

Brotherhood of St. Laurence

Hoops 4 Wealth

Building financial capability and resilience for
First Nations people in the Northern Territory

Dina Bowman, Margaret Kabare and Elaine Nungarrayi Williams

2026



Brotherhood of St. Laurence
Working for an Australia free of poverty



Let's make
change
that lasts

The Brotherhood of St. Laurence (BSL) is a social justice organisation working towards an Australia free of poverty. Our purpose is to advance a fair Australia through our leadership on policy reform, our partnerships with communities and the quality of our services. Our approach is informed directly by people experiencing disadvantage and uses evidence drawn from our research, together with insights from our programs and services, to develop practical solutions that work. For more information visit <www.bsl.org.au>.

Hoops 4 Health is a First Nations-led and owned health and wellbeing organisation that combines sport and First Nations wisdom with neuroscience to support the wellbeing of individuals and communities. Hoops 4 Health's recognition includes the 2022 Suicide Prevention Australia's Community in Action Award (NT); Australian Men's Health Forum's Indigenous Health Award (2022); Dedication to Health a Remote Setting National Winner at the Rural Health Pro National Awards (2024). For more information visit <https://www.hoops4health.org/>

The evaluation team comprised Dina Bowman, Principal Research, Policy and Advocacy, BSL and Honorary Principal Fellow in the School of Social and Political Sciences at the University of Melbourne; Margaret Kabare, Senior Research Officer, BSL; Cherie McAdam, Project Lead, BSL (to October 2025); Elaine Nungarrayi Williams, Community-based Researcher BSL; and Alyce Drum, Lifestyle and Leadership Coach, Hoops 4 Health.

Published by

Brotherhood of St. Laurence
67 Brunswick Street
Fitzroy, Victoria 3065
Australia

ABN 24 603 467 024

ARBN 100 042 822

T (03) 9483 1183

www.bsl.org.au

Suggested citation: Bowman, D, Kabare, M & Nungarrayi Williams, E 2026, *Hoops 4 Wealth: building financial capability and resilience for First Nations people in the Northern Territory*, Brotherhood of St. Laurence, Fitzroy, Vic.

© Brotherhood of St. Laurence and Hoops 4 Health 2026

Front and back cover art by Elaine Nungarrayi Williams.

Front cover: This represents Elders teaching younger generations about money and the many matters that come up in family life. The ripple effect in the centre of painting represents how we encourage our young about caring and sharing in a healthy way that promotes growth in our present and emerging generations.

Back cover: This image represents learning and re-learning. In Hoops 4 Wealth we learn about money and needs and wants. We also hear about everyday struggles and First Nations history. We participate and we enjoy two-way learning, the facilitators who teach, the participant that teaches also, history herstory, participants come together to share and teach one another in more ways than one. We pass information of our achievements along to others with our and continue the journey of life from the desert or the sea. U signs represent people the middle represents water, growth and land. The outer signs are Hoops 4 Wealth facilitators Michelle, Aaron, Don, Timmy and crew.

Apart from fair dealing for the purpose of private study, research, criticism, or review, as permitted under the *Copyright Act 1968* and subsequent amendments, no part of this paper may be reproduced by any process without written permission. Enquiries should be addressed to the publisher.

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the traditional custodians of the lands of the Larrakia and Arrernte peoples on which we conducted this research. We pay our respects to ancestors and Elders, past and present.

BSL is committed to honouring Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land, waters and seas and their rich contribution to society.

Acknowledgements

We would like to acknowledge the Financial Resilience and Response Branch, Department of Social Services for supporting this work through the Building resilience and financial capability for low-income people in the Northern Territory project.

Thanks must also go to the Hoops 4 Health and BSL teams, especially to Timmy Duggan, founder and CEO of Hoops 4 Health for his support of the evaluation; the Hoops 4 Health staff for their generosity and collaboration, especially Don Duggan who facilitated introductions for research interviews; Alyce Drum for working with us on analysing participant data; and Michelle Krauer and Aaron Hart for their support for the evaluation. A special thank you to Cherie McAdam, NT Project Lead, who was part of the evaluation team in the initial stages, and provided deep cultural and programmatic expertise.

We are also deeply grateful to the participants, interest holders and staff who so generously shared their insights.

Forewords

The ‘Building financial capability and resilience for low-income people in the Northern Territory’ project set out to identify and support promising, culturally responsive approaches to financial education. Funded by the Department of Social Services, the project enabled the Brotherhood of St. Laurence to work alongside Hoops 4 Health in a partnership built on shared learning, respect for First Nations leadership and a commitment to strengthening solutions shaped for – and by – the community. This work took place in a context where financial pressure shapes daily life for many First Nations people and where long-standing structural inequities continue to restrict opportunity.

Hoops 4 Wealth offers a clear and practical alternative to approaches that have failed to deliver meaningful change for First Nations people on low incomes. Delivered in Darwin and Alice Springs between June and November 2025 and developed originally in custodial settings, Hoops 4 Wealth has been successfully adapted for community-based delivery, responding to the realities of people experiencing poverty, income management, housing insecurity, and the ongoing impacts of colonisation and systemic disadvantage.

The program treats financial capability as part of a broader foundation for wellbeing. It creates space for people to reflect on their experiences, build confidence and take concrete steps to strengthen their financial position. This model recognises that capability grows when people feel respected, connected, safe and supported to learn.

This evaluation shows the impact of this approach. Participants reported stronger budgeting skills, more consistent saving habits and clearer plans for work, family and community goals. Many described learning about finances for the first time or finding ways to meet obligations without undermining their own stability. These shifts matter because they lay the groundwork for long-term capability and economic self-determination.

The program succeeds because of how it is delivered. First Nations facilitators bring cultural authority and deep community knowledge. Sessions are relational and grounded in trust. Basketball and shared meals create an environment where people feel comfortable to ask questions and try new strategies. Celebrating achievement through certificates and Community Champions reinforces that progress is real and valued.

This report identifies opportunities to strengthen and expand the program. Participants want to learn more about digital skills, business development

and investment. There is demand for tailored content for young people, men and women. Developing resources in language, deepening cross-sector partnerships and extending delivery to more communities will increase reach and impact. These critical next steps require time, consultation and stable funding.

The broader policy message is clear: voluntary, culturally grounded financial capability programs deliver stronger outcomes than compulsory income management. Evidence shows that First Nations-led approaches support self-determination and align with national commitments under the Closing the Gap agreement. They also represent a more effective use of public funds, particularly when compared with the high cost of compulsory income management.

This project demonstrates that progress lives in genuine partnerships. Flexible funding and a relational, learning-focused approach allowed Hoops 4 Health to adapt and strengthen its model. It also shows how government can support community-led solutions by investing in organisations with cultural authority and strong local relationships.

I want to thank Timmy Duggan and his team for their leadership and their partnership with my BSL colleagues on this project. It has been a joy and a privilege for the BSL team to work and learn alongside Hoops 4 Health. Our hope is that this report helps to shift how we design and fund financial capability initiatives. When we invest in First Nations leadership, when we create environments where people feel safe to learn, and when we back approaches that reflect the realities of people’s lives, we build the conditions for lasting reform.

Travers McLeod

Executive Director, Brotherhood of St. Laurence

My grandmother's people, the Warumungu of Central Australia, call the brain 'kumpumpu'. This connection of the 'kumpumpu' and 'wangarri' (money) underpins the Hoops 4 Wealth program.

For too long, First Nations people in the Northern Territory have faced interconnected challenges: not just financial, but also the impacts of trauma, systemic barriers and lack of culturally safe health and wellbeing services. The truth is simple but often ignored: you cannot talk about financial capability without talking about health and wellbeing. At Hoops 4 Health we have connected 'kumpumpu' to 'wangarri' matters.

In the Northern Territory, First Nations people represent just 26 per cent of the population, yet account for the majority of those on compulsory income management. Throughout our work at Hoops 4 Health in the NT, it has become increasingly clear that these measures disproportionately impact Aboriginal and Torres Strait Islander communities, deepening poverty instead of addressing its root causes. They perpetuate disempowerment and fuel the stigmatisation of Aboriginal and Torres Strait Islander people; outcomes that stand in stark contrast to their stated intentions.

We linked by opportunity with the Brotherhood of St. Laurence and went full steam ahead. From planning, to delivering, to the amazing action research that took place, we walked a journey of two-ways learning. The report demonstrates and tells the story of how when First Nations people are given opportunity they can thrive. When programs are led by First Nations people they can deliver quality outcomes.

The outcomes in the report speak for themselves. As a participant said, 'I'm budgeting now, and I'm thinking yeah, I can do this! Take it easy, step by step.'

A young Indigenous woman told us she was, 'Taking little steps towards resilience. Not big, just little steps.'

Numbers only tell part of the story. There were graduations, Hot Reviews, champions, anecdotes and touch points throughout the program that are captured in this report.

I want to acknowledge the Brotherhood of St. Laurence. Thanks to Dina Bowman and her team, for their partnership in this work: the relational approach, the developmental nature of the funding, being learning partners rather than just evaluators. The research team has demonstrated their cultural humility, their patience and their skill in capturing the essence of what makes this program work.

Government must redirect funds currently spent on compulsory income management towards voluntary, culturally responsive programs that actually work, programs designed by mob, for mob.

This report proves what we've always known: when you invest in First Nations-led solutions, when you trust communities to lead their own healing, transformation happens.

When we strengthen the 'kumpumpu' and regulate the connection to 'wangarri', we don't just build financial capability, we restore dignity, resilience and hope.

Timmy Duggan OAM

Founder and CEO
Hoops 4 Health

Contents

Executive summary	7	5 What contributes to these outcomes	28
Hoops 4 Wealth	7	Recognition of past and current harms	28
Participation and engagement	9	Promoting a sense of accomplishment	29
Opportunities for development	11	Respected facilitators and a relational approach	30
Conclusion	12	Supporting engagement by focusing on wellbeing	31
1 Introduction	13	Providing learning and employment pathways	31
People on low incomes in the Northern Territory	13	Developmental funding and capacity building through partnership	31
Socioeconomic circumstances, health and wellbeing	14		
Financial capability and economic self-determination	15	6 Building on promising progress	32
First Nations financial capability building	16	Consolidating and expanding the program	32
		Fostering community-based First Nations financial capability initiatives	33
2 Hoops 4 Wealth	17	Investing in voluntary responsive financial capability programs	34
Health, wealth and wellbeing	18		
Participation and engagement	20	7 Conclusion	36
3 Background to the study	22	References	37
Data collection and analysis	22		
Limitations	24		
Ethical considerations	24		
4 Participant outcomes	25		
Understanding, trust and 'little steps towards resilience'	25		
Better everyday money management and healthier choices	25		
Saving and goal setting	25		
Making sense of meeting obligations to family, community and themselves	26		
Learning about financial rights and responsibilities	27		

Executive summary

Voluntary, culturally responsive First Nations-led and delivered financial capability programs provide an important step towards the financial wellbeing and economic self-determination of people living on low incomes in the Northern Territory (NT).

