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Too visible, yet not fully seen

Insights from the COVID-19, Financial Capability, and Intersectionality Project

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Final report

April 2021

Acknowledgment of Country

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WIRE offers free information, support, and referral on any issue to all women, non-binary, and gender diverse Victorians.

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Acknowledgments

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Introduction

COVID-19 made 2020 a challenging year for many of us, but the ways in which its negative impacts were distributed in our society differed considerably between individuals and between communities. As has occurred in many crises, pre-existing inequities played a central role in defining exposure to risk and on the interconnected effects of the COVID-19 pandemic lockdown, including effects on people's finances. The supported alternatives to 'cope with' the pandemic were not evenly distributed and, as this report shows, were far from being a simple matter of choosing to be safe. Supported types of alternatives included: the privilege of being able to work from home, receiving some compensation for job loss, or having access to government emergency payments.

From the beginning of the pandemic, WIRE was aware that women, non-binary and gender diverse people could be disproportionally impacted if policies and other public responses to the pandemic were informed by a one-size-fits-all approach based on the conditions of an imagined 'average mainstream Australian'. By August 2020, research was already indicating that women in Victoria had been disproportionately affected by job losses. Given their over representation in casual and part time jobs and in lower paid industries e.g. care, community services, hospitality, this compounded that disadvantage.[1]

WIRE also knew that a gendered perspective alone would be insufficient to address marginalisation. Other social markers, such as race, ethnicity, class, migration status, and disability, had to be jointly taken into consideration for the emergency policies and responses across sectors to be truly inclusive.

WIRE understands that gender is not binary and the needs of people that are gender diverse and non-binary are and can be different from the needs of cis women and men. Unfortunately there is little Australian research regarding financial

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[1] R. Batchelor (2020). *The Impact of COVID-19 on women and work in Victoria*. August. Melbourne: McKell Institute Victoria,

capability and gender diverse and non-binary people, and most of the research used in this paper referred to women only

WIRE's experience working with people that are gender diverse and non-binary tells us that gender diverse and non-binary people have to manage ongoing transphobia in the community which has ongoing impact on their mental health and employment opportunities.

Financial stress occupied a central space amongst WIRE's concerns. While from a public health perspective, the lockdown measures were necessary and helped position Australia as an exceptionally successfully example globally, the economic impacts are still being felt. With support from the Ecstra Foundation, WIRE conducted the *COVID-19, Financial Capability and Intersectionality Project* ('the Project'). The Project aimed to make visible the discrimination some groups of women, non-binary and gender diverse people faced, and to design, in collaboration with those groups, resources that support their financial capability on their own terms.

WIRE worked with women, non-binary and gender diverse people including migrants, international students, sex workers, and women who identify as having a disability. Despite the diversity of experiences, one common request was around improved communication. There was a clear gap between the amount of information produced though various channels, and people's effective access to it. Lived experience advisors told us that they needed information that is relevant, provided in simple language and incorporated into channels of information that they are familiar with, or are more likely to know about.

The results of the Project are five free electronic booklets and a video focusing on choice and control with NDIS funding, tailored by and for women from culturally and linguistically diverse backgrounds:[2]

- My finances: An e-guide for single parents
- Family violence: What is it? Where can you get support?
- E-navigator to services for international students booklet
- Managing your money online: A resource for people of all abilities

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[2] All the resources produced in the Project can be downloaded from WIRE's website, see: https://www.wire.org.au/financial-resources-for-international-students-migrants-people-with-a-disability/

- [NDIS Plan: You choose, you control it booklet. A resource for people of all abilities](#)

If there is one aspect that we consider fundamental to highlight, it is that as much as outcomes matter, without also reflecting on how the outcomes were achieved, we miss an opportunity for learning and improvement. This report was prepared with the intention of documenting the main lessons gained from the project implementation. We also include findings from consultations that illustrate why an intersectional lens matters and demonstrating how marginalisation is produced in our systems and norms, even under an extreme situation that should have placed us all in solidarity with each other.

This report is divided into five sections:

1. Introduction to background and the Project's conception.
2. Discussion of the WIRE model and how intersectionality has been framed and used.
3. Reflection on the lessons from the implementation process.
4. Presentation of the key findings from the consultations. They not only informed decisions on what resources should be developed, but exemplify how systemic barriers operate.
5. Conclusion and set of recommendations.

