as discussed in Section 6.5.

... there's no redundancy planning ... And if you were going to ask me what my tingly worry is that would be [it]. I would like to see him have three or four financial capability workers ... I'd like to see him get one of these people enrolled in ... ICAN learn.²⁹ I don't know that he hasn't, but I haven't seen it. But I think if you've been out there for a year, or 18 months, by now you should have found that one, maybe that two, that you could sign up to get some learning done ... to give them the opportunity for that community to build the internal resilience. Stakeholder interview

As this last comment and those following indicate, bringing Aboriginal staff into the initiative means Bush Money Mob is building Aboriginal capability to address Aboriginal issues and support needs, which Bush Money Mob themselves identify as an important broader outcome for the initiative. Stakeholders spoke of government workers that

²⁹ Detail about ICAN Learn is available here <<https://icanlearn.edu.au>>. On offer is training for a Diploma of Financial Counselling and courses in Financial Literacy Education.

come into communities and set themselves up as ‘the solution’ rather than empowering Aboriginal people. This approach is to be avoided.

Part of closing the gap is about empowering First Nations people to take control. So, any service is great but [one that] brings First Nations people along in a pattern of growth to the point of leadership is best. Stakeholder interview

Aboriginal employees recruited by Bush Money Mob could be financial capability workers, financial counsellors, administrative, policy or community liaison staff, as examples. There was discussion of recruitment of *local* Aboriginal people to be employed to work *in their own* communities in a liaison or other role.

I would like to see a plan. Five years from now, the plan is to have this many people, have done this particular workshop, to build financial literacy within community with the hope that one of those will become a future capability worker, or counsellor. Stakeholder interview

Well, I reckon, yes, it’s always good to employ the help from here. Help him [with] whatever [in] the community. If you’re going to be working within the communities then employ one or more, to, maybe one east, one west... Or one central. Client interview

This is an effective approach to building capability across a community because the knowledge sits *within and builds across* community. The example provided in Section 4.2.2 about a community member protecting others’ rights when companies come looking for car parts indicates that there is existing knowledge within communities to be built upon. Employing locally based staff is also practically a very useful approach as Bush Money Mob staff based in Broome aren’t able to easily travel remotely during the wet season.

Bush Money Mob is already recognising and drawing on the skills and knowledge of local Aboriginal people in their outreach work, as noted above. The initiative works with Indigenous Rangers, for instance, and other local people to engage community members and liaise with clients. Some of those they work with are already paid through other sources (e.g., the art centre) and may not also require payment from Bush Money Mob. Others are unpaid.

[X community member] will go around and let community know that Alan’s coming ... A lot of community are family for [this community member], so she knows what they’re going through ... [She is] encouraging others to seek support through Alan as well. Stakeholder interview

Some clients indicated that they would prefer to talk with someone from outside their community about money issues, including any additional Aboriginal staff. Stakeholders too talked of ‘shame’ and worry about ‘gossip’ as holding people back from talking to local staff. One Aboriginal stakeholder also indicated that sometimes it is good to be able to refer their clients to Bush Money Mob ‘because I’m known in the area, and I’ve

got a lot of family. And a lot of conflict of interest comes up with me'. It's also about finding the *right* local Aboriginal people to take on a role, which many identified as a massive challenge.

The biggest issue would be, finding the right person, building the rapport, building their belief in themselves, and probably making sure they've got the right administrative skills in the background too. Stakeholder interview

I've been trying to look for a staff member here. And I tell you what, it's hard. ...hopefully they stay and go through the units. There's the three units ... just to be qualified to sit as a Financial Capability Worker ... You get some that want to work, and then there's all cultural stuff that really hits ... Because then they've got to go back and ... stay with family. And then they lose their... momentum, I think. Stakeholder interview

6.3.2 Gender and staffing

At times a female client will want to talk with a female staff member and a male client to a male staff member for cultural or other reasons. Currently, Bush Money Mob has both a male and female staff member. Stakeholder saw this as important, with one stating, 'I think it's working well to have a gender balance of the two of them going into the community.'

Only 5/58 survey responses (8.6%), however, identified that Bush Money Mob having male and female staff was the best aspect of the support they provide. This may be because the gender of Bush Money Mob staff is not an issue, or less likely, they had perhaps not felt they benefited from the mix of staff but had wanted to (e.g., a female client saw a male staff member). In thinking about additional staffing, some suggested that while gender is important, staff being able to build trust is probably a higher priority. Despite this, it might be useful to recruit additional (Aboriginal) *male* staff to build engagement with men, as one suggestion. Recruitment of younger staff might also be considered 'to build confidence or a relationship with the younger demographic', one stakeholder stated. Additionally, clients were interested in recruitment of younger people to give them training and job opportunities. Other non-staffing related suggestions for increasing younger people's engagement with the initiative include developing further engagement/ educational materials for this group.

6.4 Collaboration - other services

The strength of Bush Money Mob in collaborating with others in their advocacy work is discussed above. Also discussed was Bush Money Mob's collaboration with services in terms of casework. Some stakeholders felt this was not occurring as much as it could be, referring to Bush Money Mob as working almost too independently.

