



**Batchelor  
Institute**



**LUTHERAN  
CARE**

**An exploration of the impact  
of Lutheran Care's Financial  
Wellbeing programs in central  
Australia, the drivers of poverty,  
and what can be done?**

**2022-23**

# Evaluation Report

on Lutheran Care's work with the Cashless Debit Card Initiative in Central Australia

Batchelor Institute Working Paper, April 2024

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# Abbreviations.

## TABLE OF ABBREVIATIONS

Table 1. Abbreviations

ACCC	Australian Competition and Consumer Commission	AFP	Australian Federal Police
AMSANT	Aboriginal Medical Services Alliance Northern Territory	APY Lands	Anangu Pitjantjatjara Yankunytjatjara Lands
BI	Batchelor Institute of Indigenous Tertiary Education	BC	BasicsCard
CDC	Cashless Debit Card	CDRC	Central Desert Regional Council
CPSIM	Child Protection Scheme of Income Management	DSS	Department of Social Services
eIMs	Enhanced Income Management scheme	ER	Emergency Relief
ERV	Emergency Relief Voucher	FCW	Financial Capability Worker
FCA	Financial Counselling Australia	ICT	Information and Communication Technology
FRC	Family Responsibilities Commission	IM	Income Management
MPower	A Cape York Welfare Reform initiative	MRC	MacDonnell Regional Council
NIM	New Income Management	NTER	Northern Territory Emergency Response
PBIM	Place Based Income Management	VIM	Voluntary Income Management
VULN	Vulnerable Welfare Payment recipients	VULN-AT	Vulnerable Welfare Payment recipients – Automatic Trigger
VULN-SWA	Vulnerable Welfare Payment recipients – Social Worker Assessed		

# 1 EXECUTIVE SUMMARY

The circumstances in which people engage with Financial Counsellors or Capability Workers through Lutheran Care's central Australian Money Hub programs are most often related to experiences of financial crisis and poverty.

The provision of services that aim to increase financial well-being and resilience in central Australia is enmeshed with Australian Government welfare policy and particularly with Income Management.

For many people, financial choice-making (informed or not) operates only within the strictures and complexities where welfare poverty plays a dominant role in people's lives, within families and communities. Along with other goods and services essential for life, financial management tools may contribute to assist people to develop greater economic resilience and agency; however, this assumes the existence of circumstances in which people can succeed, such as engaging through local governance, living with a functional local economy, and having access to appropriate technologies to use and through which to exercise choice. Those circumstances are not prevalent across communities in central Australia.

In terms of Government responses, the current Closing the Gap emergency response measures (Australian Government, 2023) including Income Management do not address underlying causes or provide capacity to remediate the impacts of poverty in the lives of people in central Australia; and yet poverty is a significant feature of this context. As such, many people in central Australia are highly vulnerable to financial crisis and that cannot be alleviated by financial services alone. Based on this and previous published research and evaluation we suggest that there are prevalent and systemic factors that increase the likelihood of financial crisis, and which are far beyond the individual behavioural change modification which underpin compulsory measures applied through Income Management policy.

According to Parliament of Australia (2015, 2024a) policy reviews, Closing the Gap programs (Australian Government, 2023) have not facilitated Income Management's intended outcomes. There is no evidence that current programs are suitable to mediate the kinds of generational change required, or the kinds of functional support and opportunity required in central Australia to enable people to lift out of poverty or take them beyond patterns of recurrent financial crisis. Linking improved employment and health as outcome measures to financial management and Emergency Response programs such as is applied to Money Hub is highly problematic where essential underlying resources and workforce, and functional infrastructure and technology, and underpinning stakeholder partnerships and supply are absent, eroded, or insufficient.

## 1.1 Terms

By 'poverty' we mean that people do not have access to financial or economic resources that are typically available in the broader community— "inadequacy of income" (Martin et al., 2011, p. 22), which has been shown to lead to social exclusion and/or crime is associated with welfare (Staines et al., 2021). "Poverty is a process of 'immiseration': if it is a consequence of failure, this is not a failure to create or distribute wealth, but a fundamental failure to meet human needs" (Dean, 2016, p. 4).

By 'functional' economy we mean a situation in which local people have access to funds and a consistent and secure supply of the goods and services required to ensure safety, shelter, food, and water security. Functional local community economy in central Australia as elsewhere requires employment opportunities, accessible, appropriate and adequate technology, secure education and health services, and capacity to foster innovation and entrepreneurship (Lovell et al., 2016). It also requires the circularity and multiplier factors that come with monetised and non-monetised forms of capital and labour to operate locally and ethically (Roelvink, 2020) at the community level as well as labour beyond community into wider markets and non-markets (Wolf, 1988).

By 'agency' we mean the capacity of individuals to have the power and resources to fulfil their potential. In cultural context this is a worldview which includes the human and more than human relationships and the agency of country, kinship, and community as they operate for Aboriginal people and communities in central Australia.



## 2 BACKGROUND



In 2022, Lutheran Care Alice Springs engaged Batchelor Institute's Research and Evaluation team to undertake an independent evaluation of an initiative that the Department of Social Services had requested Lutheran Care provide for seven specific central Australian communities. The intended objectives of the Department's initiative were to provide information and engage with people who were eligible to transition from the BasicsCard over to the Cashless Debit Card, while remaining under the New Income Management Scheme (see Table 2, Genealogy of Income Management Schemes and Measures 2007-2023). The outcomes intended in the Department's initiative included increased access to employment opportunities for those on the scheme to support their transition from Income Management to employment and, to support such transition, increased access to mental health services and job provider support.

The role of engaging with eligible people to inform them of the intended changes and their choices related to Income Management was given to Lutheran Care to work with in addition to their existing Money Hub programs. It was the element of the effectiveness of the information and engagement strategy in supporting choice-making that Batchelor Institute were initially commissioned to evaluate.

Before the evaluation started, a federal election in May 2022 saw a change of Government, and the Australian Labor Party was elected. Among its election promises was the commitment to abolish the Cashless Debit Card. Lutheran Care's partnership with the job provider was dissolved, and the Money Hub program staff continued to refine their financial health, families and money management program and deliver to all 29 communities in their service area in central Australia in the interim while legislation regarding an Income Management card worked its way through the Australian Parliament. Eventually, legislation for a revised program and card called enhanced Income Management (eIMs) and a SmartCard was passed in Parliament in November 2023.

By the time the changes in Income Management legislation had passed Parliament, Lutheran Care and the evaluation team had rescoped, obtained a Human Research Ethics Clearance from the Northern Territory Government and Menzies School of Health Research Committee (Reference Number: 2023-4576), and completed their data collection. The purpose of the rescoped evaluation was to provide Lutheran Care and their stakeholders with insight into financial program delivery, taking an opportunity for stakeholder engagement and evaluation of contextual and systemic factors affecting programs, to feed back to Government and non-Government sectors.

### 2.1 Batchelor Institute Evaluation Team and Advisors

The members of the Evaluation Team for this project are all skilled in inter-cultural and multi-disciplinary practice. Two of the team reside in central Australia and two reside in the Top End.

Dr Judith Lovell is a resident of Mparntwe and has a track record in multidisciplinary research and evaluation. Jude is the Academic Program Leader of the Graduate School in the Higher Degree Education and Research Division at Batchelor Institute.

Meg Friel is a Jaywon woman and a Research Associate who has had a distinguished career in Aboriginal Higher Education and a research interest in Food Security and related matters that affect communities with whom she works and relates, and with others similar. Meg is undertaking a PhD with the Graduate School at Batchelor Institute.

Theresa Alice is an Arrernte woman and a research Associate with homelands close to Mparntwe who is a cultural educator with a long and inspired career as a classroom teacher in mainstream and Aboriginal educational settings. Theresa has a research interest in plants and healing from country and is undertaking a PhD with the Graduate School at Batchelor Institute.

Assoc. Prof. John Guenther is a resident of Darwin with a track record of evaluation and research practice and academic leadership. John is a remote educational systems research expert and the Research Leader, Education and Training in the Higher Degree Education and Research Division at Batchelor Institute.

Invested advisors are essential to the ethical conduct of evaluation and the capacity to draw interpretation from information collected. Ms Ngarla Kunoth-Monks and Mr Leo Abbott provided engaged and critical feedback to the project through that role.