The WIRE Model

This Project uses WIRE's unique gender-informed model of service delivery, research and training. Based on decades of practice and evidence, the model supports the empowerment of women, non-binary and gender diverse people by:

- listening and believing their story;
- providing a safe place to give and receive information and referrals; and
- relating an individual's situation to the broader structures and how they can exercise agency within those structures.

The core elements of the WIRE model are:

- valuing agency and empowerment, acknowledging that the person experiencing the issue has invaluable expertise and knowledge about their situation;
- using a rights-based approach;
- strengths-based, validating people's existing strengths, values and priorities;
- recognising the systemic and structural barriers people face;
- recognising that people experience different levels of oppression or privilege depending on where they are located in society;
- valuing deep listening, and not making assumptions; and
- awareness of power asymmetry between services/service users.

Applying an intersectional lens helps us shed light how certain characteristics, when combined and in relation to our dominant systems, can lead to the marginalisation of individuals and groups. It is important to remember that skin colour, gender, migration status, or varied abilities only become a source for compounded disadvantage when social and economic systems construct and reinforce them as such.

We refer to Fernando's diagram for intersectional power analysis,[3] which draws on Collin's matrix of domination[4] to place the focus on how power is organised and acted on to marginalise groups through intersecting race, class, heteronormative sexist structures and practices.

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[3] N. Fernando (2018) *When's the right time to talk about money? Financial teachable moments for women affected by family violence*. Melbourne: WIRE, pp.34-35.
[4] P.H. Collins (2000). *Black Feminist Thought*, London: Routledge.
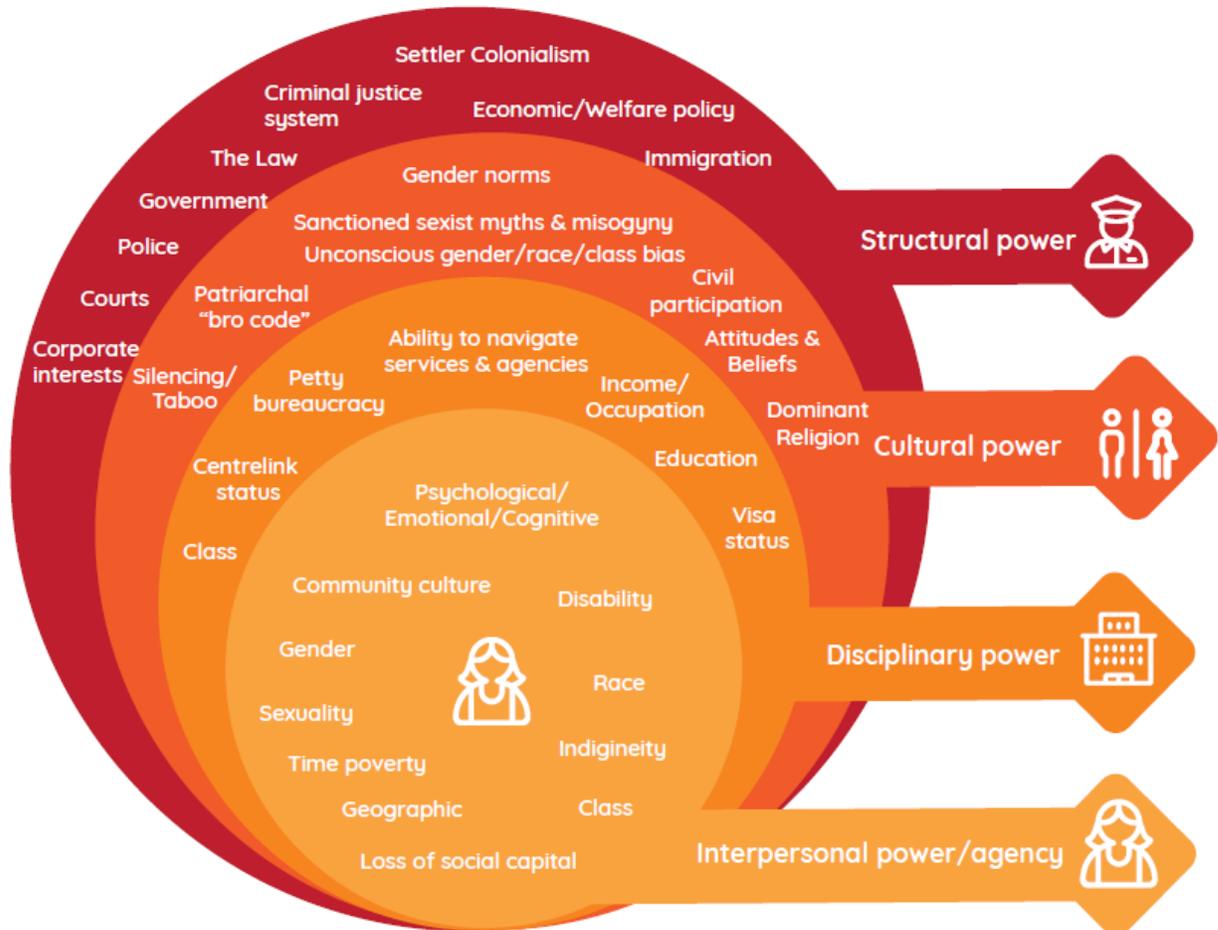
Source: N. Fernando (2018) *When's the right time to talk about money? Financial teachable moments for women affected by family violence*. Melbourne: WIRE, p.35

