



Partnering and growing together: Good Cents, WINZ and course graduates.

Initiative: Good Cents Porirua.

Theme: Working together in place

The Good Cents course is more than budgeting and offers new approaches of getting back in control of a person's life and finances in a relaxed, enjoyable and supported way. When an opportunity arose to work with WINZ¹ and WINZ clients, Good Cents jumped at the chance. Like many good partnerships, not everything went according to plan but new opportunities opened up as a result.

The Good Cents course is embedded in a philosophy that encourages people to look at their own contribution to their financial situation and works to enable course participants to identify the positive actions they can take to reduce or eliminate their dependency on debt and grow their investment in their future. The course developed out of conversations between women food bank clients in financial difficulty who shared their stories and found that they had some experiences in common. This began to break down their isolation and helped them to support one another through a vulnerable time.

Drawing from what was learnt from these conversations and from the experiences of formal one on one budgeting services, which were heavily oversubscribed, a facilitated conversation emerged and a reflective course format developed. The first courses were run in 2010 and Good Cents quickly realised that they needed to expand their reach beyond Wesley Community Action's food bank

¹ WINZ is the commonly used acronym for 'Work and Income New Zealand', a government department offering financial assistance and employment services.

clients in order to have a viable number of participants attend. At the same time WINZ clients were being referred to Wesley for budgeting because they had approached WINZ for an advance on their benefit. However these 'budgets' were considered to be of limited value in comparison to the Good Cents approach, and Wesley was not accepting these referrals. From Good Cents' perspective a standard budgeting approach can diminish personal control over money and developing a budget in order to borrow from future benefit entitlements does not necessarily support changed lifestyles. However because of legislation changes WINZ were still having to refer large numbers of people to undertake 'budgeting activities'.

By working directly with WINZ, Good Cents saw an opportunity to satisfy legislative requirements in a more effective way while also offering the course to a wider range of people experiencing financial hardship and in a more central location. Good Cents hoped this would also enable the course to run more often, with more participants each time. So two Good Cents workers arranged to speak about their ideas to a WINZ staff briefing in February 2011. This presentation was received extremely well and WINZ management were supportive and excited by the possibilities offered by running the course in their building, where other services were also co-located.

The stars seemed to be aligned and Good Cents anticipated a large influx of referrals from WINZ for the course. However, over the first two courses very few referrals from WINZ were received and even less people actually showed up. As well, WINZ referrals were also less consistent in their attendance so, while courses were held in the Community Link office, they remained largely sourced from Wesley Porirua connections rather than WINZ. This meant that most people were travelling further to attend the course and Good Cents started to wonder how they could make the opportunity work more effectively.

To develop a way forward Good Cents booked in to talk to WINZ staff again. This time the short presentation was largely delivered by graduates of the second course held in the Community Link rooms. These graduates were well known to the WINZ as long term clients. They spoke about the impact of the course on their lives, saying they now needed to ask for advances on their benefits less often, were more in control of their finances and had developed sustainable alternative ways of meeting their financial needs. Because the case officers knew these women, they also knew that what was being said represented significant changes for them.

The impact of enabling graduates to speak to WINZ staff for Good Cents was almost immediate. Referrals began to flood in, from 8-10 per course to over 40! WINZ clients became more reliable in their attendance as well because the WINZ officers were better able to articulate the benefits of the course.

The course graduates also gained from this experience. Never before had they been asked to speak with WINZ staff before and never had they been the 'experts' informing staff in the inner sanctum of a WINZ staff meeting. In a few minutes, this created a shift in the relationship dynamics between the graduates and WINZ staff and boosted the women's self-esteem as well.

"Self respect," Alinsky wrote in 1946, "arises only out of people who play an active role in solving their own crises...To give people help, while denying them a significant part in the action, contributes nothing to the development of the individual...". In a less radical version of Saul Alinsky's tradition, just as Good Cents offers ways for individuals to change their financial situations, so too did it create

space for local voices to be heard by WINZ staff and in the process enable the growth of self-respect in the course graduates.

So far, Good Cents has been able to accommodate all of those enrolling. The question now is how to ensure that remains the case. More Good Cents courses need to run to keep up with local demand, and longer term there is also the possibility of working with WINZ offices around the country to consider. Locally, more facilitators need to be trained and this is the current focus of the small Good Cents team. They are also exploring how to extend the course to include working people, those with caregiving commitments and others who prefer to attend after business hours as well as how to develop a format for adaptation, and with quality assurance, to other locations.

Quite a different set of possibilities and relationships have emerged as a direct result of working together in place with WINZ and with recent graduates too.

Intent: Extending the Good Cents course to a wider range of people in a more central location.

Key learnings:

- Working together opens new opportunities, that don't always go to plan but can be even better than anticipated!
- Always bring your people. There is nothing like hearing from those who have benefitted. This demonstrates those benefits in tangible, emotional and practical ways and enables advocates to more clearly communicate and recommend the opportunity provided. It also offers an opportunity for those who have benefitted to share their achievements and be applauded for them.

Key outcomes:

- The Good Cents course regularly reaches a larger number of people, and from a wider range of situations.
- WINZ staff members understand the benefits of the course and a more holistic approach to financial control and wellbeing
- The Good Cents course is expanding – a training package for new facilitators is being developed and possibilities for extra courses are being explored both locally and further afield.

Key Contact person:

Matt Crawshaw

Good Cents Coordinator

Wesley Community Action

Email: goodcents@wesleyca.org.nz

Ph: 04 237 7923

Reference:

Alinsky², S (1946). *Reveille for Radicals*. Vintage Books, New York.

² Alinsky principles have been incorporated into many community led development approaches, such as ABCD for example (see <http://www.abcdinstitute.org/>)

Story written by Denise Bijoux and Matt Crawshaw.

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