## 2.2 Scope of the Evaluation

This evaluation used realist-informed approaches to conversational interviews by which interviewees recounted their experiences, insights, and ideas and, using their own choices of language, offered analysis and concepts and descriptions to relay those things most accurately. The statements by invested advisors in this evaluation centre the link between the lived reality of poverty in people's lives with the lived reality that at no time were Aboriginal people in central Australia asked whether they wanted the stream of welfare measures that seem now to be so interlinked with poverty:

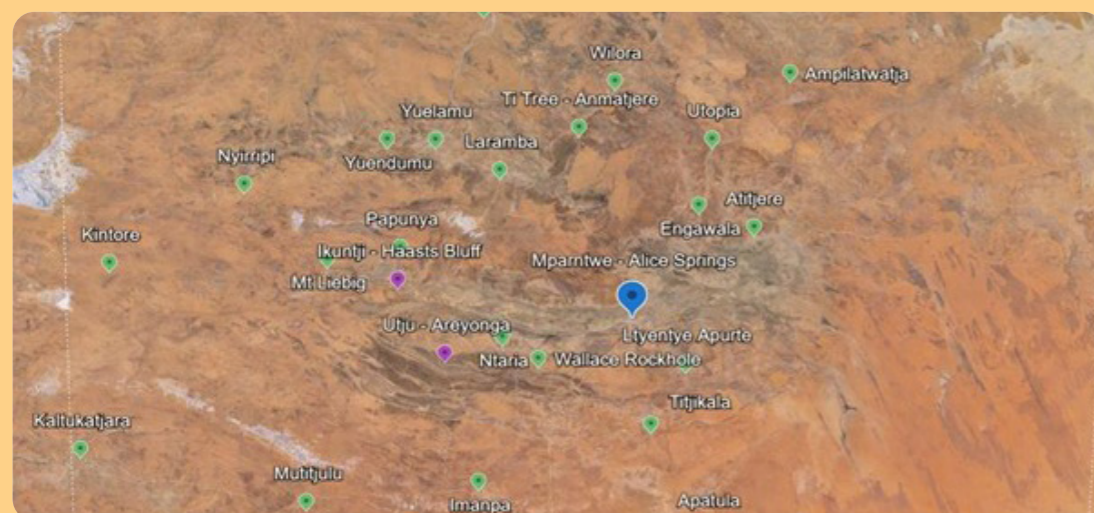
*... you know, it's nice that these programs and people are out there to help and assist but I'd like to say that from the beginning, the BasicsCard, the welfare, all of that was never a choice. (NKM)*

*... it's about freedom of choice, too, for people. That's the biggest thing. Not giving people freedom of choice for the individual and for families and for communities. (LA)*

The Lutheran Care Money Hub region includes 25 Aboriginal Communities: Willowra, Wilora, Ampilatwatja, Alpara, Atitjere, Engawala, Ltyentye Apurte, Amoonguna, Titjikala, Apatula, Imanpa, Ntaria, Utju, Wallace Rockhole, Ti-tree, Yuelamu, Laramba, Yuendumu, Nyirripi, Papunya, Ikuntji, Mt Liebig, Kintore, Kaltukatjara, Mutitjulu, and the town of Mparntwe -Alice Springs.

On the map below (Figure 1), the communities of Utju (Areyonga) and Ikuntji (Haasts Bluff) are marked in purple. Neither has mobile service coverage according to a range of sources including the overlay of Google Earth community locations; interviews with staff who deliver Lutheran Care financial services in those locations; community based social service and health program interviewees; and the Telstra Services Map (<https://www.telstra.com.au/coverage-networks/our-coverage>).

**Figure 1. The Lutheran Care Money Hub Service Delivery Communities in central Australia (Google Earth customised map, February 2024)**



We interviewed stakeholders (8), community representatives (4), and Lutheran Care program staff (6). Of these 18, eight are First Nations Australians, seven are non-Indigenous Australians, two are Indigenous of other countries and one is British (Figure 2). Of the eight Aboriginal people, seven are from local Anmatyerre, Warumungu, Arrernte, Pertame or Alyawerr families. Age and gender of participants is shown at Figure 3. The fact that interviewees carry multiple roles in the face of service delivery, community governance and regulatory systems grounds the evaluation and is inclusive of the opinions and experiences of its participants.

Most interviewees articulated their own ideas of financial management and interwove their own consideration or reflection for what might improve the situations encountered by people experiencing financial crisis and/or poverty. Sometimes this included reflecting on their own experiences and using their personal familiarity with such stresses to heighten their observations and insights about the outcomes being sought by the organisations in which we work, the communities in which we live, and the range of factors driving people to require those services.

In addition to 18 interviews with community members, stakeholders and Lutheran Care staff, this report reviewed publicly available policy documents, previous evaluations of Income Management, and other submissions that address Income Management schemes, measures, policies, and legislation and especially those which have been applied to the Northern Territory. In a workshop of the Draft Report (February 2024) key findings were reported back and validated to ensure the evaluation report was consistent with the experience and information provided by the informants.

**Figure 2. Evaluation participant ethnic and gender identity**

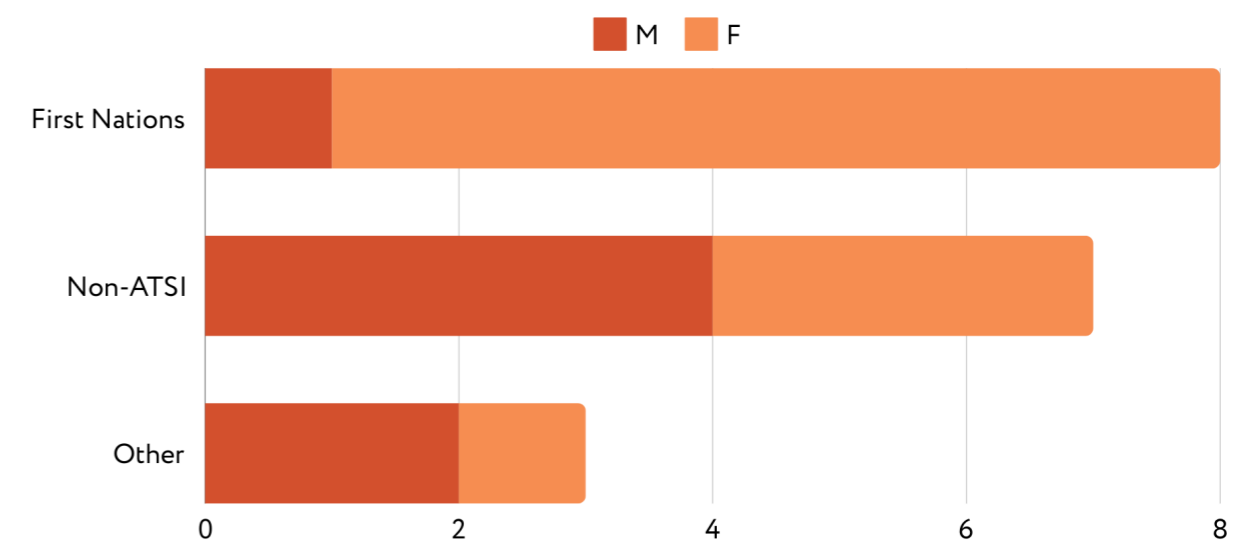
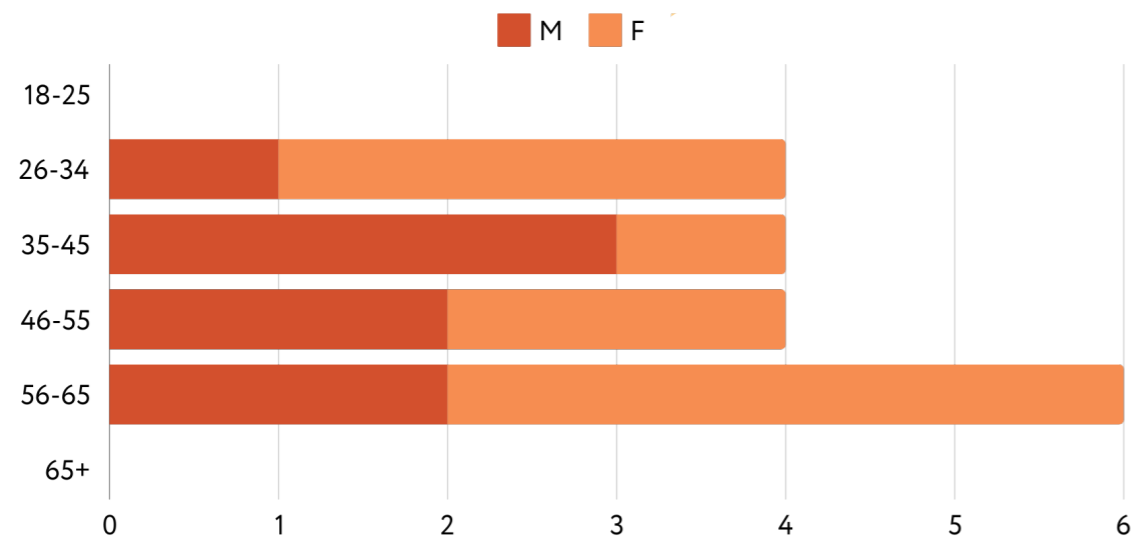


Figure 3. Evaluation participant age and gender



Lutheran Care wished to use the evaluation to inform its practices and in its discussions with others, and to engage in strategic and continuous improvement that increases the likelihood of improved financial resilience and well-being outcomes for constituents, communities, and families.

This Working Paper (April 2024) concludes the evaluation which has generated a better understanding of:

- The ways in which Lutheran Care’s Money Hub programs respond to clients with financial management issues in their central Australian region.
- Some factors of financial stress and crisis that are evident in Lutheran Care’s programs may also be evident amongst other services and community members in the central Australian region.
- What thinking and theory-making could be drawn from this evidence which could inform policies and program responses towards reducing poverty in the region.

