

FAMILY INCOME MANAGEMENT, QLD

The project setting

The Family income Management (FIM) study has been introduced in three project settings – Aurukun, Coen, and Mossman Gorge Community.

Aurukun

The town of Aurukun on the western coast of Cape York is a remote community with little economic infrastructure. Many services that other Australians take for granted simply do not exist in Aurukun.

Members of the Wik and Kugu sociolinguistic groupings inhabit Aurukun – capable and confident people who have negotiated tirelessly for recognition of title over their land, sea, and rivers, and just compensation from Comalco for mining of bauxite on land owned by people who live in Aurukun. The draft agreement between Comalco and Wik people, having been in development for almost ten years, identifies the development of employment and education options as having a high priority.

Aurukun Shire, with a population of more than 1000 people, administers a large CDEP program that the Council seeks to re-design so that adult education is a requirement of CDEP participation. The scheme provides employment for 400 plus residents.

Discussions concerning Aurukun's involvement in the FIM study first

commenced in August of 1999. Since that time, the broad concepts underpinning the study have been discussed with key community members. Aurukun Shire Council has indicated support for the project, as have a number of key family groups that make up the population of Aurukun Township.

The inclusion of Aurukun in the FIM trials is timely. Developments in Aurukun include:

- the introduction of Queensland Education's *New Basics* trial at the school;
- the development of a Land and Sea Management Strategy that will support the reoccupation of greater areas of Wik homelands;
- real potential for agreement with Comalco and Rio Tinto on outstanding issues related to mining; and
- the resolution of the Wik Native Title determination.

At its first meeting of newly elected Councillors, Aurukun Shire Council endorsed the implementation of the study in Aurukun.

Coen

Coen is a small settlement town located approximately 550 kilometres due north of Cairns. The town is located on the single major road transport route servicing Cape York – the Peninsula Development Road. Coen is located in the local government area of the Cook Shire.

Coen has had a mixed history of being a mining town and a major cattle

centre. In recent times (circa 1950), a significant Mission presence was established in the town. In the preceding ten years, various Aboriginal groups, linguistically, spiritually and physically connected to the country of the region, have been able to express a growing sense of independence. This is reflected in the development of two major satellite communities outside of Coen, being Port Stewart to the Southeast, and Merepah to the West.

Coen Regional Aboriginal Corporation, located in the town of Coen, is the local resource agency providing support for a range of services and initiatives required by the Aboriginal population of the area. The corporation runs a diverse and complex CDEP program, covering a 40,000 square kilometre area. At a specially convened meeting in May, the full Board of Directors of the corporation voted to support the implementation of the FIM study in Coen.

The development of the Family Income Management mechanism in Coen will provide a structure and methodology for the distribution and investment of royalties payable from the Chevron Gas Pipeline project.

Mossman Gorge Community

Mossman Gorge Community is located 65 kilometres north of Cairns on a no-through spur road from the township of Mossman to Mossman Gorge, a major domestic and international tourist destination attracting more than 500,000 visitors annually.

The community is home to approximately 150 Aboriginal people. There are no onsite banking facilities. A small community store provides basics such as bread, milk, soft drinks, fruit, and so on.

The township of Mossman is five kilometres west of Mossman Gorge Community. There is no regular transport service linking Mossman Gorge and Mossman. Mossman is serviced with supermarkets, banks and service stations. The township is located on a secondary arterial, the only southern access route from Cairns to the Daintree region. Seasonal employment opportunities exist in the area, although it would appear that the best opportunities for employment might encompass self-employment through tourism-related enterprise.

Bama-nga Bubu Ngadimunku Incorporated is responsible for the administration of all affairs relating to the Mossman Gorge Aboriginal Community and is responsible for initiating community development programs addressing the social and economic needs of the community.

Why is the project needed?

The key objectives of the FIM pilots are as follows:

- Develop the capacity of individuals and families to effectively manage income to achieve improved living standards. Facets of living standards that could be improved include the physical amenities and facilities in the home and village environment, family relationships, personal wellbeing, access to information, and participation in community life, education, training, and employment.
- Investigate the feasibility and application of mechanisms that facilitate access to financial services, including savings, investments, superannuation, and loan products. This is particularly critical to the effective development of purchasing cooperatives and small business partnerships. The development of financial services is fundamental to the broad application of family income management. Most communities are controlled by a quasi-government local authority having political, financial, social, and economic power.
- Investigate the feasibility and development of cooperative arrangements to source and provide quality, affordable household goods and services, including transport and communications.
- Develop a consultation process and methodology for discussing, negotiating, designing, and applying reciprocity in relation to income support for application on a large scale. This includes developing appropriate mechanisms for providing effective incentives for participation, and the capacity to apply and enforce appropriate sanctions where reciprocity is not apparent.

In its simplest conceptual form, Family Income Management is: understanding the power that money can have; a tool for managing money; and a way to unleash the power in money.

What are you trying to do in this project?

The FIM study expects the following outcomes for individuals and families in participating communities: increased capacity for the efficient use of individual and group resources; improved household amenity achieved through the ability to access a wider range of goods and services – a potential highly dependent on the development of group buying cooperatives and access to comprehensive financial services; revitalised sense of personal responsibility to self, family, and community; improved ability to mediate/negotiate conflict; improved personal/family relationships; increased capacity and motivation to engage in worthwhile activities that contribute to individual, family, clan, and community amenity; and increased capacity and motivation to participate in education, training, and work.

The process may look like this:

- The community facilitator arranges a meeting between the community resource worker and a family.
- The worker and the family engage in a process that identifies household income, and the requirements

of household inhabitants in terms of consumables and capital items.

- The family identifies its priorities or *wish list* of things perceived to contribute to an improved standard of living or deemed as desirable.
- With the assistance of the resource worker, the family budget is produced to identify and manage household income and expenditure, with “deductions” from income support payments and wages being allocated to particular budgeted items that may include food, rent, repairs, vehicle loan repayment, education account, etc.
- A series of conditions relevant to the concept of managing family income to achieve satisfaction of the household needs is developed and expressed as a contract. The contract elucidates the obligations and responsibilities that come with staying in that household.

How are you going about it?

Community resource workers will:

- promote information flow regarding all aspects of the study between individuals, families, and community members of the study site;
- provide or arrange mediation and negotiation between various family members;
- develop action plans and “contracts” for individuals and families participating in family income management;
- promote the study concepts and results to achieve increased participation;
- assist with identifying and organising any skill development needs of the community facilitators and the community reference group members required to increase the effectiveness of the study;
- organise secretariat support and facilitation for meetings of the community reference group;
- develop an accessible network of resources for use by community members, including internet, library resources, and investment advice;
- assist the Project Management Team with development of resources relevant to the study; and
- assist the Project Management Team with evaluation of the study.