You don't have to be a one man show, you can be a one man show with a team of 40 people behind you ... I think he's a very good one-man show, but I think he's a one-man show. Stakeholder interview

He definitely works closely with other financial counsellors [across Northern Australia]. [And] he's certainly got a network of local workers. Specifically in the legal sense, not sure. Specifically, the housing agencies, not sure. I think Alan is a bit of a single operator... That's both a strength and possibly a downfall.

Stakeholder interview

Stakeholders singled out a need for a financial counsellor to work closely with lawyers. One stakeholder discussed the importance of connecting with lawyers around casework to check contractual irregularities or seek other input to get the right results for clients. Others spoke of needing to make referrals to a lawyer where clients want to access superannuation from a deceased estate, a point raised earlier. 'You got to refer them on because they've got to start getting letters of administration and all that stuff for the estates, if they don't have a will'.

And sometimes I'll have somebody saying to me, I've just been served an eviction notice, I've just been served a repossession notice. The minute the word repossession comes up, I need [the lawyer]. The minute I hear statement of claim, or letter of demand, I will make sure [they sign] the letter ... I'm all right up to that. Stakeholder interview

Bush Money Mob has strong skills and knowledge in reading contracts and similar and may feel there is not a great need to work alongside lawyers. Stakeholders have spoken about Bush Money Mob effectively 'unpicking' contracts and 'really getting to the bottom of how ... people have been manipulated into a situation that is not beneficial for them'.

Benefits of this type of collaboration, however, include providing a link for Aboriginal people experiencing legal issues with lawyers and through this, reducing well-established barriers to accessing legal help with civil law matters, discussed in Section 2. Aboriginal people in general may avoid lawyers unless they have to engage with them for criminal or similar matters and/or may not know that a lawyer can help or that they have a legal issue. They might also associate lawyers and the law with being pulled into the criminal legal system.

Additionally, the policy and practice of companies, institutions and others that give rise to financial issues in remote communities are potentially breaching discrimination law. Bush Money Mob reports trying to educate those perpetrating such breaches about this law but bringing in lawyers to take legal action under this law (e.g., as a test case) might be beneficial. The ILNP and other research has identified a *combination* of legal and non-legal expertise and approaches as very effective for improving justice outcomes. Health/justice partnerships, social worker/legal partnerships are other examples of this.

Collaborations might take different forms. They could be more practical in nature. For instance, one remote stakeholder service was sharing their resources with legal services so they could assist clients with legal matters - their telephone, ZOOM connection and rooms. Some pointed to the potential for increased collaboration

around travel/outreach for Bush Money Mob and other services. ‘Maybe, work in a partnership, remote travel maybe. Like schedule visits at the same time’, one stakeholder stated. Another stated that in some locations legal and financial counselling services will ‘piggyback’ around outreach. ‘So, if the legal team’s going out, they’ll [take] financial counsellors with them.’ Building on the existing collaborations at a local, jurisdictional or national level around casework may help address current capacity issues for Bush Money Mob.

There was also some comment from stakeholders that Bush Money Mob’s approach to client and strategic advocacy can sometimes overcrowd, fracture or compromise relationships, collaborations and partnerships. ‘He’s very passionate, that can be very strong sometimes.’

... although the agitation for change is great, maybe the way that they approach it could be a little bit softer ... Some people can receive it well and some people can’t, so to just keep that in mind when bringing up or trying to make the change because not everything is received [well] in a sharp form ... Although the feedback to these other organisations was legitimate and they could very well have benefitted from it, if they went about it in a different [way] it may have been better received. Stakeholder interview

There are two sides to any story but I think that Alan has taken it on, almost with a crusading approach, to make sure that people are given fair and reasonable compensation ... There has been a little bit of tension about Telstra [at the peak body level] and [them] feeling a bit worried ... [These] two very strong personalities and part of what the success and possibly some of the failures might be are because of who they are. Stakeholder interview

6.5 Demonstrating impact

One of Bush Money Mob’s key strengths is its autonomy and independence, discussed previously in relation to methods of travel, engagement and advocacy work. Some also suggested, however, that the initiative needs to be collecting and sharing more detail to its funder and more broadly about their work and outcomes.

This is identified, as one stakeholder stated, as supporting the initiative ‘to stay on focus’. It is also important for transparency, accountability and demonstrating positive impact. Demonstrating impact helps to make the case for funding of Bush Money on a sustained basis and as an expanded model. More comprehensive Bush Money Mob reporting on impact and outcomes might also support the case for resourcing of similar models in other locations (see Section 7).

I haven’t seen the runs on the boards to be able to comment on the local work. I’d like to see the runs on the board. I’d like to see what the actual impact is ... I think that if something’s working well, that we should be more transparent, so we can duplicate it. Stakeholder interview

... it's actually demonstrating a model that's possible to be replicated, hence the importance of capturing that as well ... [We need] to be able to demonstrate to others that this is worth funding, and more, really. Stakeholder interview

Reporting requirements imposed on Bush Money Mob by its funder are fairly high level. The initiative needs a more comprehensive data collection and reporting system moving forward. This is also discussed in Section 3. So, for instance, Bush Money Mob are likely to be using interpreters from the community in their work as needed. Collecting data on this would be useful to identify where they are addressing common barriers to accessing support. It might also enable them to make the case for an expansion of the team or paying community members for time spent interpreting.