The 'Building financial capability and resilience for low-income people in the Northern Territory' project, which began in May 2024, aimed to identify and support promising approaches to developing financial education for low-income people in the NT. With funding from the Department of Social Services (DSS), the project enabled the Brotherhood of St. Laurence (BSL) to work alongside the First Nations-led and owned organisation Hoops 4 Health to support the further development, expansion and evaluation of Hoops 4 Health's community-based Hoops 4 Wealth program.

This report shares the findings of the co-designed developmental evaluation of the program as it was delivered between June and November 2025. In 2026, program delivery continues in Alice Springs and Darwin, subject to funding.

Hoops 4 Wealth

Background

The Hoops 4 Wealth program was developed in 2020 as part of the settlement in the class action¹ relating to the harms caused to inmates of the Don Dale youth detention centre. The program was co-designed by 60 young people along with financial counsellors and capability workers to bolster the claimants' ability to manage their compensation payouts. Delivered by Hoops 4 Health, it was initially offered in the Alice Springs and Darwin Correctional Centres. Funding through the Building financial capability and resilience project enabled the program to be offered in Darwin and Alice Springs communities in 2025 and 2026.

Conceptual underpinnings

Hoops 4 Wealth is founded on the Hoops 4 Health model, which supports re-empowerment and resilience through assisting emotional regulation, building relationships and promoting healthy decisions. Hoops 4 Health combines First Nations wisdom with neuroscience, drawing on Perry's neurosequential model of therapeutics which is based on an understanding of the effects of trauma on brain development and the 'healing power' of sport (Center for Healing and Justice through Sport 2025). The model adopts a relational approach to build trust and engagement and foster peer learning and solidarity. It celebrates First Nations success while recognising the structural and systemic challenges facing First Nations people.

Based on an understanding that health, wellbeing and social, cultural and economic contexts are interrelated, the Hoops 4 Wealth program conceives of financial capability within the frame of health and wellbeing. In doing so, it adopts a broad definition of wealth, including physical health, social and emotional wellbeing and cultural and family and kinship connections. As founder and CEO of Hoops 4 Health, Timmy Duggan explains:

At the heart of Hoops 4 Wealth is the understanding that financial wellbeing is underpinned by emotional strength, cultural connection and community resilience.

¹ Jenkins v Northern Territory of Australia (No 5) [2021] FCA 1585.

Program

The Hoops 4 Wealth community-based program is delivered in person at Hoops 4 Health training centres in Darwin or Alice Springs, partner organisations premises or in urban Aboriginal communities. The program acknowledges the impacts of colonisation and dispossession, including the harms caused by gambling, scams and addictions, and recognises that opportunities for First Nations people to manage their own money remain limited with the imposition of compulsory income management. Adopting an informal relational approach, the program:

- supports participants to understand the importance of emotional regulation
- helps participants to distinguish between needs and wants

- fosters discussion of budgeting strategies that recognise the realities of people's lives, encouraging people to meet responsibilities to themselves, their families and communities
- builds understanding of systems such as superannuation and social security.

Delivering the community-based program

In 2025 Hoops 4 Health drew on existing networks to engage participants, partnering with Drug and Alcohol Services Association (DASA) in Alice Springs, CAAPS Aboriginal Corporation, FORWAARD Aboriginal Corporation, Children's Ground and the Salvation Army in Darwin.

Participant characteristics

Between June and November 2025, the community-based Hoops 4 Wealth program hosted 40 sessions and successfully engaged 135 low-income participants.² Most of them had not previously participated in a financial literacy program.



96% were in receipt of income support

67% were on income management



89% were Aboriginal and or Torres Strait Islander people

30 communities were represented



57% spoke a language other than English as a first language, of these just two people spoke a non-First Nations language



22 First Nations languages were spoken by participants



64% were aged over 30 with just **18%** in the 18–24 age group

74% were men, 26% women



67% lived in government or community housing

55% had five or more people in their household. Of these, **19%** had more than 10 people in their household



7% were in paid employment.³

² Note as of 13 March 2026, a further 68 participants have joined the program.

³ Note: Data drawn from registration forms for the period June to October 2025. Of the 135 participants, 106 consented to share data with BSL. Percentages relate to existing data – not all participants answered every question.

Participation and engagement

The program was designed to be flexible, offered over four to six weeks with a graduation marking participants' attendance and achievements. Participants join at any time; they can continue to attend to consolidate their knowledge. Between June and November 2025, on average across the sites:

- **74%** of participants attended 2 or more sessions
- **50%** of participants attended 3 or more sessions
- **38%** of participants attended 4 or more sessions
- **25%** of participants attended 5 or more sessions.

Participant outcomes

The Hoops 4 Wealth program delivered strong outcomes:

- **Better everyday money management and healthier choices.** Participants told us they were making money last between payments, making healthier choices, and distinguishing between needs and wants.

I'm budgeting now, and I'm thinking yeah – I can do this! Take it easy, step by step.

– Participant 11⁴

- **Saving.** Participants were saving, whether for Christmas, longer-term aspirations or to manage cultural obligations, and they are encouraging others to save, too.

Doing this program you think about saving money.

– Participant 33

- **Planning and setting short and longer-term goals,** including plans for getting a job or investing royalties to develop community-based businesses.

I just want to get out and look for a job, get a job, and try to stay on the right track.

– Participant 13

- **Making sense of meeting their obligations to their family, their community and themselves.** The program recognises the importance of cultural obligations for First Nations people and distinguishes between good and bad humbug.⁵ This distinction helped participants make sense of meeting their obligations to their family, community and themselves.

I learnt about more myself ... like I always thought that I was a bad humbug when it come to some things and it made me understand that what you ask for when you need something [it's] a different thing.

– Participant 35

- With limited access to responsive financial education participants were **learning about financial rights and responsibilities** including understanding tax, superannuation, bank accounts and scams, often for the first time. And they wanted to learn more.
- **Little steps towards resilience.** The program emphasises First Nations' success, enabling a sense of accomplishment and a desire to learn more. By recognising the past and contemporary harms of structural and systemic racism, it builds understanding, trust and resilience. Supporting participants to regulate their emotions and become more resilient enables them to take 'little steps towards resilience. Not big, just little steps' as a participant put it.

⁴ Note: interviews are referred to by role and ID unless they have consented to be named.

⁵ Here 'good humbug' refers to supporting family members in need, and sharing resources, while 'bad humbug' refers to unreasonable persistent demands.

What contributes to these outcomes

Our findings illustrate the importance of responsive First Nations-led financial capability programs like Hoops 4 Wealth.

- **Recognition of past and current harms.** As a First Nations developed and delivered program, Hoops 4 Wealth adopts a healing-centred and trauma-informed approach, which recognises the structural and systemic challenges facing participants and the importance of social and emotional wellbeing. The challenges are ‘very real for a lot of our mob’, as a First Nations interest holder put it, with the ‘pressures of society and the money and everything’.

Rather than telling participants what to do, the program allows for discussion and reflection. This approach resonated with participants and helped them to better understand past and current challenges.

- **Promoting a sense of accomplishment.** Success is defined by participants, supporting a sense of accomplishment. As a participant observed: ‘I feel really good about the program. It makes me proud.’ Achievements are celebrated with a graduation ceremony, in which participants are presented with a certificate of completion that notes which sessions they attended.
- **Respected facilitators and a relational approach.** Building trust and engagement takes time. Having skilled, well respected and connected facilitators is key to driving engagement and maintaining strong organisational and community relationships. As a participant said, ‘they understand the realities of life’ and know how to communicate with participants, rather than ‘just sitting there reading off a piece of paper’. The participatory, inquiring approach ‘opened up the quietest people to come out of their shells [which] was “deadly”’.

- **Supporting engagement by focusing on wellbeing.** Basketball, food and fun create a safe learning environment, helping participants regulate their emotions and engage. Providing food is also important, especially as participants may not have eaten. Vouchers are another incentive to support engagement in the program. They were provided to participants in week three, giving participants the opportunity to reflect on needs and wants, and reinforcing lessons learnt.
- **Developing learning and employment pathways.** Participants ‘who have demonstrated exceptional leadership, support, and commitment to the principles of Hoops 4 Wealth’ (Hoops 4 Health 2025) can become Community Champions. Champions act as role models to other participants, their families and communities, and demonstrate the value of learning and personal development. In 2025, two First Nations men and one First Nations woman became champions and continued to engage with the program as co-facilitators and as volunteers with other Hoops 4 Health programs.
- **Developmental funding and capacity building through partnership.** DSS project funding enabled Hoops 4 Health to further develop and expand its prison-based program to be offered in communities in Darwin and Alice Springs. As an action research project, there was time to research, consult and collaborate with BSL acting as a learning partner to help Hoops 4 Health consolidate their data management infrastructure and policies, and provide advice on program development and reporting.

Hoops 4 Wealth adopts a healing-centred and trauma-informed approach, which recognises the structural and systemic challenges facing participants and the importance of social and emotional wellbeing.

Opportunities for development

Consolidating and expanding the program

Our research identifies the following opportunities for consolidation and development of the program:

- **Tailored programs for youth, men and women:** almost three-quarters of participants were men, and most were aged 25 or older. Interviewees suggested adapting the program to the needs of young people, especially at the ages when they start work or become eligible for their own income support payments. The program could also be enhanced by tailoring content to the different situations of men and women.
- **Additional topics:** The program is designed as a first step towards financial capability, but participants are keen to learn, and have suggested additional topics such as digital literacy, business development and investment to support their personal and community goals.
- **Refinement of existing resources:** The Hoops 4 Wealth Money Journal is a valuable resource, but it needs refining to tailor content to specific communities to ensure stories used to illustrate topics are culturally relevant.
- **Development of audio and visual resources including in First Nations languages:** Developing tailored audio and visual resources in language will support participation of those who have a first language other than English. Also, online resources could be accessible via QR codes so participants can revisit ideas and information in their own time.
- **Consolidate referral pathways and cross-sector engagement:** While Hoops 4 Health has strong relationships with agencies such as Anglicare NT and Lutheran Care it is a relative newcomer in the financial capability sector. Building cross-sectoral engagement will have two-way benefits for the program and the broader community sector, as it will strengthen the links between preventative approaches and crisis-oriented programs.