Structural power: top-down 'hard power' which is difficult to shift e.g. legal systems, immigration regimes, economic and welfare policies.

Cultural power: ideas, discourse, representations, and practices that make and re-make difference and hierarchies that circulate dominant white Western gender/race/class norms, values, beliefs and ideologies, and can make oppressions seem legitimate.

Disciplinary power: how structural power is organised and managed through organisations, and services, including the bureaucracy, with policies, protocols, and eligibility criteria operating as barriers e.g. eligibility criteria to Centrelink assistance, legal aid or family violence support.

Reflections on the Implementation

The Project was designed and implemented between September 2020 and March 2021. Based on WIRE's experience, and observing the inequalities that were already noticeable at the early stage of the lockdown in Victoria, we initially defined four main groups with which we would work:

- migrant women.
- women on temporary visa.
- women with disability from a culturally and linguistically background; and
- sex workers.

Until December 2020, all activities, including consultations, and meetings with collaborators were held online or over the phone, including those with the advisory team.

PROJECT TIMELINE

Phases	Main activities
1. Formation of collaborative groups **(September-October 2020)**	**Four groups** were formed: - Migrant women, in collaboration with Sakhi Saheli, and Al Rayhan (G1) - International students (G2) - Women with disability from culturally and linguistic backgrounds (G3) - Sex workers in collaboration with Vixen Collective (G4)
	An **Advisory Team** supported the work with migrant women, and international students, with representatives from: Women's Health in the North (WHIN), WEstJustice, Financial Counselling Australia, WASEMA, and **two Lived Experience Advisors.** **Five Lived Experience Advisors** were involved in the work with women with disability, and with the sex workers.

2. Mapping and joint selection of priorities for support (November-December 2020)	Online consultations (individual interviews, and focus groups) including: • Migrant women (G1): Six participants (one focus group, and one interview), and consultations with the founders of Sakhi Saheli, a small organisation which supports migrant women in Melbourne, and Al Rayhan, a grassroots group which organizes activities with Muslim women across Melbourne. • International students (G2): Eleven participants (two focus groups, and three interviews) • Women with disability from a culturally linguistically background (G3): Three participants, two of whom also joined as Lived Experience Advisors for the production of booklets and the video. • Sex workers (G4): Members of Vixen Collective.
	Meetings with partners to define priorities and to decide what types of supporting resources should be developed.
3. Resource development (January-February 2021)	• Migrant women (G1): ○ Co-design of two booklets with Sakhi Saheli, addressing: (1) finances for single parents, and (2) family violence support. ○ Delivery, by Women's Health in the North of two online workshops by peer educators from the 'Let's Talk Money' financial literacy program, to a group of women organised by Al Rayhan. • International students (G2): Draft of a booklet for international students, and submission to students and Advisory Team for feedback. . • Women with disability from cultural and linguistic backgrounds (G3): ○ Co-design of two booklets addressing: (1) managing money online, and (2) choice and control in the NDIS. ○ Co-production of a video, led by the Lived Experience Advisors, on choice and control in the NDIS, tailored for women from a culturally

	and linguistically diverse background.
	• Sex workers (G4): First draft of a booklet on services for migrant sex workers. Project interrupted.
4. Communications and dissemination **(March-April 2021)**	• Publication of all resources in an accessible way, through the WIRE website. • Launch event: Panel with Lived Experience Advisors and partner organisations • Social media promotion and tailored dissemination, including mailing out of printed booklets • Final report