Data is also very important to demonstrating particular financial support needs and financial issues experienced in remote communities (useful for advocacy, amongst other things). And it might also provide more qualitative evidence of initiative outcomes such as building community capacity. Our evaluation shows that Bush Money Mob is achieving important outcomes, however there is a need for the service itself to demonstrate these outcomes more clearly.

Yes, the more it can be understood what it is to live and deal with financial issues like that or how they happen and then what the response is has an application way beyond what he's doing. But unless you can actually put that together and demonstrate that So, people need to understand that's why [you would fund this model] and that's what it would take. Stakeholder interview

SECTION 7. FUTURE OF BUSH MONEY MOB AND SIMILAR INITIATIVES

Section 7 considers the future of Bush Money Mob and its potential expansion, including as a model that might be transportable to other locations. To inform this discussion, stakeholders were asked what future they see for the initiative, including as an expanded initiative. Stakeholders and clients were also asked if its approach might potentially work well in other locations and contexts.

There was unanimous support for Bush Money Mob providing ongoing support to the communities it currently works with. There was also significant interest in Bush Money Mob being expanded locally and broad support for the model being rolled out in other remote Aboriginal communities.

7.1 Future of Bush Money Mob

7.1.1 Ongoing funding for Bush Money Mob

In thinking about barriers inhibiting Bush Money Mob capacity to produce good outcomes, one stakeholder identified ‘as a whole’ a ‘lack of funding ... put towards initiatives like this’.

As an initial point, after June 2024 the initiative will no longer be resourced by the Financial Counselling Foundation. The Foundation’s funding model is to identify gaps (e.g., Aboriginal support needs not being addressed) and to provide an injection of resources into existing best practice, with the intention that non-government or government funding will then provide financial support for these approaches in the longer-term.

Not having longevity of funding is seen as already creating issues for Bush Money Mob in terms of planning. There is discussion above, for instance, of a ‘succession plan’ for the initiative, but how realistic is this if there is no guarantee of funding? Another relevant example is as follows.

If there was more stability for Bush Money Mob, I think that would allow them to plan a whole range of things. Not just their travel, but how they approach different issues. For instance, as an example, with the Telstra mediation, we’re all a bit sick of this issue, but unfortunately, it’s still ongoing. But Telstra are fighting a lot of the compensation. So, a lot of cases are really dragging out in terms of the outcome for the client ... If we lodge a case with the Ombudsman, it takes at least six months to resolve. When Alan’s got literally almost 100 disputed cases, how do you plan how you’re going to resolve those cases to get the client justice when you don’t know if you’re going to be funded? It would impact how they’re trying to get the right outcome for the client. Stakeholder interview

Current resourcing is also seen as insufficient to ensure that the initiative is able to fully meet need in the communities it already services. The initiative has had to cut back on time spent in communities for this reason. And as discussed above, the more time spent in communities, the better the outcomes that are achievable (including because more client issues can be responded to).

I'm sure there are still communities that are missing out because it's just not possible to get to all of them with any regularity but that's the tyranny of distance, really, and the weather and such ... they've gone from making longer trips to more regular shorter trips during the dry season. Stakeholder interview

The real potential for staff burnout was highlighted by those that have seen Bush Money Mob in action.

The role that they play isn't an easy role. The burnout is real. You can see that happening, and to lose people dedicated to the communities that they serve is challenging, and they can't keep that momentum up forever. Stakeholder interview

Stakeholders identified too that the Bush Money Mob model is expensive to operate.³⁰ As noted, it is a unique approach to addressing the very high level of need for support in communities and seeks to overcome the significant barriers to accessing and providing this support. Addressing remoteness in particular adds major costs - just to upkeep roadworthy vehicles, for example.

If you're going to drive a vehicle into those communities, there are costs and you can't really do that work without a vehicle ... And the lifestyle. If you're doing that regularly - what [you need to be] paying people ... Yes, you can fly in but I can see there's something about this model of using a vehicle ... Part of that is they're independent as well. So, the community doesn't have to put them up. They're completely self-sufficient and I think that makes it easier to do the work rather than coming in and have to find the accommodation etc. Stakeholder interview

Participants most certainly wanted the initiative to continue, identifying that it would be a real loss to communities if this did not occur. Funding an initiative like Bush Money Mob is identified as likely to be well worth it from a cost-benefit analysis perspective too (better demonstrated with better data collection, as above). It was pointed out that without access to the type of support for credit, debt and consumer issues that Bush Money Mob provides, multiple health, housing and other legal issues are likely to arise, including criminal law issues.

If there are financial issues and you're not dealing with them, whether it be fines, whether it be debts, whether it be Centrepay taking costs, there's a multitude that then end up causing a whole lot of stress. Stakeholder interview

³⁰ However, we note that any remote area service delivery that requires face-to-face contact with clients is expensive – for example, Aboriginal legal services that require lawyers to travel to remote area courts.

Some will be going into debt. Which means, eventually, over time, they get fined and then end up going to prison. ... If you're not aware of what's going on, it's just going to build up and up and up and up And one tiny thing could just turn into a tragic thing ... It could really just snowball. Stakeholder interview

Bush Money Mob needs ongoing funding to ensure its sustainability in its current form, but also to ensure capacity for forward planning around client and advocacy work and in relation to staffing. Bush Money Mob is, in fact, likely to require *additional* resourcing on an ongoing basis to sustain its current operations, given the above capacity issues. Funding that ensures the ongoing independence of the initiative may be preferred, as a further point. This has been identified as a strength at various points in this report.