- **Workforce development:** The program supported two facilitators to complete ICAN Learn's Financial Literacy Education, enabling First Nations people to develop skills and contributing to the financial capability workforce in the NT. Some participants also identified the link between financial capability building and employment, arguing that Hoops 4 Health should provide employment services or partner with a First Nations employment services provider to strengthen workforce development and employment opportunities.
- **Further expansion of the program:** As one participant put it: 'You mob should spread out like branches in the tree.' Hoops 4 Health has extensive networks across Northern Australia, through delivering programs to remote communities across Northern and Central Australia. Nevertheless, longer timeframes are needed to ensure that Traditional Owners, Aboriginal Community Organisations and relevant regional councils are consulted and approve program delivery. This underscores the importance of longer-term funding for the delivery of programs in First Nations communities.

Investment to foster First Nations-led and delivered financial capability programs

To develop the financial capability and resilience of low-income people in the NT, initiatives must be First Nations-led. Indeed, the 2022 federal Financial Capability Strategy observed: 'enhancing the financial capability of Aboriginal and Torres Strait Islander peoples has the potential to contribute to progress on a few outcomes under the 2020 National Agreement on Closing the Gap' (2022, p. 23).

This requires investment in voluntary responsive financial capability programs rather than costly compulsory measures. Modelling from the Parliamentary Budget Office in 2025 showed that a move away from compulsory income management would save '\$117.8 million over the 2025–26 Budget forward estimates period' (PBO 2025). The opportunity exists to redirect these funds to support financial capability and counselling programs for First Nations people.

Adopting a relational approach to foster First Nations initiatives

The recent Productivity Commission report into progress on Closing the Gap highlights the importance of a relational approach to commissioning and contracting, observing:

If contracting were more relational and commissioning more aligned to shared decision-making, governments would be able to better learn from ACCOs the most effective ways to deliver services for Aboriginal and Torres Strait Islander people. This would help both governments and ACCOs to achieve their mutual aims. Governments could write more contracts that enable ACCOs to deliver the services that the ACCO considers necessary, rather than coming to ACCOs with a fixed idea of what service delivery should reflect.

(2024, p. 53)

This approach would also recognise the complex ecosystem within which First Nations financial capability programs operate and foster the development and delivery of culturally safe and responsive community-based programs.

Conclusion

The Hoops 4 Wealth program fills a critical gap by building financial capability, wellbeing and resilience. It delivers a culturally safe, place-based approach that builds local capacity and strengthens financial capability based on a community-led model that aligns with national policy priorities.

Investing in First Nations-led and delivered community-based programs presents an opportunity for government to:

- advance economic self-determination by equipping First Nations adults with practical money management skills and building their financial confidence
- contribute to individual social and emotional wellbeing and community resilience by supporting culturally safe, healing-centred and trauma-informed financial capability building
- promote self-determination and local leadership, consistent with the National Agreement on Closing the Gap Priority Reforms, through First Nations designed, led and delivered programs
- enhance community engagement with organisations providing financial capability and resilience programs, improving coordination and access for communities across Northern Australia
- adopt a relational approach to commissioning and contracting, as recommended by the Productivity Commission (2024) to support the engagement of First Nations financial capability program providers.

The Hoops 4 Wealth program fills a critical gap by building financial capability, wellbeing and resilience.

1 Introduction

Voluntary, culturally responsive First Nations-led and delivered financial capability programs provide an important step towards economic self-determination and financial wellbeing.

This report presents findings of the developmental evaluation of the financial capability program, Hoops 4 Wealth, which was part of the 'Building financial capability and resilience for low-income people in the Northern Territory' project.

We first provide some context and discuss the concepts of financial capability and resilience, especially for First Nations people in the Northern Territory. We then introduce the program and its underpinnings before reflecting on the program's short-term outcomes, enablers and challenges. Finally, we discuss future opportunities to support the financial capability and resilience of low-income people in the Northern Territory (NT).

People on low incomes in the Northern Territory

The NT covers 1.35 million square kilometres. Much of the NT is Aboriginal freehold land (NT Government 2026) with an abundance of national parks, including World Heritage listed Kakadu, and a rich cultural heritage. The NT has a relatively small population with fewer than 250,000 people, most of whom live in Darwin or Alice Springs. First Nations people account for 26.3 per cent of NT's population, bringing rich cultural diversity, with over half (58.5%) speaking an Aboriginal or Torres Strait Islander language at home (ABS 2022).

First Nations people had established economies before colonisation (Leroy-Dyer 2021), which continue, and need to be 'understood, respected, and maintained' (ASIC 2023, p. 14). Yet First Nations people in the NT have been subject to a long history of policies designed to undermine their economic security and financial wellbeing (AustLII n.d.).⁶ For example, in 2007 in response to the *Little children are sacred* report (Anderson & Wild 2007), a suite of policies known as 'the intervention' was introduced.

A key policy introduced by then Prime Minister John Howard as part of the intervention was compulsory income management. This policy has had several iterations,⁷ most recently the introduction of Enhanced Income Management (EIM). Compulsory income management entails the restriction of how income support payments can be spent, which undermines the 'autonomy and dignity' (Parliamentary Joint Committee on Human Rights 2016, p. 61) of those subject to this costly⁸ regime. Most recent publicly available figures (DSS 2025) show that 93 per cent of people affected by income management are in the NT.⁹ Repeated inquiries¹⁰ have examined compulsory income management, with concerns about its design and operation.

6 The AustLII timeline lists policies affecting sovereignty, autonomy, self-determination, justice, income and employment, and family life. <https://www.austlii.edu.au/au/other/IndigLRes/timeline/toc.html>

7 See <https://www.dss.gov.au/income-management/reporting-and-data>

8 The total estimated cost of delivering enhanced Income Management for the period 4 March 2024 to 3 March 2025 is approximately \$59.8 million. <https://www.dss.gov.au/income-management/reporting-and-data>

9 Of the 32,354 people on IM or EIM, 30,014 are in the Northern Territory. <https://www.dss.gov.au/system/files/documents/2025-10/im-eim-summary-infographic-29aug2025-suppressed.pdf> accessed 22/1/26.

10 See for example, the Parliamentary Joint Committee on Human Rights Inquiry into compulsory income management which was established in September 2023. Also see Senate Standing Committee on Community Affairs, *Review of legislative instruments made under Part 3AA or Part 3B of the Social Security (Administration) Act 1999 – Review 1* (February 2024); *Inquiry into the Social Security (Administration) Amendment (Income Management Reform) Bill 2023 [Provisions]* (June 2023); *Social Security (Administration) Amendment (Repeal of Cashless Debit Card and Other Measures) Bill 2022* (August 2022).

A Parliamentary Joint Committee on Human Rights (2024) has called for the abolition of compulsory income management, and in January 2025 the Department of Social Services (DSS) held a consultation on the future of income management.¹¹ At the time of writing the findings of that consultation are yet to be published.¹²

First Nations peoples have also been subject to repeated corporate exploitation and predatory behaviour (for example, see ACCC 2021; 2025; ASIC 2024).¹³ Poor infrastructure,¹⁴ the high cost of items in regional stores (Bergin & Williams 2023), and limited access to culturally appropriate financial services combine to undermine the financial wellbeing of First Nations people living on low incomes in the NT.

Even though some households receive significant income from mining royalties or payments arising from class actions against former harms such as stolen wages,¹⁵ the median equivalised total household weekly income for Aboriginal and Torres Strait Islander households in the NT was just \$578 in 2021. This was lower than the national average disposable income of \$830 for First Nations households and much lower than the income for non-Indigenous households of \$1,080 (AIHW 2025a). Moreover, the disparity between Indigenous and non-Indigenous income is most pronounced in the NT. The median gross weekly equivalised household income¹⁶ for Indigenous adults in the NT was just \$465 in 2021, less than a third of the \$1,485 recorded for non-Indigenous adults in the region (AIHW 2024a).

Furthermore, mainstream policies and products may not meet the needs of First Nations people. For example, the superannuation system fails First Nations people (Miller 2025), with many not reaching preservation age, due to the gap in life expectancy between Indigenous and non-Indigenous Australians. First Nations people may also be unable to access superannuation due to issues relating to proving identity and lack of online access.

All the above underscores the importance of focusing on the needs of First Nations people when considering the financial capability needs of low-income people in the NT.

Socioeconomic circumstances, health and wellbeing

The two-way relationship between economic circumstances and wellbeing is well-evidenced (AIHW 2024a; WHO 2025). For example, the Australian Institute of Health and Welfare (AIHW) identifies the 'well-established associations' of higher household incomes and wealth with better health outcomes including 'better ability for people to maintain a feeling of control or security over their lives' (AIHW 2025a). Furthermore, in their study of Australian men, Woldegiorgis and colleagues (2025) found a causal relationship between financial stress and an increased risk of new diagnoses of mental health conditions. They also found a link between financial stress and discrimination, each of which increased the risk of new diagnoses of multiple long-term physical health conditions.

11 <https://www.dss.gov.au/income-management/consultation-future-income-management> accessed 22/1/26.

12 As of January 2026.

13 Most recently, in 2025 the Federal Court ordered Optus to pay \$100m penalty for unconscionable conduct, for selling mobile phones and contracts to people who did not want or could not use them. Many of these were First Nations people from regional, remote and very remote parts of Australia, including the NT.

14 The NT has 73 remote communities and more than 500 homelands and outstations. Infrastructure is patchy: 20% of the population lacking mobile connectivity; 75% of roads are unsealed; and 54% of homes in remote First Nations communities are considered overcrowded (Infrastructure Australia 2022).