PROJECT OUTPUTS

The implementation process offered us the opportunity to learn and better understand the dynamics of co-design. We consider this learning just as valuable as the outputs of the Project, which were:

Time and timing matter

Around half of the project's life was allocated to the establishment of the collaborative groups, and identification of priorities. The lockdown in Melbourne meant having to rely completely on online interactions and there was a risk people would not participate. Reserving almost two months for that phase was also a way of respecting the stress the lockdown was causing and avoiding additional pressure on people to respond to this initiative. The rule was to approach people once and in an informal way and to only work with those who clearly indicated they were keen to participate.

Trusted connectors bring an invaluable contribution

Through WIRE's networks, and the personal contacts of the Project Lead, we were able to share the idea with many people who then helped us to connect with other people and groups. This can be attributed mainly to:

- the relationships of trust that exist around women's groups, particularly in some ethnic communities,
- WIRE's reputation, and
- a natural connection with the lived experience of the Project Lead, who first came to Australia as an international student.

Flexibility and adaptability are fundamental to increase diversity of participants

All the women we worked with were juggling multiple responsibilities. In most cases, meetings and conversations had to be scheduled outside business hours. For example, the workshops organised with Al Rayhan, were adjusted by partner organisations to run after business hours to make it viable for participants with children and work commitments.

Active listening is a powerful way to transform us all

All consultations were set to address financial issues around COVID-19, but we made sure there was plenty of space for women to share what they thought really mattered. This approach helped WIRE to understand the full context beyond money matters and appeared to be beneficial for participants, including from feedback we received that participants felt better after speaking and listening to other women's stories, learning how others were experiencing challenges and realising they were not alone.

Co-design, if considered as an outcome, requires some power sharing

In practice, collaborative design involves negotiations of different viewpoints and shared decisions around language and content, and even about completion of tasks. The best example in this Project was the production of booklets and a video about choice and control for NDIS funding with two Lived Experience Advisors. They helped draft and edit the content, create scripts, and acted as talents in the video.

Payment for collaborators should be the normal practice

In addition to people engaging in consultations, WIRE paid the Lived Experience Advisors and collaborators for their work in meetings, co-design, reviews, organisation of consultations, and co-facilitation. Considering they were not paid by another organisation to engage in this project and were doing it on a volunteer basis, this was a fair recognition for their labour, knowledge, and community work.

Findings from the Consultations

Zaara is a single mother of five children. Zaara and some of her children are not Australian citizens, so she has limited access to government assistance. When the lockdown began, Zaara was employed as a family daycare worker. For a few months, her employer paid her $500 per fortnight 'to help with rent' until she began to receive JobKeeper. The family had to rent another house during the pandemic and was still waiting for internet to be installed. In the meantime, she was spending $20 for mobile data every two days to allow her teenage daughter to attend her online classes. Zaara talked about how hard the situation was emotionally and mentally, but she also wanted to 'be strong' for her children. She spoke proudly about her daughter, 'She is very smart, she passes all her classes, she wants to get a scholarship … She has so much in her plans and she is working towards it very hard. I don't want to ruin that.' (New Zealand citizen) [5]

This section[6] presents insights from the consultations with migrant women and international students, including recent graduates (temporary visa holders). With women with disability, the initial consultation involved three self-advocates/workers who support other people with disability. The issue of money management online and safety as well as understanding individual rights in the NDIS were identified and guided the co-design phase. With sex workers, the initial conversations indicated a higher marginalisation of migrant sex workers, including both financial and mental health challenges. However, we did not proceed with any publication due to time limitations around the project, which meant that the Vixen Collective did not have the necessary time to go through their approval processes of materials created, within the lifetime of this project. Even so the knowledge of participants from the Vixen Collective informed the project more broadly and added to its richness.