7.2.2 Expanding Bush Money Mob locally

There was discussion of potential expansions to Bush Money Mob. The possibilities of bringing additional staffing into the team and/or undertaking further financial capability work in-house are discussed in previous sections. More time in communities and/or visits to additional communities locally has also been raised above – seen as likely to be beneficial, given the level of need in many communities.

This expansion might be achieved through Bush Money Mob training up others to create a network of support across communities, including through recruitment of local Aboriginal people, as discussed in Section 6.3.

Even if it's not training packages, it's about this networking stuff. Getting people into that network, into that little part of his brain and his skills ... They give him the access into the Aboriginal communities, he gives them the access into that white world. That two-world stuff. I know that they're flat-out all the time, but, say like over the wet season and things like that, when you can't really get out to communities as much. Things slow down a little bit. I'd hate to put so much more burden on him, but even someone that could work alongside him and help to deliver that. Client interview

This could occur through a kind of hub and spoke model. There was discussion of Bush Money Mob branches located outside of Broome, set up across smaller communities or in larger remote communities as a centre for smaller communities (as one comment above suggests, located in the east, the west and more centrally across the regions, for instance). Through this approach Bush Money Mob would not travel out to all communities but rely on and work alongside community-based staff, who would 'do all the hard work for him', 'get all that pieces of information, and then he does his magic with it', one client suggested. Obviously, this would require further resourcing.

If you was to set up ... an office in the bigger communities, and then Alan talks to those people that's employed there, then I'm thinking you would get more stuff happening ... Because I think for two people, that's a big job. And if he had those things, those other support services for him, he could just come to that major

community. And they'd have those people there waiting for him, ready to go, if that was possible. And all the information, so that his time on community is not spent so much gathering information. The information is already gathered, he comes in, picks it up, and he goes and he visits so-and-so. Client interview

And another comment from a stakeholder was that expansion but also *the sustainability* of Bush Money Mob as it is moving forward requires the building a broader network through collaboration with other services. 'I certainly think having someone like Alan on the ground is copyable if they are working with a larger network.' The following comment speaks of replication of Bush Money Mob elsewhere (see Section 7.2), but the point made is applicable to a local expansion of the initiative as well.

I think the thing is if Bush Money Mob is going to be replicated and really, I think it should be ... potentially linking with other services, whether it be legal, whether it be housing, whether it be financial counsellors, social workers, etc. That seems to be a really effective way of bringing those services together to actually access those communities. Stakeholder interview

There are other examples of financial capability workers/financial counsellors working remotely and providing outreach services *in partnership*. These include the Money Management Service within Bawinanga Aboriginal Corporation (BAC) based in Manayingkarrira (Maningrida) (NT), also funded by the Financial Counselling Foundation. The Money Management Service is part of an integrated outreach service provided by BAC Housing, BAC Tucker Run, BAC Rangers and BAC CDP, travelling to the BAC Homelands during the dry season.³¹

7.2 Expanding the model into other communities

There was a lot of interest in expanding the Bush Money Mob model to other remote locations. The model is seen as transferable because though each community is in some ways unique, Aboriginal people living remotely generally face similar financial issues *and* the same barriers to prevention and resolution of these issues, as discussed in Sections 2 and 4.

Stakeholders have identified the approach of Bush Money Mob as 'the best way to achieve outcomes' because it is effectively addressing many of these barriers. Key aspects of the model's effectiveness will need to be replicated and/or adapted to ensure its expansion or transfer to other locations is also able to deliver outcomes. This includes, for instance, Bush Money Mob's approach to advocacy for systemic change through its connections with communities. Also key is its travel by vehicle and working self-sufficiently in remote locations, enabling staff to spend time in communities building all-essential trust and relationships, for instance.

³¹ See information at < <https://www.bawinanga.com/what-we-do/community-services/money-management/> >

Being able to actually access, and that means all those issues of dealing with dry weather and vehicles and surviving out there ... The fact that they drive as opposed to flying out possibly is more connected. So, I'd absolutely endorse the work and I think ... having established a face-to-face contact means that stuff can be followed up from back in Broome, in their case ... Any project that I've seen report back on doing this [style of] work is very positive ... Stakeholder interview

This report has identified that the success of the initiative is attributable to a significant degree to the personal and professional skills of its current staff. This includes their capacity to relate to Aboriginal people, a willingness to camp out and mechanical skills that keep the Bush Money Mob vehicle on the road etc. One challenge in terms of the model's replication is finding people willing and able to work in the way Bush Money Mob staff do. Their skill set is likely to be required in other remote contexts in which the model might be expanded.