15 [B]etween 1933 and 1971 under the laws of the Commonwealth that determined how much people got paid in the Northern Territory, First Nations people worked for very low wages – and in some cases, no wages at all.' <https://ministers.pmc.gov.au/mccarthy/2024/apology-first-nations-people-northern-territory-whose-wages-were-controlled-historical-commonwealth-legislation>

16 Median gross weekly equivalised household income is the middle value of income received by households before tax (gross), adjusted to account for the number of people living in the household (equivalised).

The impact of structural, institutional and systemic racism (AHRC 2025; Truong & Moore 2023) is recognised in the concept of social and emotional wellbeing, which was adopted by Aboriginal organisations in the 1970s to express the multidimensional nature of health from a First Nations cultural perspective (Gee et al. 2014). Early definitions stressed that ‘health does not mean the physical wellbeing of an individual, but refers to the social, emotional and cultural wellbeing of the whole community’.¹⁷ More recently, the *National Strategic Framework for Aboriginal and Torres Strait Islander Peoples’ Mental Health and Social and Emotional Wellbeing 2017–2023* set out nine principles for improving social and emotional wellbeing, which highlight the impacts of colonisation, the right to self-determination, the importance of kinship and culture, recognition of cultural diversity and recognition of Aboriginal strengths.¹⁸

A focus on social and emotional wellbeing is important given the challenges noted above, and the high rates of incarceration of First Nations people,¹⁹ of death by suicide²⁰ and of infant mortality in the NT (AIHW & NIAA 2024).

Financial capability and economic self-determination

Article 3 of the United Nations Declaration on the Rights of Indigenous People’s (2007) states:

Indigenous peoples have the right to self-determination. By virtue of that right they freely determine their political status and freely pursue their economic, social and cultural development.

Yet, as noted above, Aboriginal and /or Torres Strait Islander people’s economic security and wellbeing have been – and continue to be – undermined by the ongoing harms of colonisation and dispossession. In the past their ability to earn their own money was restricted,²¹ and with compulsory income management the ability to manage their own money is limited (Roche et al. 2026; NTCOSS 2025).

The National Agreement on Closing the Gap rightly highlights the importance of ‘strong economic participation and development of Aboriginal and Torres Strait Islander people and communities’.²² The focus of efforts to reach this target have been on employment and business development. These efforts are important, and some progress has been made.²³

First Nations-led and delivered financial capability programs support steps towards economic participation. They play an important part of supporting efforts towards economic flourishing and self-determination, alongside efforts to tackle the systemic and structural issues that undermine the wealth, health and wellbeing of First Nations people.

17 As cited in Gee et al. (2014) this definition was developed in 1979 by the National Aboriginal and Islander Health Organisation (now the National Aboriginal Community Controlled Health Organisation).

18 Nine guiding principles underpin the social and economic wellbeing framework: 1. Health as holistic. 2. The right to self-determination. 3. The need for cultural understanding. 4. The impact of history in trauma and loss. 5. Recognition of human rights. 6. The impact of racism and stigma. 7. Recognition of the centrality of kinship. 8. Recognition of cultural diversity. 9. Recognition of Aboriginal strengths. (AIHW 2025b)

19 The NT has extremely high rates of incarceration, with First Nations people comprising 88% of the adult prison population and Indigenous children almost 100% of the youth detention population (ABS 2025; AIHW 2024c).

20 NT has the highest suicide rate of Aboriginal and or Torres Strait Islander people of all jurisdictions in Australia, at 30.8 per 100,000 people compared to 16.4 per 100,000 people. (AIHW 2024b; 2025b).

21 See AustLII n.d.

22 Outcome 8 <https://www.closingthegap.gov.au/national-agreement/targets>

23 See <https://www.pc.gov.au/closing-the-gap-data/dashboard/outcome-area/economic-participation/>

First Nations financial capability building

Responsive approaches to building the financial capability of First Nations people recognise the impacts of trauma and centre wellbeing as a precondition for effective engagement (Daniels 2024; Nur, Dueck-Read & Buckland 2022). These approaches require deep connection and respect. As Louth (2018) points out:

Addressing financial capability requires patience and time spent in the community, rather than a unidirectional, top down 'mainstream-is-best' approach.

While many First Nations-led organisations in the NT are serving their communities well, there are few Indigenous financial counsellors or financial capability workers. Just four per cent of financial counsellors and one-third of financial capability workers are Aboriginal and or Torres Strait Islanders, and First Nations people accounted for just seven per cent of recent financial counselling diploma graduates (FCA 2025). In addition, programs that are successful elsewhere (Porter et al. 2024), like the matched savings program Saver Plus, have not been successful in engaging people on low incomes in the NT.²⁴ It is for this reason DSS funded the 'Building financial capability and resilience for low-income people in the Northern Territory' project of which this evaluation is a part.

Responsive approaches to building the financial capability of First Nations people recognise the impacts of trauma and centre wellbeing.

²⁴ The DSS December 2025 funding announcement (10/11/25) lists 10 financial wellbeing hubs in the Northern Territory. Of these four are First Nations owned (Bawinanga Homelands Aboriginal Corporation, Laynhapuy Homelands Aboriginal Corporation, Money Mob Talkabout Limited, Waltja Tjutangku Palyapayi Aboriginal Corporation).

2 Hoops 4 Wealth

We undertook initial scoping research in 2024 to better understand the opportunities and challenges in the NT. This entailed desktop research, consultation and site visits. As a result of this research, BSL identified the Hoops 4 Wealth program as a promising approach for building the financial capability of low-income people in the NT.

The Hoops 4 Wealth program was developed by Hoops 4 Health, a First Nations-led and owned health and wellbeing organisation that combines sport, First Nations wisdom, and neuroscience to support the wellbeing of individuals and communities. To better understand the program, we then undertook additional research, including review of deidentified administrative

data, site visits, informal conversations and 10 confidential research interviews. Approval for the ethical aspects of the research was provided by the BSL Human Research Ethics Committee – Approval #P0149.

Below, we introduce the Hoops 4 Health model and the Hoops 4 Wealth program.

The Hoops 4 Health model

Hoops 4 Health is a First Nations-led and owned health and wellbeing organisation based in Darwin. Building on his work in mental health and basketball, it was developed by Timmy Duggan OAM between 1995 and 2001. Timmy is a former professional basketball player, who has links to the Warumungu people of Central Australia, the Wagiman near Katherine and the Nyikina people of the Kimberley. Hoops 4 Health was officially launched in February 2002 out of Wuchopperen Health Service, a community controlled Aboriginal health organisation in Cairns.

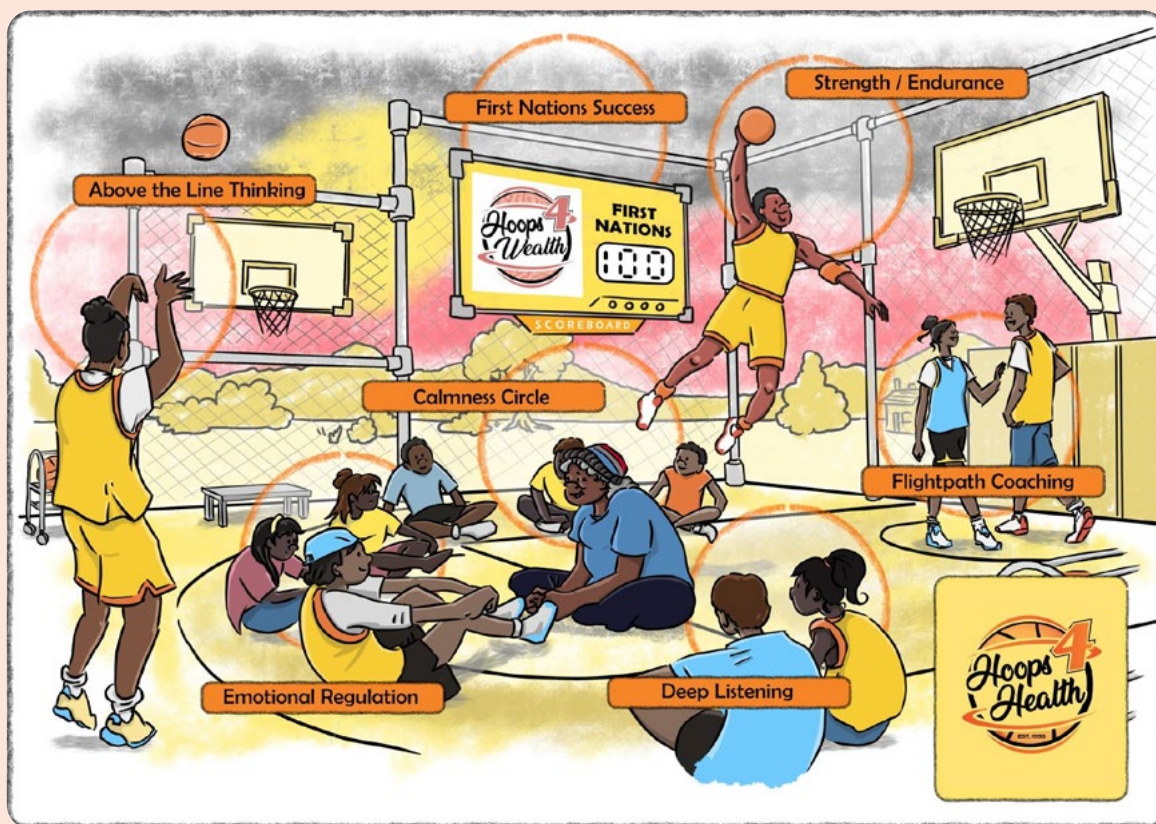
Hoops 4 Health combines First Nations wisdom with neuroscience, drawing on Perry's (2013) neurosequential model of therapeutics which is based on an understanding of the effects of trauma on brain development and the 'healing power' of sport (Center for Healing and Justice through Sport 2025). Hoops 4 Health uses a range of therapeutic tools to support staff to engage with participants in a calm and supportive manner and to deescalate dysregulated behaviours. Three Rs are fundamental to the Hoops approach:²⁵

- **Regulation rather than dysregulation:** Breath work and exposing individuals to moderate stress through exercise helps people regulate their emotions. This is important for those who have had a lot of unpredictable, extreme and prolonged stress,²⁶ and as a result have a sensitised stress response that can lead them to give up if pushed too hard, too fast. Through coaching, mentoring and support Hoops 4 Health responds to participants' needs and supports emotional regulation. The model encourages 'above the line thinking' (Duggan 2019) supporting ownership, accountability and responsibility rather than blame, excuses and denial.
- **Relate:** The Hoops 4 Health program works to build trust and meaningful relationships, recognising that many people who have experienced trauma may feel isolated and distrustful. Through building a sense of connection it supports people to rebuild and maintain kinship systems. The use of flightpath coaching means feedback is provided in the moment and directly to the individual instead of singling them out and potentially embarrassing them.
- **Reason:** A key element of the approach is the Calmness Circle, which draws on the First Nations' practice of yarning and deep listening – sitting in a circle and reflecting in a safe space.