All participants in consultations came from the Global South, including India, Brazil, Colombia, Chile, Indonesia, Pakistan, Philippines, Vietnam, Nepal, and Somalia. Many of them were alone in Australia. The stories they shared went beyond their financial needs, information or desired money management skills.

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[5] For privacy reasons, names used in this report are not the participants' real names.

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The Project's main opportunity to directly support their financial capability was by giving information on the services and supports they could access, given their particular visa. The booklets were developed with this in mind, using simple language and narrowing down the number of referrals and information they were exposed to – or, as one participant described, 'bombarded with'. They also aimed to reduce the 'run around' that many participants experienced, including the frustration of being referred to services only to find out they were ineligible.

It is important to note that while useful, these resources are not sufficient to change the discriminatory barriers embedded in government and services rules, and which even during a pandemic, powerfully defined who was protected and who can be excluded,.

1. UNEMPLOYMENT WITH LITTLE FINANCIAL ASSISTANCE

The vast majority of women we spoke with was working on a casual basis prior to the lockdown in Melbourne and lost their jobs once restrictions began. They were in sectors where women are over-represented and pay is low, working as cleaners (both in offices and private houses), waitresses and carers. Only one person had a part-time job and was able to receive JobKeeper. All others were either out of the workforce before the lockdown restrictions or held a visa status (e.g. temporary, bridging, graduate, permanent resident from New Zealand) that made them ineligible for the federal emergency assistance payments.

The specific position of international students as temporary visa holders is highlighted to illustrate the disciplinary power of governments to discriminate through 'eligibility' rules (*see* the Intersectional power analysis diagram on page 5) and the concrete impacts such discrimination has on people's lives.

In Victoria, international students have become a central part of the state economy, not only through the money they bring, but through all the industries and services that are developed in association with international education. This is a complex sector where universities, TAFEs, and private providers of diplomas and English courses all act under different government authorities and different levels of autonomy.

Many of these students do not have fluent English when they come and, in fact, many come to learn the language. They can work up to twenty hours per week, and in the case of women,[7] usually engage in casual work in hospitality, carers or housekeeping. Like other temporary visa holders, international students were not eligible for any of the federal government's emergency payments. In April 2020, the Victorian Government announced a one-off emergency relief assistance of $1,100 for international students. They were also allowed to apply for the Victorian rent relief grant.

Of those participants who accessed the Victorian Government assistance, two women mentioned using it to pay tuition fees and to cover rent for a month. However, some students did not apply for it or missed the deadlines. There was a mixture of experiences, with some getting it easily and others being confused due to different deadlines for application and changes in the rules. Another concern was the fear that by showing they needed assistance, their visa renewal would be affected, given one of the conditions of a student visas is being able to demonstrate substantial financial capacity. While the payment was administered by the Victorian Government, not the federal government, some students were unsure about the boundaries for data privacy.

Sanaya was completing her PhD under a scholarship, but as she lost all her casual hours and was about to graduate, she needed just a little 'bit of relief on rent'. She thought of applying for the rent relief grant but could not because she was receiving a scholarship.

Kashvi decided to withdraw her superannuation to pay for her last semester of university. As she explained, 'I had to pay university fees. Second semester came around and we were back at stage 4. I tried to apply for jobs and nothing worked out.'[8] As indicated in the McKell Institute's study,[9] the early withdraw of

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[7] Unfortunately there is little research on the working situation of gender diverse and non-binary people in Australia. However, there are many reports from people with lived experience that indicate that transphobia is a significant barrier that inhibits gender diverse and non-binary people from finding and maintaining employment.

[8] Unlike Kashvi, many students who tried to access their super found their employer had never made super contributions. See WEstjustice, Springvale Legal Service, and JobWatch (2020). *Submission to Select Committee on Temporary Migration*. https://www.westjustice.org.au/cms_uploads/docs/200730-wj-smls-jw-submission-temporary-migration-final.pdf

[9] *See* fn 1.

superannuation is likely to put women in an even more disadvantageous position in the future, yet Kashvi made a rational decision to address her immediate needs.