I do see it working. However, it takes the right people to do this. It takes a lot of patience, and it takes a lot of training, cultural competency, understanding to be able to do what Bush Money Mob does ... I don't know a lot of people in the industry that really want to go out to communities, and they would much prefer to stay in the city or in a township area. Stakeholder interview

And I really have to emphasise that, it's really, really difficult to recruit and retain really quality people in the remote space. It's hard anywhere, and it's just exacerbated by remote because you've got all the additional issues of how expensive it is to live, getting accommodation, all those sorts of things. Yes, that's a tricky part of any expansion. Stakeholder interview

To employ the 'right people' and otherwise roll out a model that incorporates key aspects of Bush Money Mob's capacity to achieve outcomes – what is referred to earlier in this report as their 'unique' approach - will require significant funding, as this last comment suggests.³²

As discussed above, this ought to be seen as funds well-spent – not only because this approach addresses vast inequities in access to justice for Aboriginal people living remotely, but also as supporting communities to resolve and avoid credit, debt and consumer issues contributes to upstream prevention of a whole range of other issues with vast socio-economic costs for Aboriginal communities and society as a whole.

³² The complexity of this approach is mirrored in similar initiatives. The Bawinanga Aboriginal Corporation Money Management team referred to above, for instance, has identified as challenges or risks to their service provision and mitigation of the same the navigation of dirt roads and river crossings, causing damage to vehicles which staff need to be able to maintain, and a requirement to travel with more than one vehicle. They also identify a requirement for 'experienced and knowledgeable drivers who are welcomed on other peoples' country', workers who are 'respected and speak and understand several languages' and are trained in remote first aid. On many Homelands visited in the dry season, there is also no reliable internet or telephone service. Report provided to Financial Counselling Foundation by the Money Management Service, Bawinanga Aboriginal Corporation (December 2023 and shared in confidence with the evaluation team.

SECTION 8. CONCLUSION

In many respects, the evaluation of Bush Money Mob has confirmed what we already know about problematic Aboriginal access to justice in credit, debt and consumer areas and best responses to these problems, as discussed in our literature review. This report makes clear, for instance, that remote Aboriginal communities experience high levels of socio-economic exclusion, which both gives rise to financial issues *and* makes them difficult to prevent or resolve. This situation, in turn, further exacerbates socio-economic exclusion. We urgently need to identify approaches that break this cycle to increase social inclusion and deliver other positive outcomes.

Bush Money Mob is one example of an effective approach that ensures better access to information, advocacy and support in relation to financial issues for Aboriginal people living remotely. The initiative demonstrates what good practice in financial counselling service provision in remote Aboriginal communities should look like and the type of outcomes it is able to produce.

Bush Money Mob is identified as understanding and responding to the particular circumstances of remote living through a 'unique approach'. Key aspects of this approach include its strong focus on outreach service provision, as well as working in culturally and otherwise appropriate ways with Aboriginal people. Bush Money Mob also takes on issues at a strategic level, closely informed by the voices of Aboriginal people in their push for more systemic shifts in policy and practice of corporations and others. This is crucially important, given the breadth of issues experienced in remote communities and the magnitude of barriers to their prevention and resolution. Outcomes delivered at a client level are partly monetary, reduced stress - but also increased understanding and confidence around certain credit, debt, and consumer issues. More broadly, Aboriginal people in remote WA are gaining trust in service providers like Bush Money Mob.

There are areas in which Bush Money Mob needs further strengthening, including in terms of potential collaborations outside of strategic advocacy. A further area in which the initiative might be strengthened is the building of capacity of clients and communities as a whole to identify, avoid and address financial issues. Ideally, the initiative would also be supporting clients with a wider range of issues and ensuring it is better able to demonstrate impact through improved reporting.

The evaluation of Bush Money Mob tells a positive story, overall, about the important contribution of financial counselling services in remote communities to improving Aboriginal access to justice. It is clearly identified by clients and other stakeholders participating in the evaluation as worth sustaining, potentially expanding locally, and as a model that might be transported and adapted in other remote locations. Though cost of travel and recruitment of financial counsellors are real challenges for the set up and operation of this model wherever it is located, these ideally become less of an issue as initiatives work towards increased capacity of Aboriginal people to develop and lead their own responses to credit, debt and consumer matters, including through enhanced

understanding of associated rights. As stated in this report, this should be the ultimate goal of Bush Money Mob and similar initiatives.

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APPENDIX 1: STAKEHOLDER QUESTIONS

QUESTIONS FOR STAKEHOLDERS: Financial Counselling Services (remote WA) (Evaluation)

1. Please explain your role in, or your relationship/connection with the Bush Money Mob financial counselling initiative in remote WA.
2. What do you see as the main types of issues the initiative is currently responding to? Do you have any comments on how these might differ from those commonly arising for non-Aboriginal people?
3. What barriers prevent Aboriginal people in particular from getting good outcomes for these issues? Do you think the initiative is able to help address these barriers?
4. What works well within the initiative? Please identify its main strengths and successes.
5. What positive outcomes is the initiative achieving for its clients and/or more broadly?
6. What is not working so well within the initiative?
7. Are there particular barriers impacting on achievement of positive outcomes within the initiative? If so, what are they and how might they be addressed?
8. What other suggestions do you have for improving the initiative? How would you build on its current strengths, for instance?
9. What future do you see for the initiative? Could you see it expanding? If so, in what ways? Do you see it potentially working well in other locations and contexts?