## 2.3 Standpoint and Realist-Informed Evaluative Methods and Instruments

The standpoint from which evaluators operate in this review considers it is essential that in all places, conversations, and frameworks by which we practice we recognise and draw from the knowledge and experience offered by culturally and linguistically strong and diverse Aboriginal and Torres Strait peoples. Sovereignty is held equally and inclusively by those experiencing poverty or not; or who are or are not in a financial crisis in which policy, legislation and program implementation seeks to be effective. Our realist informed approach is mediated in conversations with cultural people because their experience and insight are inseparably intertwined with their country, family, culture, community, and identity. Thus, conversations with Aboriginal people necessarily reflect perspectives of being seen and assumed to be less competent, rather than being correctly understood

as having a different world view to that which may be expressed as ideal in the underlying logic of the legislation. Cultural and world view differences exist between people whether subject to poverty or not. The systems of governance and the policies which they oversee are intended to assist people; but currently rely on programs, procedures and means of communication that do not function in the context of remote central Australia. Acknowledging that responsibility for these systems and their regional failure are linked, there should logically be a consideration that it is local people and communities who can best communicate and meet one another’s needs, local people who can best design systems that work and take leadership in their own locations. As opposed to what policy driven systems do now. The denial of remote community self-determination represents an impoverished legislature, as much as it means lives continue to be being lived among impoverished community assets, resources, and opportunities. It also raises a more veiled uncertainty – what are the motives for retaining remote community poverty? Who benefits? For there is no denying that long term policy failure holds back real impact in central Australia. To listen to cultural reasoning, and to hear it, is essential to identifying the reasoning that is driving poverty in our regions.

This evaluation took a realist-informed approach. A full Realistic Evaluation (Pawson & Tilley, 1997) provides a lens through which circumstances, resources and interventions are observed as dynamic and the causal attributes and impacts (intended or other) of an implemented program can be identified (or not). In circumstances in which there is enough data and time then program logic and implementation design can be tested, intending to surface informed inferences that can inform a revised program logic (a program’s theory of itself) or improved implementation design. This emerges by ascertaining whether specific outcomes will be more or less likely to occur in specific circumstances, and with particular resources (Westhorp, 2014; Westhorp et al., 2016).

However, working with available time and resources in the context of policy fluctuation this realist-informed evaluation simply used the principle that causal dynamics occur and operate as expected (or not) as part of the context in which specific resources and circumstances combined (or did not) and provided a predictable outcome (or not). It should be noted that while we did not use the category ‘Income Management client’ in identifying evaluands, people with experience as a recipient or member of a household or family that includes recipients of Income Management are included and represent more than 50% of those interviewed. We did not interview Income Management recipients as a category because changes to the Income Management scheme required legislation to be passed by the Australian Parliament, and after the Federal election promise to abolish Income Management, there was no educational program (original scope of the evaluation) to assist people to make a choice about a transition from the existing scheme to a ‘new’ one. During the timeframe, the Government changed, but contrary to election promises the Income Management program was retained, and the ‘new option’ (when it became available) was provided under the name “enhanced Income Management and SmartCard scheme”. Choice of scheme or measure was not an option in the evaluation region in central Australia in the timeframe of the evaluation and there is only one available scheme whether you are a voluntary (the minority of IC clients in the region) or compulsory (majority of the IC clients in the region) recipient. We collected conversational interviews with Lutheran Care program staff and two other groups we identified as stakeholders and community members. We used an iterative process, working between conversational interviews and literature and with input from the evaluation’s invested advisors, Ngarla Kunoth-Monks and Leo Abbott.



### 3 THE WAYS IN WHICH LUTHERAN CARE'S MONEY HUB PROGRAMS RESPOND TO CLIENTS WITH FINANCIAL MANAGEMENT ISSUES IN THE CENTRAL AUSTRALIAN REGION

The interviews with stakeholders, community members and staff (see Attachment One) indicate some of the ways in which Lutheran Care's Money Hub programs and other stakeholder programs respond to clients with financial management issues or those who are experiencing financial crisis. Evaluating these conversations as they are framed by concurrent changes to Income Management has highlighted a set of circumstances and situations which affect the daily lives of people, many of whom lack the agency to change those circumstances or the impact of them.

## 3.1 Features of Context

Within the region where Lutheran Care operates (refer to Figure 1), Income Management is an unavoidable phenomenon of the context where context is described as the circumstances (including the resources) in which Money Hubs operate and in which financial stress and crisis occur.

## 3.2 Income Management

Income Management performs as a significant phenomenon in influencing financial matters in the region and, therefore, is a significant factor of context in this evaluation. In January 2024 there were 21,261 people subject to Income Management in Australia, including 18,632, or 87%, in the Northern Territory (Parliament of Australia, 2024a). In March 2015, there were 25,663 income support recipients on Income Management across all locations in Australia, with 80% (20,655) of participants residing in the Northern Territory. Outside of the Place Based Income Management sites, almost all of these are First Nations people. In 2015 the estimated cost of administration of Income Management was "in the range of 1 billion dollars per annum" (Buckmaster, 2015); and in March 2024 the, "Total estimated cost of delivering enhanced Income Management for the period 4 September 2023 to 3 March 2024 is approximately \$30.2 million" (Australian Government, 2024b).

As successive Australian Governments have designed it, Income Management is intended as a tool to gain control through financial management and behavioural change so that most recipients on it will tidy up their finances and transition from welfare and into employment (Commonwealth of Australia & Department of Social Services, 2022; Parliament of Australia, 2024a). Income Management was not designed to be a long-term welfare measure for individuals, nor a tool with capacity to be responsive or flexible to circumstances other than those covered in specific measures. The Department of Social Services (2024b) provides the following information:

*Participants who were on Income Management prior to 4 September 2023, can choose to move to enhanced Income Management. From 4 September 2023, newly eligible participants are placed on enhanced Income Management.*

*There are different ways participants go onto enhanced Income Management which are called measures. The measures that affect people in the Northern Territory (Department of Social Services, 2024a) are:*

- 1. Voluntary enhanced Income Management measure – Participants who volunteer to go onto enhanced Income Management have 50% of their income support payments income managed.*
- 2. Vulnerable Welfare Payment Recipient measure – This measure is aimed at helping vulnerable youth or at-risk individuals and their families to manage their income support and family assistance payments more effectively. Participants on the Vulnerable Welfare Payment Recipient measure have 50% of their income support payments income managed.*
- 3. Child Protection measure – Child Protection operates in Queensland, Northern Territory, South Australia, Victoria, New South Wales and Western Australia. Child Protection authorities can refer a person for Child Protection enhanced Income Management. Participants on the Child Protection measure have 70% of their income support payments income managed.*
- 4. Supporting People at Risk measure – Currently the Supporting People at Risk measure is being used by the Northern Territory Registrar of the Banned Drinker Register for people needing help with alcohol abuse. People who are referred by the Registrar have 70% of their income support payments income managed.*
- 5. Long Term Welfare Payment Recipient and Disengaged Youth measures – Participants in the Northern Territory who have been out of work or study for some time, go onto these measures and have 50% of their income support payments income managed.*

*Participants use a SmartCard to access their enhanced Income Management account.*

*Participants who live in the Northern Territory can choose Traditional Credit Union (TCU) or Services Australia as their card issuer.*

*Enhanced Income Management gives participants access to modern banking technology through the SmartCard and an associated enhanced Income Management account.*



From September 2023 no new participants could commence Income Management but were instead provided with enhanced Income Management (eIM). Those on IM can choose to remain on or move to eIM although in parts of the Northern Territory the infrastructure for eIM is insufficient to fully support the roll out of the measure. In Mparntwe on the local radio the eIMs and SmartCard were being promoted to local people (Pers. Com. CAAMA Radio Community announcement, January 17, 2024, Alice Springs) although in remote communities no infrastructure is available for its use. A history of Income Management is summarised below in Table 2.

**Table 2. Income Management policy timeline.**

Year	Implementation/rollout	Details
2007	Australian Government moves from unconditional cash payments to Income Management measures, with 50% of payment quarantined for priority needs and held in a separate bank account, as part of the Northern Territory Emergency Response (NTER).	Compulsory for people identified under the Northern Territory Emergency Response. Targeting all First Nations residents in remote Aboriginal communities and in other prescribed situations including town camps and some social housing.
2008	Income Management measures extended to other locations.	Indigenous communities in Cape York as part of the Cape York Welfare Reform trial
2008	Income Management measures extended to Kimberly and Perth regions in WA.	Selected communities in Western Australia as part of a child protection initiative (Income Management in Western Australia).
2010	Policy changed from Income Management to New Income Management in Northern Territory.	Replaces Income Management and operates only in the Northern Territory. Extended across the entire Northern Territory as part of New Income Management. The Rudd Government made changes to Income Management to make it compatible with the Racial Discrimination Act.
2012	Place-based Income Management introduced in	Income Management extended to five communities around Australia under a new Place Based Income Management model. This includes non-Indigenous as well as First Nations people.
2012-13	Voluntary Income Management introduced in South Australia.	Introduced into the APY Lands in South Australia and then Laverton and the Ngaanyatjarra Lands (including Kiwirrkurra) in Western Australia.
2014	All measures introduced in Ceduna.	Introduced into the Ceduna region in South Australia.
2016	Cashless Debit Card commences, to replace IM or NIM.	Initially, reasons given was to 'increase parity' and 'reduce social harm' (Commonwealth of Australia & Department of Social Services, 2022; Forrest, 2014).
2016	Cashless Debit Card commences in Ceduna SA and in West Kimberly.	Identified for: People who are recipients of working age payments (for example JobSeeker Payment and Youth Allowance).
2017	Cashless Debit Card introduced in Bundaberg and Hervey Bay regions.	Identified for: People aged 35 years and under who receive JobSeeker Payment, Youth Allowance (JobSeeker), Parenting Payment (Single) or Parenting Payment (Partnered) receive the card. A person can volunteer to remain on the program once they turn 36 years of age.
2018	Cashless Debit Card introduced in Goldfields region	Identified for: People who are recipients of working age payments (for example JobSeeker Payment and Youth Allowance).

