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**Community Perspectives on Income Management from Ceduna, Koonibba, Scotdesco, Yalata and Oak Valley**

**Final Report**

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**Ninti One Limited**

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Community organisation representatives from each community

Staff of the Ceduna Indigenous Coordination Centre

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# Executive Summary

This report presents and analyses data collected on community perspectives on Income Management from the Ceduna, Koonibba, Scotdesco, Yalata and Oak Valley communities of South Australia.

The data was collected during the month of August 2013. A small group of people were employed by Ninti One as Aboriginal Community Researchers (ACRs) to conduct a survey of 204 adults made up of 44% male participants and 56% female participants. Participants in the research were quite evenly spread over age groups, with every age range being represented by between 10% and 18% of participants. They were made up of people of whom 77% identified as Aboriginal and Torres Strait Islander people and 20% from other backgrounds. The remaining 3% of participants were unwilling or unable to provide a response.

Recognition of social problems in the communities that are the subject of the research is high. Responses from participants indicated that 68% consider alcohol and drug use to be a serious problem, 35% consider the neglect of children to be serious (and 36% consider it to be a moderate problem), 40% see humbugging for money and other things as serious and 49% consider people’s lack of ability to make their money last to be serious (with 26% seeing the issue as a moderate problem).

A proportion of 58% of participants said they know somebody in their community would benefit from Income Management, while 37% did not. Of those who know someone, the benefits they identified were overwhelmingly to reduce the use of money for alcohol and gambling while increasing spending on more important necessities, identified as being basic essentials for family and children such as food and clothes. The consequent benefits were considered by 37% of participants to accrue mainly at the community level and by 31% at the regional level, both through the reduction of social problems resulting from alcohol use. However, many participants (up to 89%, depending on the question) reported that their own financial management practices are satisfactory and enable them to meet their essential needs, implying disagreement with uniform and compulsory Income Management.

Between 54% and 75% of participants believed that spending on tobacco, alcohol, pornography, and gambling would reduce as a result of Income Management. Between 71% and 80% of participants considered that family and community life, culture, land management, sport and recreation, occupation and work and education and training would all benefit from increased involvement as a result of Income Management.

However, some problems were identified by participants as unlikely to improve and could worsen as a result of Income Management. These include substance abuse (presumably because the cost is lower than alcohol), domestic and other violence, crime (to obtain funds otherwise restricted by Income Management) and anger (due to due to feelings of unfairness if income management applies to those who consider their money management skills as satisfactory).

A large majority of participants felt that more information on Income Management would be beneficial to local people, with 90% responding positively to a question on this subject. The two most effective ways of providing information were considered to be a community meeting (28%) and through television (25%).

Discussions with participants in the research indicated that many of them observed families who were affected negatively by poor use of money. In particular problems of family instability and neglect of children were seen as the most visible signs of financial problems. We draw from these observations that criteria could be developed as referral guidelines for people to join Income Management or be referred by service providers.

In summary, the survey has shown a high level of anxiety among participants in the research about social problems that are connected with the use of money for purposes that can be detrimental to children and families. Survey data also shows that many people are likely to make a strong connection between improved management of individual and household income and the reduction of those problems.

# Background to Ninti One and the Aboriginal Community Research Program

Ninti One Ltd was established to operate the Desert Knowledge Cooperative Research Centre (DKCRC), but now operates as an independent not-for-profit company.

One of the primary objectives of the organisation is to develop local Aboriginal research teams who conduct participatory action research, evaluation and monitoring (PAR) in their own communities and deliver their research findings to the client and back to the community so that research recommendations are endorsed and considered at the local level, and the data may be used in making more informed local decisions. We seek to engender capacity-building through researcher mentoring, on-the-job skills development and skill-sharing. This is further developed through the researcher’s participation in multi-skilled teams which plan, prepare and undertake research projects and analyse and report the findings back to the client. Ninti One strives to develop and support Aboriginal community researchers who are competent, skilled, confident and capable of working across a range of research settings using various appropriate research methods and techniques.

Ninti One researchers are selected on the basis of their extensive experience working with Aboriginal people from central and/or northern Australia. They are skilled in the fields of governance, resource management, anthropology, community-based planning, training, governance, participatory research and social analysis. All have long and positive experience and knowledge of the contemporary social, cultural and environmental contexts of Aboriginal communities in remote areas of Australia.