²⁵ For a description of the Hoops 4 Health approach, see <https://www.youtube.com/watch?v=urQiNmUqmSQ>

²⁶ See Truong & Moore 2023.

Figure 1: The Hoops 4 Health model



The Hoops 4 Wealth program was initially developed as part of the compensation case²⁷ arising from harms caused to inmates of the Don Dale youth detention centre. To bolster the claimants' ability to manage financial compensation payouts, funding supported the development of the Hoops 4 Wealth program. It was co-designed by 60 young people along with financial counsellors and capability workers. Hoops 4 Health initially offered the program in prison. With the support of DSS funding it is now offered in community settings in Alice Springs and Darwin. While the program is First Nations-led, participation in Hoops 4 Wealth is not limited to First Nations people.

Health, wealth and wellbeing

Based on an understanding that health, wellbeing, and social, cultural and economic contexts are interrelated, the Hoops 4 Wealth program conceives of financial capability as part of health and wellbeing. The name Hoops 4 Wealth encapsulates key elements of the program. Hoops refers to basketball and the Hoops 4 Health model on which the program is based, and wealth refers to physical health; social and emotional wellbeing; and cultural, family and kinship connections as well as economic security and financial wellbeing.

²⁷ Jenkings v Northern Territory of Australia (No 5)[2021] FCA 1585.

As Timmy Duggan, Hoops 4 Health founder and CEO, explains:

At the heart of Hoops 4 Wealth is the understanding that financial wellbeing is underpinned by emotional strength, cultural connection and community resilience.

The program focuses on supporting everyday money management and offers a first step towards building financial capability. It adopts a relational approach (Center for Healing and Justice through Sport 2025) to build trust and engagement and foster peer learning and solidarity. It celebrates First Nations success while recognising the structural and systemic challenges facing First Nations people. The program brings together First Nations and Western forms of knowledge in a 'two worlds' (Kelly et al. 2015; Phillips & Luke 2017) or 'both ways' (Ober & Bat 2007) approach, which is illustrated in the diagram below.

The four-week program is founded on the Hoops 4 Health model (see above) which supports re-empowerment and resilience through enabling emotional regulation, building relationships and supporting healthy decisions.

The Hoops 4 Wealth program is delivered in person, either at Hoops 4 Health training centres in Darwin or Alice Springs, at partner organisations premises or at urban Aboriginal communities. The program acknowledges the impacts of colonisation and dispossession, and recognises First Nations people's resilience in the face of ongoing harms. It aims to support participants to understand the importance of emotional regulation and distinguish between needs and wants. It fosters discussion of budgeting strategies that recognise the realities of people's lives, and enables people to meet responsibilities to themselves, their families and communities. It also builds understanding of systems such as superannuation and social security.

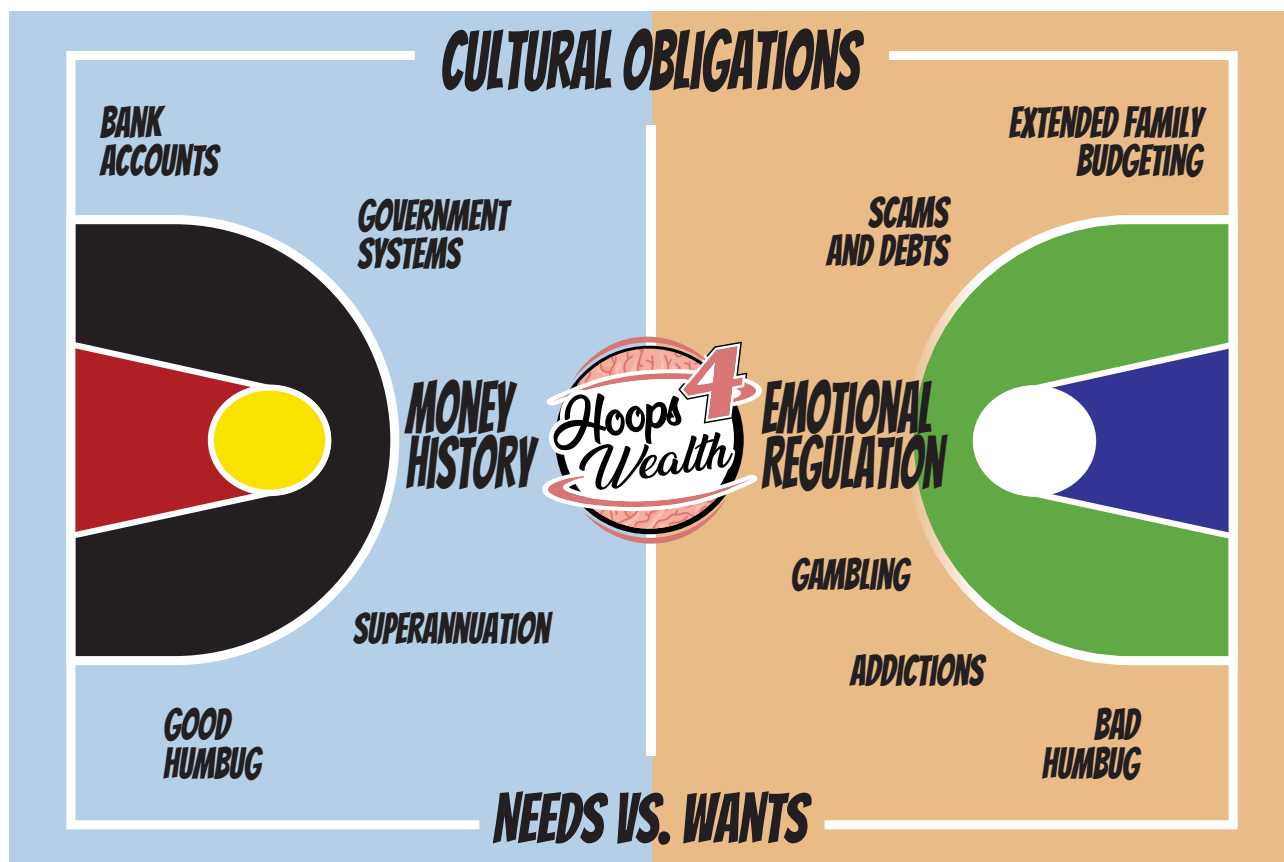
Figure 3 (over page) is a mat that was developed to show the key elements of the program. This can be used in different settings to support discussion of the various topics and show their intersections. Other resources include a workbook for students, the Hoops 4 Wealth Money Journal; story stones with imagery connecting the cultural stories to the financial education topics covered; and scenario cards for role-playing activities.

Figure 2: The 'two-ways' approach



Source: adapted from Ober and Bat 2007 p. 73, and AhChee 1991.

Figure 3: The Hoops 4 Wealth mat



Participation and engagement

Between June and November 2025, the community-based Hoops 4 Wealth program hosted 40 sessions and successfully engaged 135 participants, most of whom had not previously taken part in a financial literacy program. Hoops 4 Health drew on existing networks to engage participants, partnering with Drug and Alcohol Services Association (DASA) in Alice Springs, CAAPS Aboriginal Corporation, FORWAARD Aboriginal Corporation, Children’s Ground and the Salvation Army in Darwin.

Engagement

The program was designed to be offered flexibly over four to six weeks with a graduation marking attendance and achievements. Participants join at any time and continue to attend, even after graduation, to consolidate their learning. While attendance varied by site, overall, 50 per cent went to three or more sessions, 38 per cent attended four or more sessions, 25 per cent five or more sessions, and two keen participants attended 10 sessions. Group size varied from 3 to 21 with the average group per session being 11 people. As the program became established attendance improved.

Participant characteristics

Most (89%) participants were Aboriginal and/or Torres Strait Islander people. Participants were from over 30 communities, most (57%) spoke a language other than English as a first language and, of these, just two spoke a non-First Nations language. The remaining participants spoke 22 First Nations languages. Most were aged over 30 with just 18 per cent in the 18 to 24 age group. Almost three-quarters of the participants (74%) were men. Almost all (96%) were receiving income support, and most (67%) were on income management. Most (67%) lived in government or community housing – just 4% were home owners. Over half (55%) had five or more people in their household, of these 19 per cent had more than 10 people in their household. Just 7 per cent were in paid employment.²⁸

Most participants had experienced addiction issues, which is not surprising given the partnership with CAAPS, FORWAARD and DASA, which are drug and alcohol rehabilitation services. Many had been incarcerated, with many of the interviewees wearing electronic monitors on their ankles as they were on probation or parole reflecting the high rates of incarceration in the NT and the criminalisation of poverty.²⁹ While participants faced many forms of disadvantage, they took pride in their identity, capabilities, Country and family, despite the challenges they experienced. For example, a participant described himself in his Money Journal: 'I am a tribal man. I follow culture to keep our law strong and to look after one another.'

Participants are more than their criminal records or addictions. They took pride in their identity, capabilities, Country and family, despite the challenges they experienced.

28 Note: 106 participants consented to share data with BSL. Percentages relate to existing data – not all participants answered every question.

29 Staines and co-authors explain this process 'The behaviors of the poor and others who are politically disempowered have long been a preferred focus of legislators. This is reflected in the criminalization of behaviors intrinsically associated with being poor – a process that results in the criminalization of poverty itself.' (Staines et al. 2021, p. 748)

3 Background to the study

The ‘Building financial capability and resilience for low-income people in the Northern Territory’ project was undertaken in four phases: scoping; collaboration and learning; design and delivery; review and evaluation. Concurrent with the other phases were review and evaluation, on which we draw for this report.

The scoping phase entailed desktop research and consultations, including site visits to the NT. As a result of this scoping, BSL identified Hoops 4 Wealth as a promising program for further investment and development.