2021	Cashless Debit Card introduced in Cape York. Selected sites were chosen to transition from IM to the CDC to provide the improved technology of the CDC.	The CDC does not automatically apply to everyone on a trigger payment in the Cape York region. Existing IM participants in the Cape York region were transitioned to the CDC on 17 March 2021.
2021	Cashless Debit Card introduced in Northern Territory. These sites were chosen to transition from IM to the CDC to provide the improved technology of the CDC.	The program applies to IM participants who have chosen to transition to CDC as well as eligible income support recipients who have volunteered for the program.
2022	Impact Assessment on Income Management, uptake of Recommendation 2.	Commonwealth of Australia and Department of Social Services (2022) (Department of Social Services).
2023	Policy passes Parliament to introduce Enhanced Income Management in the Northern Territory.	See full list of measures below in section 7.1 of this report.

Sources: Australian Government websites and literature cited below. Including Australian Government, 2024a, 2024b; Commonwealth of Australia & Department of Social Services, 2022; Parliament of Australia, 2015, 2024a.

### 3.3 Program Logic and Outcomes

Enhanced Income Management policy measures were intended to improve financial engagement beyond ensuring money would be available to meet basic needs for people and families, week by week. An intended outcome of enhanced Income Management was improved financial management skills which would lead people to transition from welfare to work. The measure of success of these measures is to be quantified by the transition of individuals as reflected in increases in remote employment figures, and improved mental health, school attendance and economic activity (Parliament of Australia, 2015, 2024a, 2024b).

We suggest that this theory - the logic of the program - does not hold against the evidence of this and previous evaluations, and Income Management has not contributed to or produced the outcomes intended. Lack of progress or outcome is reported in the Australian Government's Closing the Gap data analysis (Australian Government, 2023; Australian Government Department of Social Services, 2014; Bray, 2020; Department of Families, 2010; Gray & Bray, 2023; Katz & Bates, 2014; Marston et al., 2020; ORIMA Research, 2010; Roche et al., 2022). Overall, the program's logic -linking financial management to employment pathways via Income Management -is based on national optics that do not include the

social, technological, cultural, linguistic and geographic lifeworld in which people in central Australia reside and operate. Based on multiple evaluation reports, the Income Management program logic has not been shown to work in remote central Australia.

Biddle and Markham (2023) identify that socio-economic outcomes for Aboriginal people have worsened in the Northern Territory, Mt Isa region of Queensland and across the West Kimberley since 2016, which contributes to the evidence that the aim for improved economic participation via Income Management has not been achieved. The increase in inequalities in employment rates has been most evident in the most disadvantaged Indigenous Areas (Australian Bureau of Statistics, 2016) when compared to the most advantaged and middle groups where employment has increased. There is also no evidence that Income Management has had an impact on other social concerns such as crime (Staines et al., 2021), social harm associated with substance abuse, child safety concerns or homelessness. Many services operate within top-down agencies and rely on technology in contexts in which the technological divide is increasing (Guenther et al., 2022).

Specific to this region of central Australia, Lovell et al. (2014) describe the impact of removing local government through means that initiated trade-offs that have contributed to the prevalence and profitability of the non-market (NGO, Not-for-Profit, and Government) sector in remote central Australia. Peoples and communities are geographically remote and isolated through myriad networks of 'providers' emanating from the mechanisms of Closing the Gap and Local Government policy design and decision-making. The economics at a local level show evidence that these practices are extractive and pay most or all to externally based employees.

Lovell et al. (2016); and Zoellner and Lovell (2017) have written at length about concepts of employment, market, and income in local communities in central Australia when external non-market organisations compete to provide essential community services in remote Aboriginal communities. Without the benefit of strong local employment opportunities and access to technology, skills and essential infrastructure, the funding agreements with inclusions to target local employment and skills development continue to fail to increase a local workforce or stimulate a local community economy that can engage local wage and cultural inputs. Data from the 2021 Census confirms this, as shown in Figure 5. It is hard or impossible to be part of 'choice-making' in situations in which you, your culture and people are invisible and reside in poverty.

Figure 5. Main Source of Income and Indigenous Persons, by LGA (Alice Springs, Central Desert, MacDonnell, and Barkly)

2021 Census - counting persons, place of enumeration					
ISAP Main Source of Personal Income (administrative data) and INGP Indigenous Status by LGA (EN)					
Counting: Person Records					
Filters:					
Default Summation	Person Records				
	LGA (EN)				
ISAP Main Source of Personal Income	INGP Indigenous Status	Alice Springs	Central Desert	MacDonnell	Barkly
Employee wages and salary	Non-Indigenous	11343	728	833	1489
	Aboriginal	1155	165	270	352
Government benefits and allowances	Non-Indigenous	1669	61	181	335
	Aboriginal	1683	809	1330	1161
Other income	Non-Indigenous	13	0	0	3
	Aboriginal	0	0	0	0
Total	Non-Indigenous	13030	794	1013	1826
	Aboriginal	2833	973	1607	1514

Data source: Census of Population and Housing, 2021, TableBuilder

INFO Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.

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Source: Australian Bureau of Statistics, 2021 Census Data drawn from TableBuilder Pro (Australian Bureau of Statistics, 2022)

### 3.4 Lutheran Care & Money Hub Programs

Money Support Hub services are intended to facilitate access and to directly support and inform people about steps, processes and choices that can reduce financial vulnerability and increase financial and social resilience. Engagement with a service and its programs is by choice where consumers choose to engage in relevant and accessible programs.

Money Support Hubs provide integrated Commonwealth Financial Counselling services and Financial Capability services, access to Microfinance products, and in some instances Emergency Relief services in Income Management and enhanced Income Management locations either through a permanent presence or outreach. Services are provided to people from all communities that lie within



each organisation’s coverage areas, including small outstations or communities (Department of Social Services, 2023).

Lutheran Care describes its work as God’s love in action: care, compassion and social justice for all. It states its vision is working together to change lives and build caring, resilient communities and its values include social justice, compassion, inclusion, and courage.

The objectives that Lutheran Care has identified to guide their service provision are tied to its funding agreements with the Australian Government, which reflect the policy outcomes sought from the current enhanced Income Management program and measures as aligned to the Money Support Hubs programs, and the special measures for the Northern Territory (Department of Social Services, 2023).

Lutheran Care offers a suite of financial support services in Alice Springs and through outreach to the region’s remote and very remote Aboriginal communities (see Figure 1) in central Australia as part of its Financial Services Hub. Those services include access to Financial Counsellors, and programs to support financial well-being and skills that will build resilience and increase financial capability. The programs include financial literacy support, financial well-being, money management, and the provision of Emergency Relief and referrals. Under the Cashless Debit Card program, workshops and community engagement approaches are used to provide information and guide people in learning more about the benefits of increased financial management skills to deal with outstanding issues or life transitions.

Two programs are overseen by a Senior Manager and an Operations Manager, with assistance from an Administration Officer. The Money Hubs and Cashless Debit Card programs are delivered through a service agreement with the Australian Government Department of Social Services and employ an additional 10 staff (see Table 4).

Money Hub programs rely on individuals who ask for a service. Some programs require appointments, and participants can access as many appointments as are required to sort through their issues, though some people tend to reach out only when in crisis and then disengage until the next crisis. When people are present for a meeting, staff try to assist and give them options to reduce further issues, however, most only engage to resolve an immediate issue.

Access to a Financial Counsellor is by appointment only, but a Financial Counsellor can sometimes respond to a walk-in client if in the Alice Springs office. Common triggers for walk-ins include power cut-off, family violence support, eviction notices or house or car repossession notices. Otherwise, Financial Counselling services are by appointment only.

Most financial well-being engagements arise from a crisis. For example, if a client may come for a food voucher, the assessment officer may identify issues in their financial statements. These are mentioned to the client, and support is offered through a follow-up appointment.

At the appointment, the Financial Capability Worker considers debts, deductions or other financial issues, and makes recommendations to the client who then decides what they want to deal with. Staff then follow up with creditors, Centrelink, housing, or other relevant organisations, to either identify what the debts owing are and make payment arrangements or reduce the amount being paid, to enable the client to have funds to live week to week.

If the issue is with a creditor, then more work is required and must be done with a Financial Counsellor to establish a plan, communicate with the creditor, and establish a process for repayment. If the client is eligible, staff may assist with accessing superannuation. Together, the staff and the client develop an action plan that outlines what the staff are going to do and what the client agrees to do. Once all debts are negotiated and new payment arrangements are in place or debts are waived, the file is closed until the next issue arises.

Lutheran Care staff don’t record Income Management status as such. However, it can be identified through individual Centrelink statements of income, which staff routinely print for an interview with a client. Staff will review what Centrelink payments the client is receiving and ask questions to find out if they are receiving the correct payment, and if not, assist the client to contact Centrelink if, for example, they are not receiving payments for children or accessing concessions.

Lutheran Care staff expressed professional, neutral views regarding Income Management schemes and measures. Their working knowledge of the scheme is applied in the context of information they are required to ask for to assist with financial management strategies and provide Emergency Relief or referrals for crisis response. Staff did gather some indications from clients in the field about their views of Income Management and these varied from those who like the scheme and feel benefits flow from it; to those who feel it has a place and can assist them—but that greater capacity for making an informed choice is required—and those who strongly oppose the scheme and its measures. These sentiments are consistent with other evaluations relating to Income Management undertaken in other regions over the 15 years of the Australian Government Income Management policy.