2. MENTAL HEALTH AND SOCIAL EXCLUSION

Another major issue of the pandemic experience was that while these women had shown tenacity and an incredible capacity to find concrete solutions, the financial stress brought increased pressure on their mental health.

Carmen was working as a casual cleaner prior to the COVID-19 restriction but, in May 2020, all casual workers in her company were dismissed. She tried to negotiate the payment of her tuition fees with her school, but was only given one extra week to pay it. Carmen was able to access the Victorian Government emergency relief payment and with that money and her partner's support, paid her tuition in time. She began to suffer from anxiety, and with no eligibility to Medicare, found a psychologist but had to pay for the sessions. During the Project consultations, she was working as a casual cleaner in a hospital, but continued to worry about how she would cope if she or any of her flat mates got COVID-19:

> "At the moment I am working as a [casual] cleaner in a hospital. When we started with Stage 4 [restrictions], my team was in the front [line]. And the question was 'ok, if I get coronavirus, what happens with me?' And I asked that. And the answer was, 'You just stay at home.' And I said, 'So do I receive any money? [and the answer was] 'No'.

Mental health deterioration was the most common challenge raised in all groups. Pamela, who was vocal about the way the Australian government made them feel like they were only seen for the money they bring in, also commented on mental health as a major issue:

> 'Of course, financially there is a big challenge … I lost my job. Luckily, I've got some saving … I'm lucky enough that my employer is giving us some support … In this kind of situation, you realise you are alone. You have to do everything on your own to survive and you are seeing the situation in your [home] country and it's not better. It's a double concern.'

Claudia had to go through various changes simultaneously, and while she was feeling better by the time she participated in the Project consultations, she too had to deal with high levels of anxiety:

> '*I feel scared, I live here by myself and I don't have family here. In a situation like this ... I am here in another country, my family is there [overseas], if something happens, what can I do? ... If I am sick, if I get coronavirus, what happens? This was very complicated for me. The other problem was a job, because I lost my job, and I changed houses too.*'

The emphasis on mental health reinforced the importance of integrating financial information to support services, as well as knowing the timing for specific issues to be addressed. Trying to direct conversations to money issues when people are suffering from anxiety or depression was not only counter-productive but could cause harm. On the other hand, some participants saw the conversations, either in interviews or focus groups as a positive experience, as they could share their story and hear from other women who were also struggling. Especially for women who were very socially isolated and were distant from family, spaces to be heard offered some relief and helped support them to carry on.

3. WOMEN AT RISK

Data on family violence showed an increase during the lockdown and services worked beyond capacity to continue supporting victim-survivors.[10] However, for women who were experiencing violence, the delays, difficulties in communication, confusion over eligibility and fears their visa could be cancelled, all had compounding effects.

Arti is trained as an educator and described herself as an 'empowered type' who actively takes charge and searches for information. She left home due to family violence during the lockdown. Arti immediately began to search for assistance but found out how complex the system was.

> '*When I called [a family violence hotline], they did give me a lot of information ... the information is there, which we are bombarded with. I'm not asking anyone to hold my hand, but ... there are lanes, but for my situation time is very important. I'd rather be given the right information, go to the thing, do the work and get it done, than go to all these lanes which are bombarded with so many emails. Due to COVID-19, I*

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[10] See: 'COVID-19 Family Violence Data Portal', Crime Statistics Agency: https://www.crimestatistics.vic.gov.au/media-centre/news/new-additions-covid-19-family-violence-data-portal

At the time of the participant consultation, she was still trying to get a lawyer. Also, after being told that she would have to wait six months to see a counsellor and realising she could not wait, she went to see a general practitioner and got a mental health plan to see a psychologist. Arti remained positively focused on her next steps and her plan to be close to her children.

Andrea is an international student who supports other students from her community. She also touched on family violence as a more common problem during COVID-19, with financial stress, social isolation in small flats, and disconnection from family or social network making the conditions even more dangerous for women. However, student visa holders are not fully protected by family violence provisions.[11] As part of the Project, consideration was given to trying to understand the exceptions and the risks for these women of reporting and the potential effect on their visas. Given the difficulties this brought in finding clear information, it is not a surprise that these cases receive so little public attention, despite the impressive amount of work that occurs around family violence.