The project was designed as action research, which meant we could build trust and work towards agreed outcomes in a relational manner. Collaboration between a large organisation like BSL with a small First Nations-led NT-based organisation meant we were often operating from within different paradigms. While we did not always get it right, over time the BSL team got better at practising cultural humility and understanding our role as an ally and learning partner. Initially, BSL functioned as a bridge between DSS and Hoops 4 Health. As time progressed, this relationship has changed with Hoops 4 Health liaising directly with DSS, with the support of BSL where requested.

Relational research methods are characterised by collaboration; trusting and reciprocal relationships; flexibility; relational data; and reflexivity (Mbah, Bailey & Shingruf 2024). Mindful that Western research practices can cause harm to First Nations people, our work was also informed by decolonising research principles of ‘relational accountability, reciprocity, respect, rights and the intention to create beneficial change’ (Anderst 2025, p. 47; Bagele 2020).

The Hoops 4 Health and BSL research teams worked closely to ensure that the study design would deliver useful insights without an undue research burden. The study was guided by the following questions:

1. To what extent does a healing-centred, trauma and culturally informed financial capability program contribute to building financial resilience and capability?
2. What are the short-term outcomes of the program for participants and their communities?

3. How does this approach fit with other financial capability programs in the NT?
4. What are the enablers and barriers to implementing a healing-centred, trauma and culturally informed financial capability building program?
5. How might the program be further developed and adapted?

Data collection and analysis

Our approach to data collection was designed to minimise the research load on staff and participants, while maximising insights to support the evaluation. Together, the research team and the Hoops 4 Wealth team developed a registration form with questions to gain insight into the demographic characteristics of participants. The form included a statement about possible research use of deidentified program data and sought consent for this information to be shared with researchers to improve the program. If consent was not provided, data was not shared. Even if consent was provided, participants could change their minds and withdraw consent until 31 March 2026.

The project was designed as action research, which meant we could build trust and work towards agreed outcomes in a relational manner.

Understandably, given the history of extractive and exploitative research practices past, First Nations people may be cautious about sharing information. However, the developmental nature of the research meant we could take the time to make sure that staff and participants understood why information was being collected and what would happen to it. As a Hoops 4 Health staff member put it:

The partnership with BSL, and the regular check-ins, the updates, the schedules, it really merged those two worlds, and it was able to show the importance of, 'Oh, "that's where that data goes?", that's what "de-identified data" means. That's what we're taking when we ask for that, and this is how it shows up in a spreadsheet, and this is what's given.' So, I guess the difference between having that ongoing relationship, as opposed to something at the end, I think that there was a lot more room and opportunity for growth.

We examined two forms of data: administrative and deidentified program data; and qualitative interview.

Administrative and deidentified program data

- **Deidentified registration data** was provided to BSL by the Hoops 4 Wealth team and analysed to better understand the demographic characteristics of participants and patterns of participation. Seventy-nine per cent of participants agreed to provide their deidentified registration and participation records to the research team. This high rate of consent speaks to the trust built over time with the Hoops 4 Wealth program staff who could explain why and how the data was being collected.
- The **Hoops 4 Wealth Money Journal** is a workbook participants are encouraged to complete as part of the Hoops 4 Wealth sessions. Feedback forms are on pages that can easily be torn out and handed to the program facilitators. Once handed in, the content of the forms is not attributed to the participant. In this way, participant feedback can be provided with increased confidentiality. With the consent of participants, Hoops 4

Health provided access to the 227 deidentified responses to exercises and feedback on sessions to the research team for analysis. The Money Journal also included a financial wellbeing indicator survey, which was designed to capture pre and post-program financial wellbeing. As noted below, this requires further development as responses were patchy, with just 23 participants completing the pre-program survey and none completing the post-program survey.

- We reviewed **program delivery and project documents**, including facilitator handbooks, learning materials, meeting minutes and notes from Hot Reviews. Hot Reviews are discussions held by the coaches immediately after the sessions where they reflect on the session, key challenges and successes, cultural load and referral opportunities/needs. Analysis enabled insights into the development and delivery of the program.
- We also attended some sessions to better understand how sessions were run.

Qualitative interview data

We conducted 45 semi-structured interviews in total with 34 participants (30 men and 4 women), six staff and five interest holders. Interviews explored their experience of the program and their thoughts about what could be improved. Participant interviewees were also asked to reflect on their Money Journal and the 'most significant change' in relation to money since taking part in the program. In Alice Springs, Michelle Kauer facilitated recruitment of DASA participants; in Darwin, Don Duggan played a key role in organising interviews with participants. This recruitment method was important as both Michelle and Don have strong relationships within First Nations communities. All interviews with participants were conducted in person by Elaine Nungarrayi Williams (First Nations Community-based Researcher) and either Dina Bowman or Margaret Kabare. Program staff and interest holder interviews were conducted in person, by phone or online.

All interviewees were offered a \$50 gift card. Participant interviewees were also offered the opportunity of learning more about the credential Indigenous Research Collaborator. This is a Charles Darwin University Indigenous Research Initiative micro-credential that recognises the contribution of First Nations research participants and provides them with the opportunity to document their research participation experience. Eleven people expressed interest in learning more about this opportunity.

With consent, interviews were recorded. Where consent was not provided, notes were taken. Recordings were uploaded to a restricted access folder on BSL's Sharepoint site, then provided to a transcription service, on a confidential basis, for transcription. The transcripts were carefully deidentified in line with consent. Rather than use pseudonyms, the terms 'participant', 'interest holder' or 'staff' along with an ID are used to attribute quotes.

A series of online analysis workshops were held for the research team to discuss the data and identify themes. We then then tested these themes with the broader project team.

Limitations

Some of the research instruments, such as a financial wellbeing indicator which was included in the Money Journal, need further development to be culturally relevant and useful. As Lowell et al. (2024) observe, surveys have limited utility for speakers of Australian First Nations languages. Data collection in the Money Journal was patchy with some participants unable to complete the Money Journal as they were not comfortable with reading and writing English. However, the multistranded co-designed approach to data collection ensured different forms of data were collected, even if some approaches failed.

Delays in gaining ethics approvals compressed the time available for qualitative research data collection. Nevertheless, the extraordinary support of Hoops 4 Wealth program staff ensured that participants were invited to be interviewed, and interviews were arranged with those who agreed. The resulting rich qualitative data sheds light on the importance of First Nations-led financial capability building programs. That said, it will be important for future evaluations to ensure that there is sufficient lead time to support First Nations-led evaluation.

This evaluation focused on identifying short-term program outcomes. The observed initial steps towards developing capability and resilience are positive. However, further evaluation is needed to understand the durability of program impacts and where participants may need more support.

Ethical considerations

The ethical aspects of this research were approved by both the BSL Human Research Ethics Committee (P0149) and the AIATSIS ethics committee (REC-0515).

The resulting rich qualitative data sheds light on the importance of First Nations-led financial capability building programs.

4 Participant outcomes

The Hoops 4 Wealth program delivered strong outcomes. It enabled participants to manage their money; save and set goals; make sense of obligations; learn about financial rights and responsibilities; and plan, adapt and thrive. We discuss each of these outcomes below.

Understanding, trust and ‘little steps towards resilience’

The program’s focus on emotional regulation – or ‘brains and money’ as a participant put it, resonated with participants. They reported feeling supported to regulate their emotions and become more resilient ‘by taking little steps towards resilience. Not big, just little steps’ as a young Indigenous woman observed.

Better everyday money management and healthier choices

Participants reported being motivated to make healthier decisions, understanding the connection between how they spent their money and their health. As an older man explained, ‘I’ve had pretty poor health from using my money in a bad way, so they go hand-in-hand.’ A young Indigenous man summed up the key message as, ‘Save money and look after your health, yeah, because you’ve only got one body and one brain’.

Explanations about the impact of trauma on brain development resonated with participants, helping them make sense of the challenges they face. For example, a participant told us:

That session with the brain, you’ve got the triggers ... the way they explained it, it was making me straighten myself and my thinking ... I want to try and get out of the circle and look for straight lines. Just walk the straight line.

– Participant 15

Rather than telling people what to do with their money, the program discussed strategies for the use of their money, emphasising choice. As a young non-Indigenous man, put it:

Being able to budget your money, which you guys are obviously highlighting here, gives you more financial options. Not freedom, but options – and who doesn’t like options?

– Participant 34

Helping participants understand the impact of money decisions helped them to become more reflective when making these decisions, leading to healthier choices that distinguished between needs and wants.

I’ve been wasting it. I was working, going back out to the bush working, coming back, then I was going out clubbing, shouting, giving out moneys. And when you be rich, you know, it’s like, ‘Oh yeah, no worries!’ ... I’m budgeting money now and I’m thinking, ‘Yeah, I can do this – take it easy, step by step.’

– Participant 11

Saving and goal setting

Participants told us that they were beginning to save. For some this meant ensuring money lasts between paydays, or saving towards longer-term aspirations, like Christmas, or to manage cultural obligations. As a middle-aged non-Indigenous man, explained: ‘Doing this program, you think about saving money’. One young man had set up automatic transfers to assist his saving so he could ‘think about my future, go ahead.’ He explained how now he was saving with the aid of a separate bank account, which gave him a sense of agency and reduced his stress.

Back then I hated logging on my bank account, and seeing money in there, \$20, \$50, [I thought] no, I need to do something about it. [Now] I'll save all my money that's sent to my account from Centrelink, and I spend all that money that's in my SmartCard.³⁰

– Participant 32

Participants talked about planning and setting short and longer-term goals, including plans for improving their communities. Some were planning to get a job and 'try to stay on the right track', others wanted to work with others to invest in local communities for economic self-sufficiency.

Making sense of meeting obligations to family, community and themselves

Hoops 4 Wealth recognises the importance of cultural obligations for First Nations people and distinguishes between good and bad humbug. Good humbug refers to sharing by choice and helping family in times of trouble, even if it makes things difficult. An older Indigenous woman explained that as the 'emergency person', she had little choice but to help:

It is hard to save with too much family humbug. I'm still struggling – doing the best I can to save but I have two daughters and eight grandkids, and they ask for help with power card,³¹ food etc. I'm the emergency person, when they run out of things – we help each other out.

– Participant 38

As a First Nations participant from Central Australia, explained, it is 'hard to say no; family is family'. But there is a distinction between helping people in emergencies and enabling negative behaviours like gambling, drinking or drug taking.