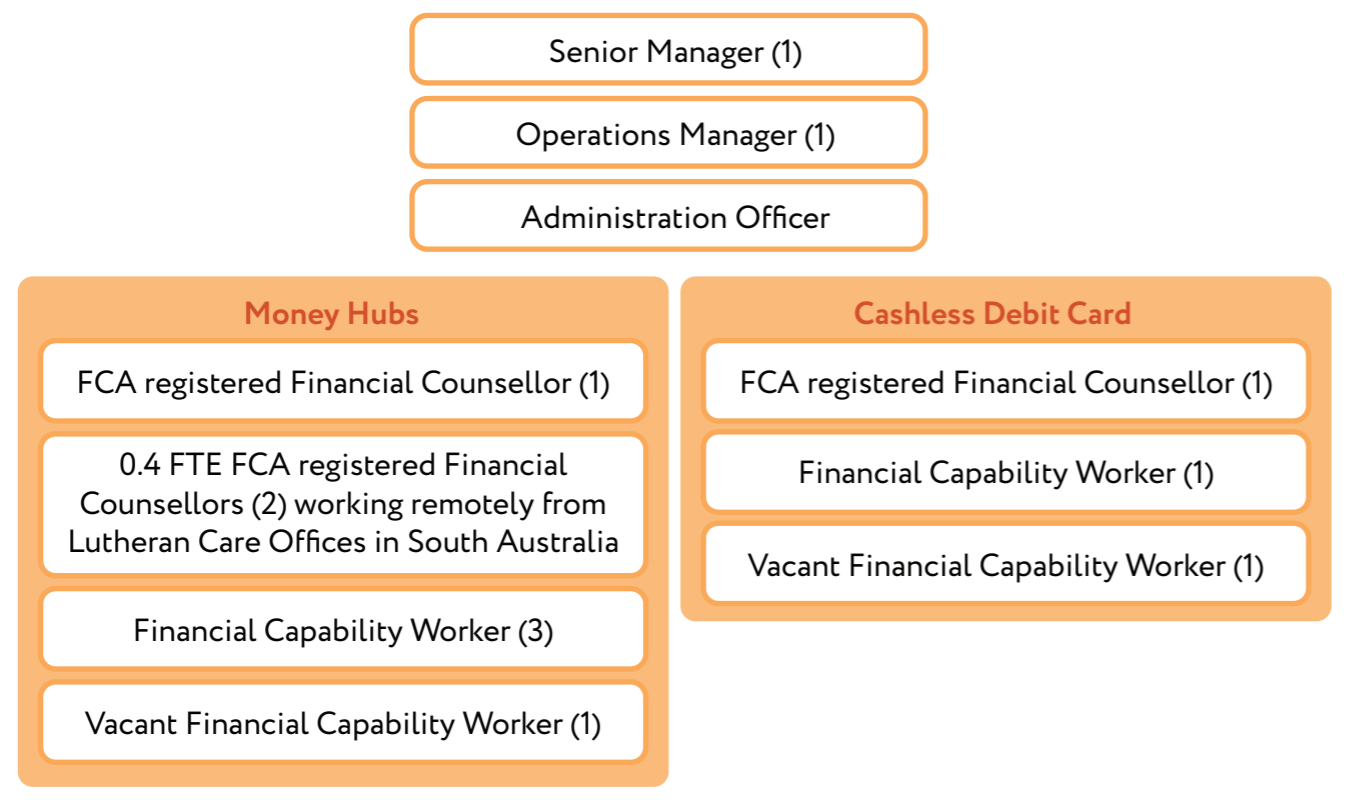
Staff always record home community, regardless of whether a person accesses the service in Alice Springs or in community. All client contacts are recorded, but they only go into the database if some form of assistance occurs, for example Emergency Response, a referral, or an appointment. Program data for January 1 to December 31, 2023, provides an overview of the Financial Hub’s engagement with clients (see Tables 3 & 4).

**Table 3. Lutheran Care Alice Springs financial service delivery outputs 2023.**

For Money Hubs funding:	For Cashless Debit Card funding
892 individual services such as engagements with clients	179 individual services such as engagements with clients
41 community engagement meetings, including meeting with services in communities and community education sessions	63 community engagement meetings, including meeting with services in communities and community education sessions
1053 Emergency Response individual assistances with total value of approximately \$30,500	

Table 4. Lutheran Care Alice Springs financial service delivery staffing 2023.

**LUTHERAN CARE STAFF FOR MONEY HUB AND CASHLESS DEBIT CARD PROGRAMS:**



### 3.5 Ways that Lutheran Care’s Money Hub Programs were understood to operate by Stakeholders and Community Members

The Lutheran Care Money Hub programs were well understood by stakeholders and community members. The need for the service was well understood and evident in conversations. The potential for the service to partner and work strategically with stakeholders and communities was confirmed, and staff presented well-nuanced approaches to program content and adaptation. Those interviewed who were familiar with the service provided positive feedback about the program content and the flexibility of staff to deliver or meet community requests as far as resources allowed. The shortcoming was understood to be the resource levels and the logic of the funded programs which theorise behavioural and financial outcomes through interventions which cannot be supported or achieved in a context in which poverty factors into and impedes such outcomes. Those policy failings are the most significant barrier to the ways the programs could operate and are compounded by the lack of realistic resource response to a geographically large, culturally complex, and linguistically diverse region.

The context in central Australia is one in which many people experience financial crises within an inter-related set of circumstances. These circumstances—for example, hunger, homelessness, and safety concerns—may exert a more pressing need to respond. Overcoming poverty is beyond the scope of an individual’s

choice-making or capacity to change—even if choice or change were options. Systemic factors include reliance on technology in a context where technology fails or is not accessible; lack of food security or access to sufficient Emergency Relief; training and employment pathways that are non-existent or negligible, and often difficult to navigate; and patchy access to appropriate health and well-being services. Financial abuse, scamming and expectation to share money were raised as serious determinants of financial crisis but data other than the interviews is not available at the level of the region, so we could not expand an understanding of what the prevalence – or not – of these phenomena may be.

The systemic corrosion of agency is amplified in such situations, and this contributes to people feeling and being powerless. Lutheran Care staff are provided with training to enhance their skills in trauma-informed response and intercultural communication, but they operate without regular local advisory group input and have only a small number of local Aboriginal employees in the main office and none in remote communities. The levels of literacy and numeracy required to manage finances and interact with services and programs present a significant challenge for many people. These challenges are exacerbated in situations where technology-dependent communication fails or is entirely inappropriate, including, for example, English language-based and constructed information or instruction. Even when support staff are present in remote communities, welfare entitlement cuts and reductions are common. The reason for being cut off might be as simple as a client not responding to a telephone message or a letter they never received.

The scale and frequency of communication failure also has an impact on the circumstances in which people experience ongoing or recurrent financial crisis. Communication impasse can exist between Government service centres (Services Australia, Australian Taxation Office, Centrelink) in their capacity to communicate [or not] with clients and sometimes with Lutheran Care staff. The financial crisis interventions that require communication with Government services are increasingly reliant on technology for access – such as to Centrelink, Services Australia, Australian Taxation Office and MyGov. Technology fails because essential infrastructure is unstable or doesn’t exist, is no longer fit for purpose, or is inaccessible (for example paywalls, firewalls, protocols, literacy, and numeracy).

Communication via technology still fails even when technology works because communication practices and protocols are so culturally unfit for purpose, clients cannot make themselves understood in phone conversations. Even if the language barrier is resolved, staff in Government centres lack any insight into the remote community living and so assume services and options are available when they are not—for example, visiting the bank, the Centrelink office, the Motor Vehicle Registry or obtaining proof of identity. Therefore, clients may be dropped by Services Australia and lose welfare or other support through a program they are eligible for, and their entitlements are lost. This can occur despite the capability and efficacy of Lutheran Care staff, who reported they also were being disconnected in calls to Services Australia because of communication and technology.

When presenting in person at the Government office in Alice Springs, the national standards for proof of identity require specific documents with matched spelling and address information such as passport, driver’s licence, utilities bill, and/or bank account. If without enough proof documents, the Government agency cannot progress the inquiry. Local forms of identity cards—such as those issued to youth and other people without driver’s licences—are not sufficient to meet the

Government or banking identity checklists and yet these are the forms provided to community people. Proof of Identity also affects people at transition points, such as access to superannuation payments, and anyone without consistent spelling across all documents, including birth certificates. Children born in the hospital in Adelaide are unable to access birth certificates without paying a fee, and the local organisations tasked to assist do not cross State and Territory borders. Again, these are issues that staff can assist with only as far as explaining and providing the pathway to a solution for the client, but the actual access to the documentation required is still beset by logistical challenges.

Young people who are transitioning from dependent to independent status, families with new babies and children to support, and those who are coming back from incarceration are especially vulnerable to the failure points involving proof of identity and/or having no fixed address and/or being unable to access technology – even mobile phone services. Many young people without proof of identity also have no bank account and no capacity to obtain one. In these circumstances, Lutheran Care staff can only advise or try and advocate or refer to another service, such as one which should assist with proof of identity, before being able to engage in further work to resolve financial issues.