APPENDIX 2: CLIENT QUESTIONS

QUESTIONS FOR CLIENTS: Financial Counselling Services (remote WA)

BUSH MONEY MOB Evaluation

1. How happy were you with the support you got from Bush Money Mob?
2. Did this support change things for you in a positive way? If YES, in what ways?
3. What was the best part of the support that you got from Bush Money Mob?
4. Was there anything that you didn't like or that you felt didn't work so well in this support?
5. Would you have been able to sort out your money problems without Bush Money Mob? If NOT, what would have stopped you?
6. How would you improve the support you got?
7. Do you think Bush Money Mob support would work well in other Aboriginal communities?

APPENDIX 3: CLIENT SURVEY

QUESTIONNAIRE FOR CLIENTS – BUSH MONEY MOB

1. Which community did Bush Money Mob help you in? _____

2. Male Female Other

3. How old were you when you got help from Bush Money Mob?

18-25 26-40 40-50 50+

4. Do you agree OR disagree with these statements about the help got from Bush Money Mob. Please circle your answer.

a] I was happy with the help I got from Bush Money Mob.

Strongly Agree Agree Neutral Disagree Strongly Disagree

b] I felt comfortable working with Bush Money Mob and trusted them

Strongly Agree Agree Neutral Disagree Strongly Disagree

c] Bush Money Mob helped me to understand my money problems

Strongly Agree Agree Neutral Disagree Strongly Disagree

d] Bush Money Mob helped me to feel more confident about managing my money

Strongly Agree Agree Neutral Disagree Strongly Disagree

e] The help I got from Bush Money Mob improved things for me

Strongly Agree Agree Neutral Disagree Strongly Disagree

5. Please circle the three best things about the support Bush Money Mob provided to you.

Bush Money Mob travelled to my community to provide support.

Bush Money Mob have male and female staff.

Bush Money Mob helped me to understand my money problem.

Bush Money Mob helped me to feel more confident about managing my money.

Bush Money Mob sorted out my money problem.

Bush Money Mob are strengthening our community around money problems.

Bush Money Mob is a free service.

THANK YOU FOR COMPLETING THIS SURVEY

APPENDIX 4: CLIENT SURVEY RESPONSES

Table 10: Client satisfaction

STATEMENT	Strongly agree	Agree	Neutral	Disagree	Strong disagree
I was happy with the help I got from Bush Money	10	8		1	
I felt comfortable working with Bush Money Mob and trusted them	9	10			
Bush Money Mob helped me to understand my money problems	8	6	3	1	1
Bush Money Mob helped me to feel more confident about managing my money	4	9	4	1	1
The help I got from Bush Money Mob improved things for me	6	7	5	1	
TOTAL	37	40	12	4	2

Table 11: Best aspect of support. Clients identified the **three best aspects** of the support provided by Bush Money Mob

Aspect of support	No. of clients selecting
Bush Money Mob is a free service	15
Bush Money Mob travelled to my community to provide support	11
Bush Money Mob sorted out my money problem	11
Bush Money Mob helped me to understand my money problem	8
Bush Money Mob have male and female staff	5
Bush Money Mob helped me to feel more confident about managing my money	4
Bush Money Mob are strengthening community around money problems	4
TOTAL # of responses	58*

* One client made four rather than three selections on their survey.

APPENDIX 5: REPORTING TEMPLATE (OTHER FUNDING SERVICES)

Financial Counselling Foundation Progress Report



Project name: Domestic and Family Violence Specialist Financial Counsellors

Project start date: 1/7/23

Project finish date: 30/6/25

Reporting period: 1/7/23 – 31/12/23

Agency name:

Name and contact details of person who completed this report:

Name:

Project progress

During the reporting period what is the total number of casework clients?

If the number of casework clients seen is fewer or significantly fewer than estimated why is this the case? What steps are being taken to address this?

Have any trends or concerns been identified in your casework?

Please outline one deidentified case study covering the types of financial difficulties and client outcomes from your casework e.g. changes in client's knowledge.

If you spent considerable time with clients that did not become cases due to self-advocacy or disengagement list the number of clients.

Support for financial counsellor/s

Please comment on the support that is provided to the financial counsellor including external supervision and other relevant training.

Has your financial counsellor/s attended the family violence community of practice on a regular basis? What have the key learnings been? If they haven't attended, why not?

Relationship with creditors

Are creditors such as banks, telcos, utilities, Centrelink or others responsive to enquiries and requests on behalf of or directly from clients? Please provide detail of what is working and what is not.

Demographic information

Total Number of Clients

	July - Dec 2023	Jul 2023 - June 2025
New Clients		
Existing Clients (carried over from previous milestones)		NA
Total		

Total Number of clients by Gender

	July - Dec 2023	Jul 2023 - June 2025
Female		
Indeterminate		
Male		
Not stated		
Total		

Total number of clients by age

	July - Dec 2023	Jul 2023 - Jun 2025
19 years & under		
20-29 years		
30-39 years		
40-49 years		
50-59 years		
60 years & over		
Unknown/not specified		
Total		

Total Number of cases by ATSI Status

	July - Dec 2023	Jul 2023 - June 2025
Aboriginal		
Aboriginal & Torres Strait Islander		
Both		
Neither		
Torres Strait Islander		
Unknown/not specified		
Total		

Language Spoken at Home

	July - Dec 2023	Jul 2023 - June 2025
English		

Language other than English		
Unknown/not specified		
Total		

Total Number of cases by Household Type

	July – Dec 2023	Jul 2023 – June 2025
Couple with children		
Couple without children		
Group		
Lone person		
One parent with children		
Other family		
Unknown/not specified		
Total		

