



## A 'light touch': Good Cents enables significant change at a range of levels.

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**Initiative:** Good Cents Porirua.

**Theme:** Leading in and Leaderful

**With the Good Cents course now being run from the Community Link centre in Porirua, there are now more and more referrals directly from WINZ. This has sometimes been challenging at an organisational level, and also at an individual level. In several cases, WINZ clients have felt compelled to take part and do so only to achieve their aim of getting an advance. This is not how Good Cents works and has led to some deeply challenging situations, and ultimately significant changes for some of these people.**

Many WINZ clients in Porirua are now directed to enrol in Good Cents courses instead of doing traditional budgeting. Recent regulation changes mean that should a WINZ client apply for an advance, they must complete the 'budgeting activities' as required by law. Essentially this means that they need to show how they are spending their money with a view to understanding why they have no money. Good Cents, on the other hand, assists course participants to develop strategies for managing their money and reducing their debt, including learning about creating their own budget. These are quite different approaches and can mean that some people arrive on day one of the Good Cents course without completely understanding what the Good Cents course does.

In fact, some individuals are irritated by the requirement to provide WINZ with a budget at all – what they are wanting is a quick fix to what is often a stressful situation, and producing a budget slows this process down. This irritation can be very much amplified when they also find out that Good Cents will not develop a budget for them, and that they have to do it themselves. Further adding fuel to that fire of irritation is that sometimes it is not until day one of the course that WINZ clients realise that the course will take 8 sessions to complete. Clearly, what Good Cents offers is not a quick fix.

From what can be a highly emotional start, however, some participants truly shine. For example, when Diane (not her real name) started the Good Cents course in early 2012 and realised all of these things she was mightily annoyed. Even so, she grumpily knuckled down to preparing her budget. In that process, and with Good Cents help, she discovered she had power to change a lot about her situation and that she could make these changes herself, instead of blaming others.

Several alternative ways of managing her financial situation became apparent as Diane began to work on better understanding her situation herself. For example, she realised that instead of paying off fines, she could possibly work them off. She could certainly create the time required far easier than creating the repayment money. She then asked Good Cents if she could do those hours with the Wesley Community Action in the Porirua office (where Good Cents is also based). Good Cents did not offer Diane a place to complete her community service; she had to ask for it herself. Since then Dana has begun to repay her fines by working in the food bank and will soon also complete community service hours by providing support on the next Good Cents course.

The key shift here is that Diane is now taking responsibility for her own situation and has learnt or realised that she always had skills that have enabled her to change that. From a space of annoyance and distrust, Diane now feels believed in and empowered to take action for herself. This also means that she respects both herself and others more too.

This space is deliberately constructed – Good Cents takes a ‘light touch’ approach (Blake and Pasteur, undated; Joseph Rowntree Foundation, 2007) in order to create space in which course participants can learn to do things for themselves around their money and wider lives. The course strongly links with each participant’s wider life experiences and aspirations so as to sustain the learnings achieved on the course over a much longer period. By being firm about what the Good Cents course will do and flexible about how this might play out with individual participants, different styles of personal leadership are allowed to emerge and these in turn contribute to wider lifestyle changes.

In Diane’s case, her personal changes with regard to her finances have contributed to other changes in her household. Undertaking community service to pay off her fines initially contributed to an increased chaos in her home because her partner had to care for their young son and do more household related tasks than previously. With Diane’s growing confidence, these issues were worked out and her partner has begun to grow in confidence too. He is now more confident as a parent and is very supportive of her looking for paid employment as well. Both of them now have more aspiration and are actively involved in the creation of their own future.

**Intent:** The Good Cents course assists course participants to create their own budget in order to develop strategies for managing their money and reducing their debt

**Key Learnings:**

- Even when the course content has not been fully described, those who chose to participate are already making an active choice. Taking a light touch approach throughout the course means that from the get-go participants make their own decision about participating. This underpins the subsequent decisions they make about significant changes in their lives.

- By not providing easy solutions, course participants must step into their own power, and this is critical for sustaining changes.
- Changes in one person can influence wider changes in their lives, such as with others in their households and this helps create supportive and empowering contexts that also help to sustain new ways of living.

**Key Outcomes:**

- Good Cents courses utilise the emotional situations that accompany some of the WINZ-referred participants to help those people move beyond a blaming mentality and into a space of self-empowerment and respect for both self and others.
- Increased confidence to imagine a different and more self-determined future and begin working towards it for course graduates.

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**References:**

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