Other than financial capital there is little recognition in Government policy of essential forms of operating capital such as social, economic, knowledge and cultural capital and the patterns by which people in their communities, families, and homelands engage and value these. While specialists such as Financial Counsellors may be formally aware of the breadth of sources from which people draw resilience, the wider program staff is not resourced to undertake such extension work. Although the ideas for relevant workshops were well thought through and responded to pertinent issues, for example, the romance scamming of Aboriginal women, the lack of human resources available within Lutheran Care meant that delivery of core service was always prioritised. As a result, ideas for further building communication and resilient cross-cultural engagement were well thought through but most often not delivered.

Financial well-being, family and capability programs all include options for workshops, group sessions and individual consultations. During this evaluation, few staff were able to engage groups regularly other than for a period during which a specialist short-term sports program for incarcerated young men was delivered at the local prison. Several staff demonstrated good content knowledge of specific issues and could reflect the likely impact of these on people's lives. One had designed a specific workshop to address romance scamming, but its delivery in communities would rely on having enough resources. Another described some attempts made with local schools to engage youth but the logistics of those efforts and the priority to meet individuals' needs on community visits meant such community level approaches were more piecemeal. These examples are not a reflection of staff capability but of program resource levels. The best outcomes might be gained through strategic community partnerships and by employing local staff to provide support and continuity for financial numeracy and literacy. However, delivering programs, or increased financial literacy and numeracy, are not in themselves a solution to poverty – just a positive contribution.

There is little recognition of the commensurate and extant systems of local Aboriginal law, leadership and governance and the structures within society by which people have lived in functioning economic groups (families) over ancient times and until quite recently operated with self-determination. There is also little recognition of local knowledge of how things worked - when they did work - in communities prior to the NT Emergency Intervention 2007 and Shire Amalgamation 2008, who has had that experience of working in a successful community entity, and what they know works.

There is a lack of safe and appropriate shelter (housing), education, food security and health service and these things work together to preoccupy daily existence to the point that building resilience and aspirational goals cannot be sustained. There are opportunities for Lutheran Care to partner with specific initiatives, such as with community housing and tenancy services, to provide high-quality money matters workshops that could assist tenants to better meet the obligations of their housing. Staff are capable but there are too few of them and they are not adequately resourced for this. Again, such an initiative could include a wider workforce development program to see local housing workers reinstated in town camps and communities.

Lutheran Care reports hundreds of client interactions with their service, and notes that in the main, people come to the service in crisis, then a significant proportion continue with the service until strategies to address the crisis are established. However, few people remain in contact long enough to proceed to the point at which they are proactively managing their finances. The service can provide the pathway although for how many people and over what geographical area is subject to adequacy of resources. It is also subject to the priorities of individuals and the perceived gains of benefits (or lack of those) which might motivate people in remote communities to increase their financial management and capability. Lutheran Care services in Alice Springs would benefit from engaging with an appropriate Aboriginal advisory group, to help it to prioritise, communicate and adapt useful information and apply partnerships that are as effective and responsive as possible.





## **4 WHICH FACTORS OF FINANCIAL STRESS AND CRISIS EVIDENT IN LUTHERAN CARE'S PROGRAMS MAY ALSO BE EVIDENT AMONGST OTHER SERVICES AND COMMUNITY MEMBERS IN THE CENTRAL AUSTRALIAN REGION?**

We were unable to find sufficient outcome measures against which Lutheran Care programs' impacts can be assessed holistically. This is because there are no available contextualised [validated or informal] frameworks for this region through which to measure actual changes in levels of poverty in specific locations or for groups of people and to what extent financial crisis was a constant, recurrent, occasional or non-existent phenomenon affecting their lives.

If such data exists for the region, then it is withheld from public access and from interagency access. Nor is it reasonable to suggest that Lutheran Care alone could realistically change poverty levels through its programs. The methodologies used to determine poverty in Australia vary, but their design reflects data that are largely reflective of urban, individual, or household economic status, and much of that omits, under-represents, or overly generalises the lived experiences of people in remote and very remote regions.

Many—if not most—of the factors of financial stress related to services provided by Lutheran Care, are beyond the organisation's capacity to impact on its own. Individual success stories are valid and important, and the Money Hub program staff can all describe examples of people achieving individual success. However, those are within a wider context in which individual successes may be cyclic and crisis-repetitive, and in which other community-level factors may exert stress on individuals at certain times such as Christmas, or show time, or during tax time. Further, Lutheran Care's ability to directly address the immediate consequences of financial stress is extremely limited; (in 2022-23 \$30,500 of Emergency Relief vouchers did not go far). The very limited access to Lutheran Care services for remote communities (twice per year) begs the question: what do people do in the other 50 weeks of the year? This is not a criticism of Lutheran Care or its staff but just demonstrates how thin on-the-ground support services are in remote communities. Current levels of funding available through the Australian Government are limited, and arguably inadequate to address the needs of

individuals and communities in this region. The logic of how the programs should work to cause behavioural and material change in people's lives could be brought to reflect the cultural, societal, or geographical determinants operating in communities far better, and to draw on ground support for change through local workforce and through First Nations oversight of program design. Those things could provide a sustainable context to which specialist programs and workforce could then contribute.

The evaluation highlighted several interactive determinants that affect the ways that the Lutheran Care Money Hub and Cashless Debit Card programs are understood to operate and can realistically effect. The Summary from Interviews includes Communication, Emergency Relief, Financial Literacies, Culture and Language, Services and staff coverage, Incarceration, Housing and Employment, Debt Traps and Scams, and Consumer poverty as interactive with financial crisis, stress, and management in the region. Of these factors, we have selected technology, food security, and scam and debt traps to highlight in this report because we believe they require urgent solutions and agency-increasing responses. These entangled factors contribute to collective and community levels of poverty in which those experiencing financial crisis are increasingly reliant on others for access to shelter, food and the cultural and spiritual expression which are our human rights.

Conversations about financial crises have identified significant systems failures and erosion of social and cultural resilience, and the evidence reported here suggests that these systems failures combine with inappropriate policy to contribute to poverty in the region. None of the matters identified or discussed in this section of the report is new or unknown within Government agencies, community organisations, or within Aboriginal and Torres Strait Islander and other service providers and/organisations in this region.

### **4.1 Discussion**

One aim of this independent evaluation was to provide feedback about the programs Lutheran Care is operating, the circumstances in which they operate, and how they seek to and how they achieve - or don't achieve - their programs' intended outcomes in those circumstances with the available resources.

The other aim was to identify existing or potential partnerships with stakeholders and communities who have a shared interest in alleviating the impacts of poverty in the Northern Territory's central Australian region.

Based on the evidence of this evaluation, we find the idea that people in the region who are already subject to compulsory Income Management measures, can make a 'choice' about participating in the enhanced Income Management scheme (with or without free and prior informed consent) is provocative. Most people subject to Income Management in the Northern Territory are under a compulsory measure (Bray, 2020; Gray & Bray, 2023). The theory that Income Management measures such as enhanced Income Management and SmartCard will increase access to mental health services and increase employment opportunities and outcomes in the central Australian region is also questionable (Biddle & Markham, 2023; Commonwealth of Australia & Department of Social Services, 2022). We suggest that there are prevalent and systemic factors that increase the likelihood of financial crisis, far beyond the individual behavioural change modification theory that underpins compulsory Income Management measures. The business

registration process for supply of goods via Income Management debit cards has not screened out businesses that profit from Buy Now, Pay Later arrangements. This has resulted in ongoing debiting and/or unrealistic regular repayments, for goods or quantities of goods that go beyond essentials such as clothing and fashion. As such, many people in central Australia are highly vulnerable to financial crises and scamming that cannot be alleviated by financial services alone.

Enhanced Income Management policy measures were intended to improve financial engagement beyond ensuring money would be available to meet basic needs for people and families, week by week. An intended outcome of enhanced Income Management was improved financial management skills which would lead people to transition from welfare to work. This transition of individuals would be reflected in increases in remote employment figures, improved mental health, school attendance, and economic activity. We suggest that theory does not hold against the evidence of this and others' previous evaluations, and it certainly has not produced the outcomes intended as reported in the Australian Government's Closing the Gap data analysis (Australian Government, 2023).

According to Parliament of Australia (2015, 2024a) policy reviews, Closing the Gap programs (Australian Government, 2023) have not facilitated Income Management's intended outcomes. There is no evidence that current programs are suitable to mediate the kinds of generational change required, or the kinds of functional support and opportunity required in central Australia to lift people out of poverty or take them beyond patterns of recurrent financial crisis.

As discussed in the scoping section of this report, the evaluation was refocused to reflect a changing legislative and policy environment that introduced the 'new' enhanced Income Management measures and a technology-dependent SmartCard. The evaluation found that the demand for Lutheran Care's Money Hub and Cashless Debit Card programs included a significant proportion of clients directly affected by Income Management measures and their consequences (intended and unintended) in central Australia. Therefore, the routine reporting by Lutheran Care against its program agreement with the Department is a fair way to enumerate client contact but not an adequate way to interpret the impact—effective or not—of Money Hub programs on the wider financial ecology of Lutheran Care clients because of the influences of context, where context includes the implications of Income Management in remote central Australia.

National data sets omit or under-represent Aboriginal and Torres Strait Islander people and especially those in remote Australia (Zoellner & Lovell, 2021). Many of the factors identified in this evaluation are entwined with or point towards an underlying level of poverty, yet the available identifiers of poverty in Australia are generally income or equality driven. We are without a baseline against which to gauge changes in poverty affecting people in central Australia, but even based on Closing the Gap data, the expectation of increased employment and improved mental health as outcomes from financial service programs such as Money Hub can provide are unrealistic.