Bad humbug refers to unreasonable and excessive claims for money, which often leads to financial abuse. This distinction helped participants make sense of meeting their obligations to family, community and themselves. Some talked about realising they had engaged in bad humbug, hassling older family members for money on pension day. For example, a young Indigenous woman explained how the discussion had been an 'eye-opener' for her.

I learnt about more myself when that come out, like I always thought that I was a bad humbug when it come to some things and it made me understand that what you ask for when you need something [it's] a different thing. I always thought being a bad humbug was like always just being around somebody, but there was more to it. I learnt about elder abuse, and I did a lot of that to my grandparents.

– Participant 35

Others, like an Indigenous man from the Top End, talked about protecting himself from bad humbug:

[The program] helped with the reality with my emotional regulation, my understanding of family members just doing bad humbug all the time. Or understanding that, 'Hey, I don't have to give my money away to these mob, I can just keep it and sort me out.' In my mind, that sounds real greedy, but it's not greedy, it's me looking after me.

– Participant 19

30 Enhanced Income Management (EIM) was introduced by the Albanese government in September 2023. The associated SmartCard is issued by Indue and Traditional Credit Union – see <https://www.smartcard.com.au/> and <https://tcu.com.au/smartcard/>

31 The NT is one of the several jurisdictions in Australia with large First Nations populations where power is prepaid. This results in frequent disconnections. Recent research showed that in the NT households relying on prepaid power experience 41 to 59 disconnections on average per year (Original Power and the prepay research team 2025).

One young man spoke of his goals and the challenge of balancing his aspirations with his obligations to his family: 'I want to have \$800 in my account, but my family [...] I can't ignore them, I never say no to them. Then I send them money.' He had put a lock on his account so, 'When they ring up, or my mum rings up, "Any [money] son?" "Mum, I can't take my money, I put a lock on it"'. Developing these kinds of strategies help people to save. As an interest holder explained, having a separate savings account can also help, especially when there is little privacy:

Because when you're making a call to see how much money you've got on your BasicsCard³² or something, everyone's there listening. It's the truth! So, it's having a different account that you can put in there yourself and no one else needs to be aware of.

– Participant 20

Importantly, financial information needs to be provided in a way that recognises the realities of people's lives (Porter 2026). Participants appreciated learning about 'superannuation from [the] Indigenous side', as a young Indigenous mother, put it. Understanding hardship provisions is important, when people need help in tough times, as a First Nations man from Central Australia pointed out:

Sometimes you can get some money from your super if you're in a crisis, or something like that, so yeah, I'm going to talk – because I'm definitely in crisis, I'm homeless and have no money for things.

– Participant 05

Having started to learn, participants wanted to learn more, with one noting, 'I want to learn more things about money'.

Learning about financial rights and responsibilities

Participants were learning about financial rights and responsibilities including understanding tax, superannuation, bank accounts and scams – often for the first time. As a participant explained:

What the hell is tax? I didn't understand it at all. I left school too early. I know I'm not stupid, but I'm not trained in it. Anything that isn't being taught, someone's got to try and teach it.

– Participant 19

Hoops 4 Wealth recognises the importance of cultural obligations for First Nations people and distinguishes between good and bad humbug.

³² Despite the introduction of Enhanced Income Management and the associated SmartCard, 27 per cent of people subject to income management still have the BasicsCard according to the latest DSS data (October 2025). <https://www.dss.gov.au/income-management-im-and-enhanced-im-participant-data>

5 What contributes to these outcomes

Grounded in its understanding of the impacts of intergenerational trauma, the Hoops 4 Health program acknowledges the harms experienced by First Nations people and celebrates their resilience and success. The program supports participation and engagement through skilled First Nations facilitators and a relational approach, fostering engagement through basketball, food and fun.

Recognition of past and current harms

As a First Nations developed and delivered program, Hoops 4 Wealth recognises the structural and systemic challenges facing participants and the importance of social and emotional wellbeing. For example, the Money Journal includes a money history timeline that shows ‘how money history and national policies have affected our lives, communities, ideas and feelings about money over time’ (Hoops 4 Health 2025, p. 7). The program also drew on existing resources, such as [The journey of health and wellbeing](#) video, produced by the Western Australia Department of Health. The program focuses on understanding the past to help find ‘a path towards healing’. This approach resonated with participants and helped them better understand past and current challenges.

Our people used to earn flour, sugar – I liked the money story, I felt sad for countrymen back in the day not paying them money.

– Participant 21

Hoops 4 Wealth also recognises and responds to current challenges, which as a First Nations interest holder put it are ‘very real for a lot of our mob. The pressures of society and the money and everything’. A First Nations participant spoke about trying to survive on inadequate income support in the face of high costs and limited opportunity:

Centrelink is just a forever loop of stuck on hardship. You’re consistently out of money, and it’s just about the amount that you can survive, but you can’t survive. You know? You’re just keeping afloat, but you’re still drowning at the same time.

He went on to explain how the essentials like bully beef³³ and bread is ‘triple’ what you’d pay at the supermarket, but because ‘most of us mob don’t have cars’ and have to rely on infrequent buses, they ‘just put up with buying it at that price’. He added:

[People in Canberra] wouldn’t believe that that existed, like ten people in one house, all fighting over a can of bully beef. But it’s just hard, living on nothing but rice and bully beef for two weeks’ straight.

– Participant 19

³³ Bully beef is canned meat, which is a staple food for many in the NT.

Two-thirds (67%) of participants were on income management, and while there were a few who said they appreciated having some of their money ringfenced, others thought it was 'horrible, because the government controls your money [...]. Some stores they don't accept my cards, and you can't spend your money on what you want to'. The participant added that his aim was to get work and manage his own money.

Importantly, the program understands that coping is not easy. As a participant put it, 'It's easy to say – you've got to do this or that – but you have to be physically well and mentally well to do it'. As a First Nations developed and led program, Hoops 4 Wealth acknowledges the harms of racism and its impacts on mental and physical health. A participant explained, 'As an Indigenous man [...] you get those doubts [...] sometimes, depression trying to creep in. We're in the bottom. We're number last.' He went on to describe how this feeling could lead to conflict and create a negative cycle, 'I get myself in trouble because I don't like being below everyone. That stuff gets to you after a while [...] and I always want us to get our respect'.

Despair and hopelessness can lead to addiction, as can the pressure of living between two worlds. As an interest holder explained:

When you're on your homelands, out bush, everyone's happy sitting down, yarning ... You're all helping out. But then you come in here and you've got drugs, you've got alcohol, you've got everyone coming in because – whether or not they've got a hospital appointment or certain things – there's a lot more pressures here. And it all surrounds money too.

– Interest holder 20

The program recognises these harms with sessions on addiction, gambling and the importance of distinguishing between needs and wants. Rather than telling participants what to do, the program allows for discussion and reflection. For example, the extended family budget template focuses on making ends meet. Titled 'How we survive in our household', it has four main categories: food, rent, electricity and visitors. It asks how many people are in the household, how many are on a BasicsCard or SmartCard, and has a section that asks where you go when times are tough. It is designed to help participants

articulate how the household manages resources. Coming from a strengths-based approach, it can be discussed anonymously to share survival strategies, including survival recipes when times are tough. This approach resonates with participants, indeed a staff member noted in a Hot Review that:

... some of the ladies from [community] are saying they might have to start an extended family budget between their families to see [if] it will work, from what they have learnt in the program. Their dream is to be an example for the family groups in the urban community.

– Staff 02

Promoting a sense of accomplishment

The Hoops 4 Health model celebrates First Nations culture and success. Importantly, success is defined by participants, which supports a sense of accomplishment. As a participant observed: 'I feel really good about the program. It makes me proud.' Reflecting on cultural wisdom can also support a sense of pride. The same man who spoke about the harms of racism also talked about how the program had reignited his pride in his culture. He reflected on western understandings of brain development and emotional regulation and compared that with his culture's knowledge: 'I was there like, okay, so our mob does that. We've done that for 60,000 years! [...] that gave me pride – I do come from an ancient culture!'.

Achievements are celebrated with a graduation ceremony in which participants are presented with a certificate of completion that notes the sessions they attended. As an interest holder observed, 'The people there were so proud of themselves for completing [the program]. That's another thing, they have given people an accomplishment that they didn't have before.' This sense of accomplishment has ripple effects, with an older Aboriginal man explaining how his family 'will be asking me about the [graduation] certificate', which will give him the opportunity to explain what he has learnt.

Respected facilitators and a relational approach

The program was delivered by three First Nations staff and a non-Indigenous coach with strong ties to Aboriginal communities. Two of the staff were experienced in delivering financial capability programs, while the other two completed ICAN Learn's Financial Literacy Education certificate. Pairing men and women facilitators with complementary skills and knowledges was important as it enabled collaboration and responsiveness to different participants.

Building trust and engagement takes time. Having skilled, well-connected facilitators was key to driving engagement and maintaining strong organisational and community relationships. As a well-established organisation, Hoops 4 Health has a widespread network of strong relationships across the NT. Staff work to maintain organisational relationships, which drive participant engagement. For example, an interest holder praised Don Duggan's contribution.

Don ... runs programs in our communities anyway, so we see him quite regularly. But he's not just giving a date and saying see you later – he's actually checking in the week before, days before – do we need anything? He's played a vital part in getting all those people there and keeping those relationships.

Participants appreciated the First Nations-led approach. As one said, 'It's based around our people.' Another added 'they understand the realities of life' and know how to communicate with participants, rather than 'just sitting there reading off a piece of paper'. The participatory, inquiring approach 'opened up the quietest people to come out of their shells. So that was deadly'.

The program adopts a relational approach to build trust and engagement and foster peer learning and solidarity. This is summed up by an interest holder:

They are not there to lecture you; they are not there to judge you ... it's not a lecture on how to be better – it's literally, 'How do we do this together?'

– Interest holder 44

Providing accessible, relevant content supports participant engagement. As a participant explained: 'You mob make us understand [...] if I don't understand, what am I sitting down listening for?' The calmness circle also enables a sense of solidarity and peer support. As a participant explained, the program is designed so facilitators and participants are:

... side by side ... Not being that person above you, telling you what to do, or being that person below you going, 'No, that may be not right,' that doesn't know what to do. But being that person there that's been through it – and [can] help you through it.

– Participant 19

Another participant pointed out that sitting in a circle or a u-shape makes a difference: 'It makes you feel like you're involved rather than being lectured.' The seating arrangements foster peer learning. Participants help one another to complete feedback forms and support one another to make sure everyone understands what is being discussed. This is important given differing literacy levels and the diversity of first languages spoken by participants. As a participant explained, the inclusive participatory approach meant no one was left behind.