4. ACCESS TO CLEAR AND CONSISTENT INFORMATION

In a state where the population is extremely diverse and multicultural, the management of the COVID-19 pandemic in Victoria brought to the fore the challenges in the public provision of accessible, clear and timely information. The initial gaps related to translated information. Community outreach gradually addressed this, as communities took the lead in translating information, and multicultural organisations were mobilised to contact different groups, such as women's and seniors' groups. However, as the hard lockdown in the public housing states made evident, the dangers of a mainstream approach in emergency should not be underestimated.[12]

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[11] Within the temporary visa category, only partner visas are covered by the special provision for family violence under the Migration Regulations 1994. Even in that case, the regulation is complex. See Department of Home Affairs webpage: https://immi.homeaffairs.gov.au/visas/family-violence-and-your-visa

[12] Victorian Ombudsman (2020). *Investigation into the detention and treatment of public housing residents arising from a COVID-19 'hard lockdown' in July*, 17 December. 2020

For people who are not fluent in English and who do not get to engage with Australians on a day-to-day basis in workplaces or in close social groups, accessing timely information that they could understand was challenging. As one participant explained, most information assumed very good English and used formal language instead of simple language, even in the news.

Even for those fully fluent in English, learning how to makes sense of inconsistent instructions and subjective requirements when trying to access support was in itself an exercise of mental resilience. Januja described her experience to access the rent relief grant:

> 'It is not just the not knowing where to start. Whenever I called [to access the rent relief grant], I was given different information. I had to give a statutory declaration from my dad [overseas] saying he was also struggling due to COVID-19. Someone suggested I needed his bank statements, someone else said to give a statutory declaration, while someone else told me a letter would do.'

Kashvi also talked about her frustration after carefully reading the information on the Centrelink website and applying for assistance, she was turned away because even though she was a permanent resident, she had not completed ten years of residence in the country.

In more extreme cases, the failure in communication put people at high risk. In Arti's case, Centrelink kept sending confidential correspondences to her former address, where her abuser (husband) still lived, even though she had provided an alternative postal address and explicitly requested Centrelink to not send any letters to her former address.

5. REFLECTIONS AFTER CONSULTATION

The participant consultations exposed how classifications can be officially managed to legitimise social exclusions, even during a pandemic. Every day, everywhere, we meet women with similar stories like the ones shared here: When we buy our morning coffee, our lunch or go to restaurants, when we have the odd encounter

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https://www.ombudsman.vic.gov.au/our-impact/investigation-reports/investigation-into-the-detention-and-treatment-of-public-housing-residents-arising-from-a-covid-19-hard-lockdown-in-july-2020/

with the cleaners of our offices (although, many of them do night shifts). They are there, serving us. They also clean our houses, our hospitals, and care for our elders and children. Their accents, their skin colour, their manners, often make them 'too visible.'

Still, when the pandemic happened, labels like 'international', 'temporary,' or 'ethnic' were used to suddenly make some groups invisible or less deserving of empathy. If they were fully seen as one of us, would the government responses have been different? Beyond those labels, would we as a society be more aware of the need to also demand that those groups had access to a safety net?

SUMMARY OF FINDINGS

- Participants in consultations were frustrated with the lack of consistency and clarity around vital information. Many thought they could not access services if they were not citizens. In addition, the eligibility criteria for services and government support was complex, with some service providers unable to promptly indicate eligibility for certain types of visa status.

- Temporary visa holders were particularly vulnerable to economic and social exclusion. The rules around supports and entitlements people could access were a perfect example of how disciplinary power can be used to discriminate in our society, and can also lead to inhumane situations, such as the stress faced by victims-survivors of family violence.

- The toll on mental health was significant. It exposed the gaps in access to counselling, and the scarcity of culturally safe mental health services.

- Women's groups and small, ethnic, or national community associations, continued to be a good source for information distribution, especially during an emergency. However, as many of them operate on a volunteer basis, they were not set up to handle the complexity of cases and the number of problems that they encountered during the lockdown.

- Access to decent, paid work, where work rights were respected, continued to be critical to help protect people from the extreme situation that many of them were placed in during COVID-19.

- Money is important but during a crisis that impacted everyone, it was equally important for individuals to feel a sense of belonging and safety. For many of the Project participants, their experience in 2020, unfortunately, reminded them that they were not seen as equal to other Australians.