The evaluation identified common features of infrastructure and program implementation and highlighted inconsistencies between the outcomes identified by Income Management policy and the infrastructure, resources and partnerships required to produce those outcomes. Among interviewees and the evaluators are people who have at some time been welfare recipients, and/or whose family or household members have been or are affected by welfare schemes and measures. This report is informed by the narratives of all the

interviewees about how staff, stakeholders and community members understand the role or the need for Lutheran Care or others' Financial Management services in the region and by how staff understand and carry out their roles in the Money Hub and Cashless Debit Card programs.

For those in remote areas and others who are financially vulnerable or at risk, attempts to improve financial management and consequently improve employment and health indicators are undermined by the false assumption that technology can drive service delivery solutions for everyone, everywhere. This assumption has placed people in geographically remote places at increased risk of financial insecurity. The evaluation has identified disparities across the region in terms of food security and affordable access to nutritious food, which are essential elements of Emergency Relief provision. The report gained insight into the possible scale and impacts of scams that result in financial loss but also those that target the social and emotional well-being of people beyond only a financial toll. Romance scams are particularly insidious, and indications are that experiences of attempted and actual romance scamming are widespread amongst remote Aboriginal women, and possibly others.

## 4.2 Reliance on Technology

When welfare service in remote communities is reliant on low-quality, non-existent or inaccessible technology to engage with the Government-provider, then that lack of infrastructure means service provision through a technology-based interface fails. This is because:

- Uneven access to mobile or internet service or no services in parts of the region and some communities means self-service and notification requirements cannot be met by individuals.
- Computer or telephone interfaces with self-service protocols are not sufficient to enable the client or their support person to communicate the information they wish to tell or ask to the Government services staff.
- Where staff has poor levels of spoken English and no local Aboriginal language then communication and comprehension by telephone is so poor, Government staff sometimes withdraw their assistance and end the call without any resolution to the client.
- Lack of proof of identity that will match national standards effects clients' capacity to meet the baseline required by Service Australia or wider Government services and so Government staff cannot progress an inquiry or sort out a problem.

These are all contributing factors by which people receive incorrect, disrupted or no baseline welfare entitlements and are contributors to incidences of financial crisis. In the recent Senate Committee review of Income Management measures (compulsory and SmartCard) (Parliament of Australia, 2024b) a parliamentary Joint Committee on Human Rights highlighted:

While facilitating the operation of a regime that provides participants with access to superior technology [SmartCard] and improved banking functions is, in itself, an important aim, it remains unclear why this enhanced Income Management regime must operate on a mandatory basis (or why legislation is required to

improve this technology). (Section 1.52)

And yet, in the region that Lutheran Care services, the gap in access to technology impacts as a further barrier to participants. Such an entanglement of circumstance, infrastructure, and communication and the uneven nature of policy implementation means there is no alternative by which to find a fix after the point of online or phone service failure. The other option, which is only available to those who can access the transport required, is to travel to Alice Springs to visit the Government service office in person, despite the excessive distances, and this may also not bring resolution.

In some places, the community infrastructure and resources required to provide the most basic level of connectivity to maintain compliance for people on Income Management is completely missing. Two communities serviced by Lutheran Care's outreach have no mobile phone service, no office or staff operating Centrelink services, and no working phone connection to Service Australia systems. Several other places have computer systems that are defunct, damaged, or just not maintained. The telephone support service provided by Services Australia employs staff who may have no understanding of remote Australia, and many do not have English as a first language and are not First Nations people. Phone calls are disconnected if the Services Australia staff feels the person who may be trying to translate between client and service personnel is applying any kind of coercive influence. Perceiving coercion via poor phone communication in languages which are not primary to staff or client, and without any shared functional understanding of the worldview-culture, community, and society which represents the client's experience, nor knowing the geographical distances and access points - creates a vulnerability against the entitlements upon which the client is reliant. On the other hand, automated transfer of funds between individual SmartCards is promoted as a feature despite the risk that this may increase the coercion of people who are vulnerable to demands for funds transfer across cards.

### 4.3 A Human Workforce to Counter Systems Failure

The employment of local staff to work as Centrelink agents and the provision of stable and well-maintained ICT infrastructure, along with reliable hours of access to a local services office, improves the whole community's access to services. There are some tensions relating to the Centrelink agent's role in the community because the role does not include some of the basic assistance people require, such as translation, literacy, computer access support, or wider advice; yet there may be no other employee role to provide those things. Increased local employment with reliable support to those employees, and a realistic mix of skills support to develop greater access for community members, can improve the interface between Services Australia and those with welfare entitlements.

However, the issues of communication by the Australian Government to its remote agents and clients requires it to revise its workforce strategy in relation to remote First Nations clients.

Given the evidence that for at least some people and certain communities, incidences of financial crises are worsened because of poor mobile phone access and/or service stability, immediate action should be taken to increase the

human interface that is linguistically and culturally capable of supporting welfare services and compliance in central Australia. This can be done by employing local language-speaking residents who can provide culturally appropriate and safe services.

Lutheran Care, with other partners, may be able to support a workforce development strategy to provide local staff who can gain skills in financial literacy and well-being, to assist in the delivery of Money Hub programs in local communities, as part of a wider money-smart initiative.

### 4.4 Food Security

Lutheran Care operates an Emergency Relief service which is available to anybody and for which there is no means-testing; the Emergency Relief response is aimed specifically at providing immediate relief to people in crisis. The provision of Emergency Relief involves an assessment of eligibility and individual needs in a holistic sense. It is at this point that some financial management issues might become evident and referral to other Money Hub programs or external services for emergency housing or shelter, or health, might also occur.

Emergency Relief can ensure food is available to people and families at a time when they need it via a voucher system, and Lutheran Care is one of several agencies in the region that can provide food vouchers. But the actual value of the voucher is subject to different market and non-market forces, depending upon location. In remote and very remote community stores, then it can be argued the voucher will not provide relief due to the lack of equitable pricing.

The \$30,500 worth of vouchers (2022-23) given to clients over a year did not alleviate poverty. The differential value of these vouchers is of some concern, where there is more buying power in Alice Springs than in remote communities.





## 4.5 Provision for Well-fed People

Presently, the central Australia Foodbank Emergency Relief service only operates in Alice Springs and the value of an Emergency Relief voucher is equivalent to \$100 worth of supermarket items, plus up to 15kg of fresh fruit and vegetables. In remote communities there is no access to Foodbank, and the voucher, if available and used at the local store, may be equivalent to approximately \$18 worth of the same items if purchased in the town supermarkets. Of primary importance, there is no access to free fruit or vegetables.

Providing an equitable source of food relief in remote communities and homelands should be the highest priority. While this is not an issue that Lutheran Care Financial Management Services Money Hub programs can take responsibility for, the pressure on their services for food relief is often intertwined with incidences of individual and family financial crisis to which they respond, within the parameters of their Emergency Relief budget.

In terms of making an impact, then reliable and consistent access to healthy food is the most primary and cost-effective way to assist change in people's lives. The relationship between hunger and incarceration hasn't been formally studied in this region but if it was, then the link is most likely to be there. The link between nutrition and health is highly documented and the link between food and learning was taken up as a mechanism to increase school attendance, though this has not proven effective. The link between nutrition and being active is well documented and the relationship between hunger and the concentration required to work is also well understood. Food relief in times of international crisis around the world sees Australia provide assistance to others in humanitarian crisis. This has a long history of practice, but somehow acknowledging the need for food relief and sustained food security within Australia is unpopular. In times of emergency such as fire or flood, or road and rail closure, food provision is part of an acute emergency response because people must eat. Food insecurity and poverty in central Australia are parts of everyday life for some in the region and are certainly determining factors in the response that Lutheran Care can provide in Alice Springs, but cannot provide in remote communities at this time. Specific relief may be provided for some, such as those requiring aged care services or attending school.

The supply chain for provision of healthy and free food would require local workforce strategies and employment in communities. If managed well and with creativity, this could foster initiatives that evolve into small businesses, pop-up shops, or local markets. Those outcomes all increase financial well-being and literacy skills, and workplace initiatives that source, supply, and provide adequate amounts and qualities of basic healthy food: pre-prepared, raw or as ingredients.

Currently, local remote stores are not subject to any agreement to provide for those in financial crisis, or those who are hungry due to a wide range of circumstances. Hunger impacts human behaviour.

## 4.6 Scams and Debt Traps

Lutheran Care staff and other stakeholders and community members provided insight into scams and debt traps. Predominately, there was evidence that Afterpay arrangements continue to take advantage of people, through the amounts of money deducted per payment and sometimes through operating with no 'finish' date so payments continue to be deducted after the full costs have been met.

Gambling apps on mobile phones are common and it seems more prevalent in some communities than in others. There are new options available to people who wish to sign up voluntarily to 'banned gambler' services which can block their access to gambling services. To date that information is not well understood nor visible to stakeholders in the region.

Romance scamming was noted by staff and community members as having negative financial and emotional well-being impacts. The scale and scope of the issue was anecdotally labelled as significant by those interviewees who have heard about it. There is no scope, scale or impact assessment information available for the region, but generalised national findings are noted by Australian Competition and Consumer Commission (ACCC) (2022):

*Younger Indigenous Australians lost more money than older Indigenous Australians, which is a reverse of the overall trend of financial losses to scams increasing with age. The most financially damaging scams for Indigenous communities were investment scams, followed by phishing scams and romance scams.*

The ACCC offers a Facebook page called ACCC - Your Rights Mob – Indigenous consumers, but you need to log in to a Facebook account to access any information there.