Total Number of cases by Individual Weekly Income

	July – Dec 2023	Jul 2023 – June 2025
\$1-\$199		
\$200-\$299		
\$300-\$399		
\$400-\$599		
\$600-\$799		
\$800-\$999		
\$1000-\$1249		
\$1250-\$1499		
\$1500-\$1999		
\$2000+		
Total		

Total number of cases by main type of financial difficulty

	July – Dec 2023	Jul 2023 – June 2025
Buy Now Pay Later (eg. afterpay, zip, PaytLater)		
Car loan		
Centrelink debts		
Credit card debt		
Household debts (e.g. Council rates)		
Housing arrears (e.g. rent, home loan)		
Insurance		
Payday loans		
Personal loans		
Small business		
Tax debt		
Unpaid fines		
Utility debts (e.g. electricity, gas, water, phone, internet)		
Other (please specify)		
Total		

Total Number of cases by casework activity completed

	July – Dec 2023	Jul 2023 – June 2025
Access to income (includes Centrelink)		
Assistance and referral		
Bankruptcy		
Child support issues		
Debt settlement		
External Dispute Resolution		
Grants, loans and support packages		
Hardship programs		
Internal Dispute Resolution		
Legal action stopped		
Long-term payment plans		
Removal from debt*		
Self-advocacy		
Other		
Total		
If “Other” was used during this milestone please provide details:		

*Removal from debt has a specific meaning. It includes cases where debt was acquired through coercion or without the person’s knowledge and the debt is no longer their obligation.

Total Number of cases by economic abuse**

	July – Dec 2023	Jul 2023– June 2025
At risk of		
No		
Yes		
Unknown		
Total		

**Economic abuse is behaviour that is coercive, deceptive or unreasonably controlling so that the victim is denied financial autonomy, or where a person or their child is financially dependent on another for living expenses, or money to meet those expenses is withheld or threatened to be withheld.

It is assumed that most clients are at risk or impacted by economic abuse.

Optional information - to be supplied only if it is already collected.

	July – Dec 2023	Jul 2023 – June 2025
Number of appointments		
Hours to resolve client issues Total or average per client, please specify.		
Total client savings (\$) Include waivers & grants, exclude Centrelink backpay.	\$	\$

Are there any risks or challenges that the Foundation should know about? If so, what is being done to mitigate these?

e.g. anything that may be a barrier to project delivery

What has been learned over the past 6 months?

e.g. any learning about the issues facing clients or the organisation, practices that could be shared with other organisations in the family violence program

Expenditure

How much of the funding has been used? Please complete the table.

Milestone period (eg. Jul-Dec 2023)	July – December 2023
A. Funds carried forward (should match surplus listed on last report)	\$
B. Grant income (listed on your grant agreement)	\$
C. Total Funds (A + B)	\$
D. Expenditure	\$
Surplus to carry forward, if any (C - D)	\$

Declaration

I confirm that the funds have been applied to the project outcome and have not been used:
to meet the debts of the organisation, including:
reimbursements for projects already completed;
loan repayments;
fundraising activities;
political activities including political advocacy and political campaigning.

Signed: _____

Date: _____

APPENDIX 6: SYSTEMIC REPORTING TEMPLATE

-DRAFT-

Systemic Issues Report – Bush Money Mob

This template is for the reporting of issues identified in the course of providing financial counselling services that appear to be systemic.



What is a systemic issue?

A systemic issue is an issue that has a negative effect on a group of users of a product or service. It may arise from behaviours and occurrences including misleading or predatory conduct in sales, inadequate or misleading disclosures, errors in systems, problems in processes and failures in Internal Dispute Resolution schemes.

The Appendix to this report contains information drawn from regulators and complaints bodies about systemic issues. It is not intended to be comprehensive - more a useful reference in completing the report. Reporting should cover as many issues as have been identified.

Systemic Issue 1

- 1.1 Describe the issue and its impacts on clients.
- 1.2 Approximately how many clients have been affected by the issue and from which community or communities?
- 1.3 Have complaints been made to the relevant body or regulator? *Please provide details including name of body or regulator and date of complaint.*
- 1.4 Has there been media coverage or any other steps taken of which the Foundation should be aware? *Please provide details including names and dates.*

Systemic Issue 2

- 2.1 Describe the issue and its impacts on clients.
- 2.2 Approximately how many clients have been affected by the issue and from which community or communities?
- 2.3 Have complaints been made to the relevant body or regulator? *Please provide details including name of body or regulator and date of complaint.*
- 2.3 Has there been media coverage or any other steps taken of which the Foundation should be aware? *Please provide details including names and dates.*

Systemic Issue 3

- 3.1 Describe the issue and its impacts on clients.
- 3.2 Approximately how many clients have been affected by the issue and from which community or communities?
- 3.3 Have complaints been made to the relevant body or regulator? *Please provide details including name of body or regulator and date of complaint.*
- 3.4 Has there been media coverage or any other steps taken of which the Foundation should be aware? *Please provide details including names and dates.*

APPENDIX – REFERENCE SOURCES

1. Financial Services

What is a systemic issue?