- Language continued to limit understanding, even for those fluent in English. Information provided in simple, plain English, with straightforward instructions and visual support to communicate messages was the best way to ensure the broadest reach.

Conclusion and Recommendations

Australia has come out of the COVID-19 pandemic as an exceptional country, a place where government and communities have demonstrated that it is possible to come together for the common good. However, this Project demonstrates that the social and economic implications of the restrictions that had to be adopted were unevenly distributed. As Australia moves into economic recovery, the financial capability sector needs to make visible which groups were more affected, so that those groups can be supported by our services and institutions throughout Australia.

One of the risks of half using intersectionality or using it in name only is that intersectionality can be confused with diversity analysis. As we hope this report has indicated inclusion deserves more attention, and that unless this occurs, marginalised communities will continue to face multiple barriers to financial wellbeing. For all the groups involved in this Project, the issue of recognition of their multiple abilities, skills, and contribution was central.

This report has highlighted that for all marginalised communities without access to paid work or opportunities to earn a basic income and apply their skills, financial capability will touch on the effects of financial marginalisation but will fail to transform it. Starting points for a genuine understanding include considering:

- acknowledging competency and skills including but not limited to recognition of previous qualifications,
- employment opportunities that place women, gender diverse and non-binary in roles that provide a decent income and employment conditions,
- providing access to respectful and safe workplaces that abide by industrial legislation and regulation, and
- safety nets for all in times of an emergency.

This Project report concludes with a set of 16 recommendations for government and services on how to support people's financial capability.

RECOMMENDATION 1

Provide information using simple English with visual resources that support communication.

RECOMMENDATION 2

Ensure you have a feedback loop that includes the target audience when developing material as a way to improve the quality of communication.

RECOMMENDATION 3

Develop a dissemination strategy and use channels that your audience are more likely to access.

RECOMMENDATION 4

Assess how accessible your services are for a range of potential service users. This may include, but is not limited to: people with a disability, primary carers, victim-survivors of trauma (including those who have experienced family violence and forced dislocation from country of origin), and people with low English literacy.

RECOMMENDATION 5

Provide some support services that residents in Australia, regardless of their visa type, are eligible to use.

RECOMMENDATION 6

Audit the information you provide about your services. Ensure it clearly states who is eligible for services and that relevant staff are aware of the eligibility criteria.

RECOMMENDATION 7

Whenever possible, work with grassroots organisations that are part of the communities you wish to assist. They have on-the-ground knowledge about what is happening in their communities and can talk to the reality of the impact of policies, societal structures and cultural norms that impact their lives.

RECOMMENDATION 8

When consulting with communities, be transparent about the power community members have to influence and shape the work you are doing. Show you value their work. This includes paying for their knowledge and time.

RECOMMENDATION 9

Ensure that consultation and payment for lived experience expertise is factored into funding submissions and timelines for deliverables.

RECOMMENDATION 10

In consultations, allow time for deep listening and avoid tendencies that are not conducive to empowerment, such as wanting to quickly 'find a solution'.

RECOMMENDATION 11

Use opportunities that happen naturally to integrate financial information, especially if targeting prevention. Women's groups, parents' groups, childcare, community centres, libraries, neighbourhood houses, and local council newsletters are often a good way to reach out to communities in an informal way.

RECOMMENDATION 12

Train and engage peer facilitators to create spaces where people can relate and learn from each other.

RECOMMENDATION 13

Provide training to staff around intersectionality as part of understanding financial wellbeing. Ensure they understand the structures and systems that create marginalisation for their clients. Having an intersectional lens as part of your organisation's practice will impact on how your organisation and staff think about solutions and approach conversations with clients.

RECOMMENDATION 14

Design and fund programs considering how mental wellbeing and financial wellbeing are connected and must be engaged with in tandem.

RECOMMENDATION 15

Bring an intersectional lens to your work. Be aware that social exclusion facilitates and perpetuates financial exclusion, and develop programs accordingly.

RECOMMENDATION 16

Make visible the discrimination that creates negative impacts for marginalised communities. Be an ally for change. Name what you see and advocate for systemic change, including changes in policies that discriminate and create a more unequal society. Stand with marginalised communities, follow their lead and advocate for change.