The Australian Federal Police (AFP) issued a media release in the lead up to Valentines Day to warn all Australians about 'pig butchering' or romance scamming. The content of the article focuses on ways that scammers lure potential victims into investment scams, and refers to romance scams (Australian Federal Police, 2024).

*They greet their victims every morning and reach out every night, may confess their love within two weeks and use pet names for the victims, like “baby” or “wife”. They talk a lot about chance and fate, tell their victims they are not dreaming big enough but now they can dream together; and want to exchange “naughty” pictures.*

*Offenders generally move to psychological manipulation and tell victims they need to face pressure in their lives, tell them not to miss opportunities and tell them to fantasise about their dream life.*

The examples given to the evaluation team are not aligned to the warning described by the ACCC or the AFP. The information that the evaluation received was suggestive that other patterns of scamming which are focused on smaller but more regular payments being obtained are widespread and routine. The links between income scams—that operate to launder money or fund other aspects of the informal illegal economy—and victims from remote communities are simply not visible in the public commentary and probably not visible as data either. There is a lack of adequate opportunity to raise concerns or begin to inform people about how such scams operate. It is unlikely that the Australian Government would care to see the link made between amounts of welfare money defrauded from people and the impact that scamming has socially and emotionally, and how this could be factored into the expense of providing Income Management. However, scamming is detrimentally affecting an unknown number of remote Aboriginal people in the region and that requires a response that is adequate, appropriate and effective.

## 4.7 Calling Out Scammers

Better approaches to discussion and to informing communities more widely about romance scamming might help people understand if they are being scammed in this or another manner.

Local employment and a First Nations-based community program, which might be part of more inclusive well-being programs. Social and emotional well-being staff might be well-placed as first responders or specialists to work with the referral pathways for scam victims in community settings. Dealing with shame and embarrassment as well as facing possible consequences that include financial crisis management might be best supported by social and emotional well-being support which is culturally and linguistically grounded, as well as then involving financial well-being or counselling staff who are specialists in financial crisis. Such a response might help to familiarise as many people in the community as possible, as quickly as possible, about the deliberate targeting that scammers use, and about the ways victims experience the consequences.



## 5 WHAT COULD INFORM POLICIES AND PROGRAM RESPONSES TOWARDS REDUCING POVERTY IN THE REGION?

This concluding section of the report may contribute to understanding the ways that policy, program implementation, and context are deeply linked to situations of poverty that affect central Australians.

Improved financial management can in some situations contribute to improved mental health and increase economic activity or agency, whether through employment or business opportunities or informed choice making or better quality of life. However, there was no evidence found that changed Income Management measures in central Australia has or can reduce the proportion of people experiencing financial or health crises or enable greater engagement with economic opportunities. This is important because the evaluation indicates that program implementation is failing policy and policy may well be contributing to hardship and not alleviating it in ways intended. We hope the logic and propositions below can be discussed, refined and put forward as part of alternative and solution-driven approaches through which agencies and community can better communicate, respond, and offer pathways out of poverty and opportunities towards agential futures.

The most important and immediate question to frame that aspiration may be: **Just how much is the poverty level in central Australia worsening and whose responsibility is it or should it be, to monitor and address with all parties for impactful change?**

Based on the evidence gathered:

- With an adequate staff level and partnerships with a local community workforce, Lutheran Care would be in an ideal situation to extend services to assist people with innovation or on-the-job-skills to develop financial capability, literacy, and well-being. In a partnership, programs could be adapted and provided with local staff who could be supported in specific workshops and in service provision by Money Hub staff.
- Unless systems are developed intelligently to utilise multiple communication modes (visual, written, audio, bi-lingual) many people will remain without access to informed financial management; nor will they have agency through undertaking transactions and making financial decisions or prioritising choices if dependent on using technology-based interfaces.
- No matter how good the financial literacy and information provided, the fundamental problem of people having insufficient resources to live a good life (so, living in poverty) will continue unless essential resources are adequate, appropriate, and accessible; and even with sufficient resources, managing financial resources will be difficult for those without functional literacies, including digital literacies.
- Emergency Relief could be expanded to all remote communities - to at least the level available in Alice Springs through the current agreement with Foodbank - and a subsidised arrangement set up to ensure healthy food and meals are available and more affordable than less nutritious varieties.
- Increasing a local community workforce could provide linguistically and culturally appropriate ways to extend and improve services in central Australian communities and may help to overcome many of the issues of communication affecting provision and the quality and frequency of service delivery for Lutheran Care and other services more widely.

Poverty detrimentally affects the capacity of people in central Australia to achieve and maintain a lifestyle which they could reasonably expect; and systemic drivers are present that have a detrimental effect, but which are currently beyond individual or community control. Based on the evidence gathered:

- The impacts, drivers and alternatives to poverty could be identified with monitoring, transparency, and access to data from existing programs and a determined and well-resourced local community research and evaluation or monitoring workforce.
- It appears highly likely that people on Income Management who live in remote central Australian communities are more likely to experience place-based poverty than their urban counterparts, and that poverty affects more people with greater persistence or recurrence in central Australia than in some / many other regional or urban Australian settings.
- The current and unchecked Government trend towards increasing online service delivery will exacerbate poverty because of technology's (internet, devices, and infrastructure) affordability, availability, and accessibility; and this will place increasing demands on service providers for Emergency Relief and financial service support.
- Bipartisan and inter Government/industry/organisational collaboration between services is urgently needed to provide pathways for people who experience increased vulnerability because of situations and circumstances or geography. These pathways should integrate into a holistic response, addressing food security, housing, education, employment, skills development, and cultural safety.

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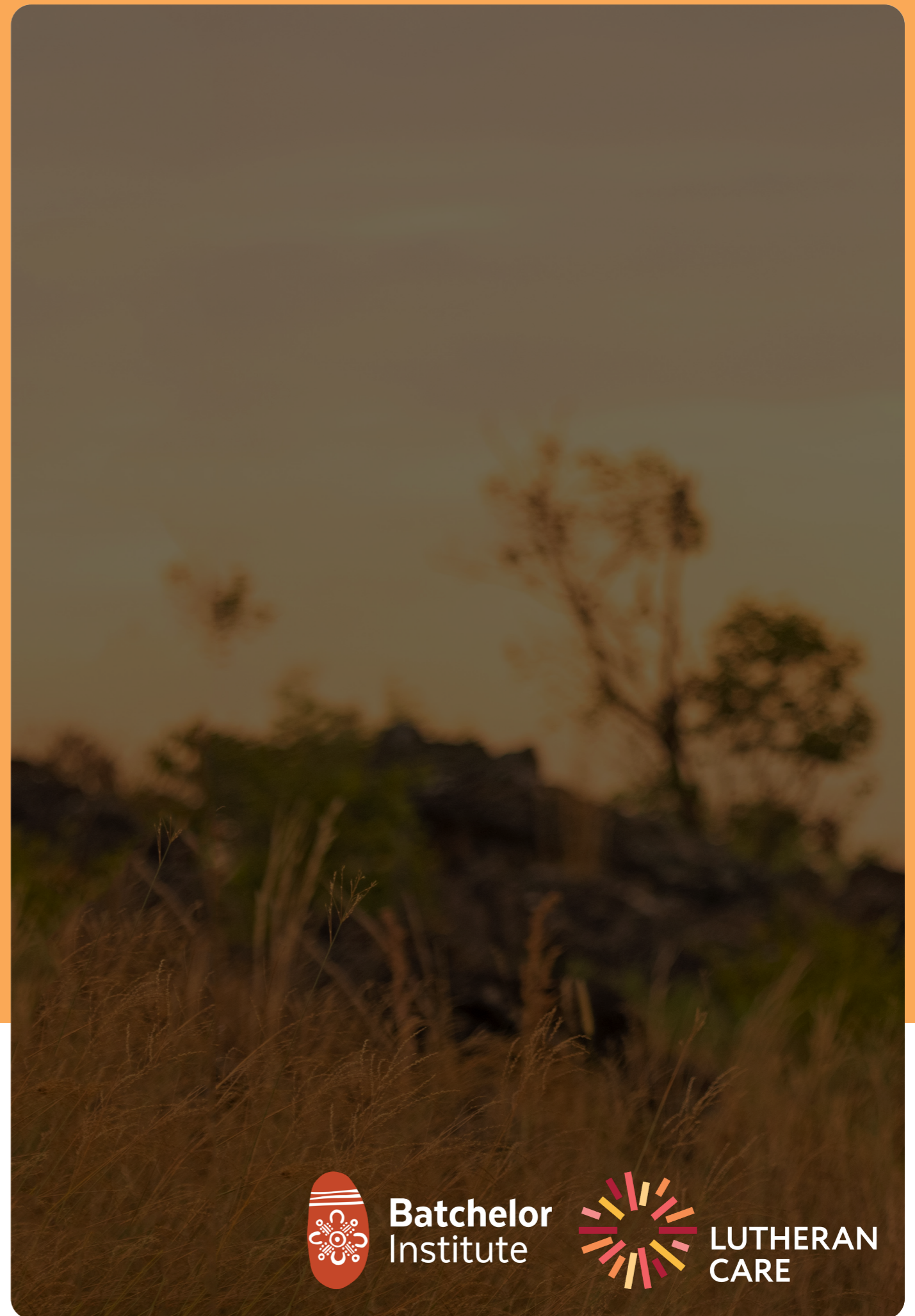
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