A systemic issue is defined by the Australian Financial Complaints Authority (AFCA) as an issue that is likely to have an effect on consumers or small businesses in addition to any complainant. In other words, an issue that is likely to affect a group of people beyond the person who raised the concern or made a complaint.

AFCA says: “several complaints of the same type or a single complaint may raise a systemic issue, provided that the effect of the issue may clearly extend beyond a single complainant”. ([Systemic issues | Australian Financial Complaints Authority \(AFCA\)](#))

Examples of systemic issues

Examples of systemic issues provided in ASIC Regulatory Guide 271 include:

- a disclosure document that is inadequate or misleading;
- a systems issue that produces errors—for example, benefit calculation errors or interest calculation errors;
- a unit pricing error that incorrectly allocates investment earnings to members;
- a documented procedure that does not comply with legal requirements—for example, it permits privacy requirements to be breached;
- a procedural weakness that is liable to recur.

Internal Dispute Resolution (IDR) Standards

Standards set by AFCA for IDR cover: • top-level commitment to effective, fair and timely complaint management; • enabling complaints; • resourcing; • responsiveness; • objectivity and fairness; • complaint management policies and procedures.

IDR standards reflect the requirements for effective complaint management set out in AS/NZS 10002:2014. Note: this Standard does not apply exclusively to financial services or credit.

The key factors AFCA considers are:

- Delays in complaint handling and resolution (see below for maximum timeframes for IDR response)
- Whether there is non-co-operation in using the IDR scheme e.g. was there a failure in the IDR response to notify the person of their rights?
- Settlement agreements e.g. do the terms of the settlement agreement overly impinge on the ability of the customer to raise complaints in the future?

Maximum timeframes for IDR response

The table below sets out basic, abbreviated information. For full information see ASIC REGULATORY GUIDE 271: Internal dispute resolution, Table 2 on pp. 21-22.

Complaint Type	Maximum timeframes for IDR response
Standard complaints	No later than 30 calendar days after receiving the complaint.
Traditional trustee complaints	No later than 45 calendar days after receiving the complaint.
Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving the complaint.
Complaints about superannuation death benefit distributions	No later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporations Act.

Credit-related complaints involving default notices	No later than 21 calendar days after receiving the complaint.
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	<p>No later than 21 calendar days after receiving the complaint. Exceptions apply if the credit provider or lessor does not have sufficient information to make a decision, or if they reach an agreement with the complainant.</p> <p><u>Insufficient information</u> If the credit provider or lessor does not have sufficient information about a hardship notice to make a decision, they must request the information no later than 21 calendar days after receiving the complaint. The complainant must provide the information within 21 calendar days of receiving the request. Once the credit provider or lessor has received the requested information, the credit provider has a further 21 calendar days to provide an IDR response. If the credit provider or lessor does not receive the requested information within 21 calendar days of requesting the information, the credit provider or lessor has 7 calendar days to provide an IDR response.</p> <p><u>Agreement reached</u> If agreement is reached about a hardship notice or request to postpone enforcement proceedings, the credit provider or lessor has 30 calendar days to confirm the terms or conditions in writing.</p>

2. Telecommunications

The Telecommunications Industry Ombudsman says:

A systemic issue is one that has or is likely to have a negative effect on a number of consumers or a particular type of consumer, including about:

- (a) members' systems, policies, processes, or practices
- (b) repeated conduct by a member that indicates potential non-compliance with the law, regulatory requirements, or good industry practice, and
- (c) widespread issues driving complaints, which may arise from general industry practices, gaps in consumer awareness, or the broader regulatory and telecommunications operating landscape.

The TIO says: “We may identify a systemic issue from seeing an increase or change in complaint patterns, multiple complaints about the same issue, or disproportional impact on consumers experiencing vulnerability.”

[Systemic Issues | The Telecommunications Industry Ombudsman](#)

3. Electricity

Electricity supply in WA is covered by the Code of Conduct for the Supply of Electricity for Small Use Customers 2018 [2018085GG \(erawa.com.au\)](#)

The Code covers:

- Marketing
- Connection
- Billing
- Payment
- Payment Difficulties and Financial Hardship
- Disconnection and Interruption
- Prepayment Meters
- Information and Communication
- Complaints and Dispute Resolution

4. Australian Consumer Law (ACL)

In its guide to businesses, the ACCC says it “enforces the ACL and prioritises conduct that disproportionately impacts consumers experiencing vulnerability. This is an enduring priority in the ACCC’s compliance and enforcement policy.”

The guide notes some of the personal, cultural or social characteristics that may lead to a higher likelihood of consumer vulnerability: intellectual, mental, physical, sensory, neurological or learning disability; age (very young or old); living in a remote area; having a first language other than English; poor reading, writing or numerical skills; poor digital literacy; diverse cultural backgrounds, assumptions or attitudes.

Consumer Vulnerability A Business Guide to the Australian Consumer Law [consumer-vulnerability.pdf \(accc.gov.au\)](https://www.accc.gov.au/system/uploads/attachment_data/file/100000/consumer-vulnerability.pdf)

The Guide covers:

- False, misleading or deceptive conduct
- Consumer guarantees
- Unfair contract terms
- Harassment and coercion
- Unconscionable conduct
- Unsolicited selling