They were eager to learn but they couldn't understand for some things. Then as a group, [we] slowed it right down and help them understand so that we're all on the same page – not leaving anyone behind.

– Participant 28

Having skilled, well-connected facilitators was key to driving engagement and maintaining strong organisational and community relationships.

Supporting engagement by focusing on wellbeing

Basketball, food and fun create a safe learning environment. As an interest holder observed, 'Life doesn't have to be too serious all the time, 24/7, so it's about, "Okay, you [were] told about that, let's go play some basketball, have some fun and have a feed!"'

Mixing learning with basketball or physical activity helps participants regulate their emotions and engage. Providing food is also important, especially as participants may not have eaten.

It's pretty cool, we can play basketball, you guys [are] talking a little bit, it's not like boring stuff ... it's not like we're sitting there for two hours and, 'F*ck! when am I going to go home?' It's not like that. So, yeah, it's pretty good, and they always give us some food and some drinks, so that's nice.

– Participant 05

Vouchers are another incentive to support engagement in the program. They were provided to participants in week three. In Darwin these were supermarket vouchers; in Alice Springs they were for a local sports store. These worked well with the coordinator of a partner organisation noting how the participants would use the gift card to buy shirts or a hat and 'proudly show' what they had bought. For many, this is the first time they have spent money on themselves in a positive way. The provision of vouchers also provides the opportunity for participants to reflect on needs and wants, reinforcing lessons learnt.

Providing learning and employment pathways

Mindful of the need to provide learning and employment pathways, the program creates opportunities for participants to become Community Champions. These are participants 'who have demonstrated exceptional leadership, support and commitment to the principles of Hoops 4 Wealth' (Hoops 4 Health 2025). Champions receive regular touchpoints online and in person for professional development, reflective practice and ongoing support. Importantly, Champions increase their employment prospects with a path to paid employment with Hoops 4 Health or partner organisations. They act as role models to other participants, their families and communities demonstrating the value of learning and personal development.

In 2025, two men and one woman became Community Champions, and continued to engage with the program as co-facilitators and as volunteers with other Hoops 4 Health programs. Several others were identified as potential champions but were unable to continue due to changes in their circumstances.

Developmental funding and capacity building through partnership

The funding enabled real collaboration and development. It offered the opportunity to support Hoops 4 Health to further develop and expand its prison-based Hoops 4 Wealth program to communities in Darwin and Alice Springs. As an action research project, there was time to research, consult and collaborate, with funding enabling development and refinement of the program.

Mixing learning with basketball or physical activity helps participants regulate their emotions and engage.

6 Building on promising progress

Three types of action are needed to build on the promise of the Hoops 4 Wealth. The first relates to consolidating and expanding the program and the second to broader concerns that could create a more enabling environment for the development and support of First Nations-led and delivered financial capability programs. The third action relates to investment in voluntary responsive financial capability building programs, and adopting a relational approach to support First Nations program development and delivery.

Consolidating and expanding the program

Interviewees suggested increased promotion of the program and expansion across the NT, which would provide opportunities for its consolidation and development:

- **Tailored programs for men, women and youth:**

In 2025, almost three-quarters of participants were men, due to the organisations with which Hoops 4 Health partnered. The current program responded to the needs of women, especially in its delivery at Knuckey Lagoon, in partnership with Children's Ground. Having male and female facilitators allowed for flexibility in who led which sessions, but there remains the opportunity to tailor content to the different situations of men and women. Interviewees also suggested that the program could be tailored to the needs of young people, especially as they start work or become eligible for their own income support payments.

- **Additional topics:** The program is designed as a first step towards financial capability, nevertheless, participants are keen to learn. They suggested additional topics such as digital literacy, and information about business development and investment.
- **Refinement of existing resources:** The Hoops 4 Wealth Money Journal is a valuable resource, but content needs to be tailored to specific communities, so stories used to explain topics are culturally relevant. For example, the boab story used to illustrate

superannuation might not resonate with Central Australian communities.

- **Development of audio and visual resources including in First Nations languages:**

While the program uses existing resources, often in language, developing audio and visual resources in language will support participation of those who have a first language other than English. Online resources could be accessible via QR codes so participants can revisit ideas and information in their own time.

- **Consolidate referral pathways and cross-sector engagement:** While Hoops 4 Health has strong relationships with agencies such as Anglicare NT and Lutheran Care, it is a relative newcomer in the financial capability sector. Building cross-sectoral engagement will have two-way benefits for the program and the broader community sector, and strengthen the links between preventative approaches and crisis-oriented programs.

- **Workforce development:** The program supported two facilitators to complete ICAN Learn's Financial Literacy Education, which has enabled First Nations people to develop skills and contribute to the financial capability workforce in the NT. Providing this training opportunity to Community Champions will support workforce development. Some participants also identified the link between financial capability building and employment, arguing that Hoops 4 Health should provide employment services or partner with a First Nations employment services provider to strengthen workforce development and employment opportunities.

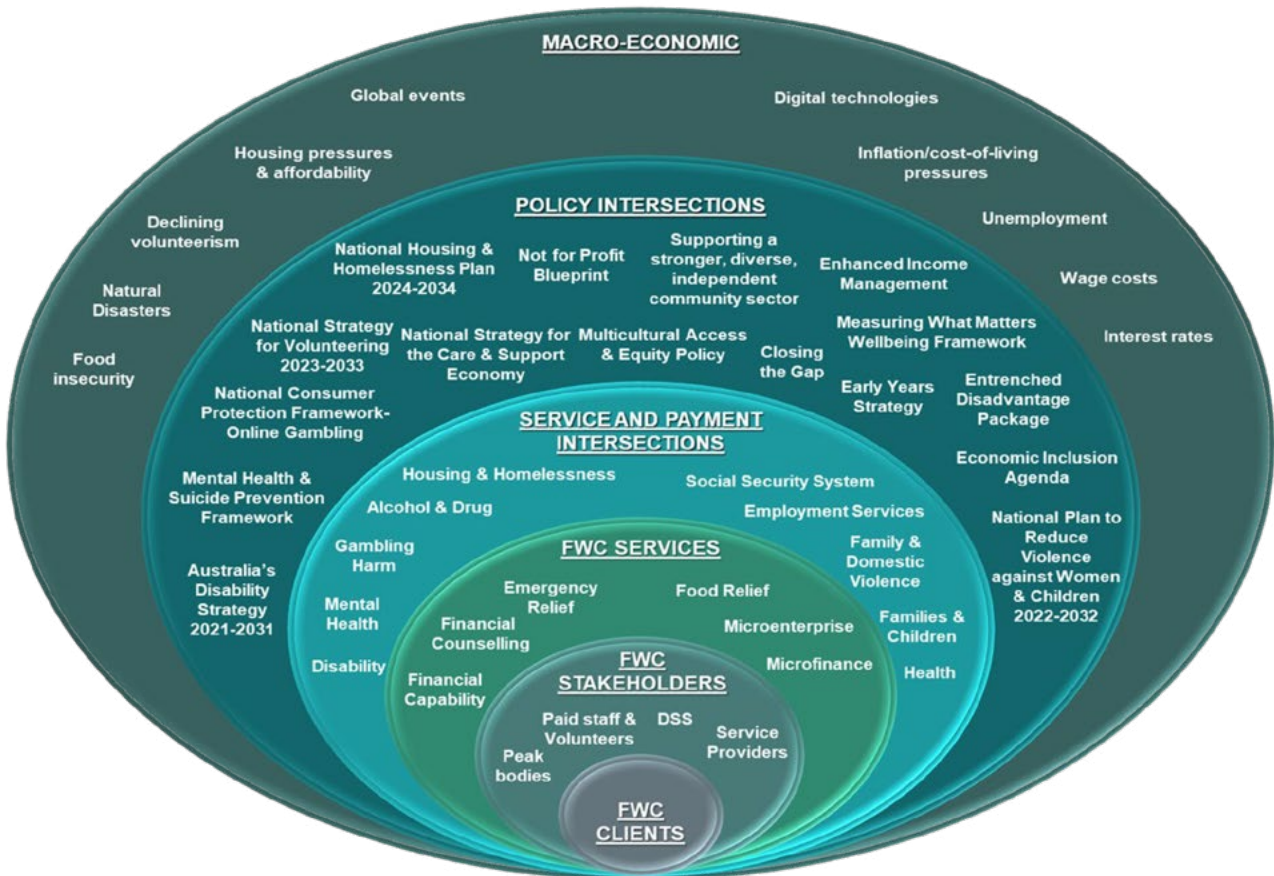
In 2025, Hoops 4 Health leveraged existing relationships with organisations to offer the program in Alice Springs and Darwin. A longer lead time is needed to deliver the program in Aboriginal communities. Even with well-established relationships, multiple approvals are required to ensure that Traditional Owners, Aboriginal Community Controlled Organisations (ACCOs) and relevant regional councils are consulted and approve program delivery. Nevertheless, there was enormous enthusiasm for expansion of the program to other areas. As one participant put it: 'You mob should spread out like branches in the tree.'

Hoops 4 Health has extensive networks across Northern Australia, through delivering programs to remote communities across Northern and Central Australia. With funding support, Hoops 4 Wealth could also be delivered in these regions.

Fostering community-based First Nations financial capability initiatives

In their financial wellbeing and capability consultation paper, DSS (2023) articulated the ecosystem within which financial capability and resilience building programs operate. Their diagram shows how the domains of macro-economic; policy frameworks and strategies; and service and payment systems intersect with financial wellbeing and capability programs, and their interest holders and participants.

Figure 4: The financial and wellbeing capability ecosystem



Source: DSS 2023, p. 13.

In this ecosystem, financial capability building plays a specific role alongside crisis support or resilience building (micro-finance, matched savings and micro-enterprise). As Financial Counselling Australia (2025) observes, organisations are often funded to provide more than one of these services, such as financial counselling and financial capability. DSS's diagram also shows intersecting policies such as those that aim to close the gap.³⁴ Yet there are relatively few First Nations-led financial capability providers in the NT, as noted earlier in this report.

The 2022 federal Financial Capability Strategy observed 'enhancing the financial capability of Aboriginal and Torres Strait Islander peoples has the potential to contribute to progress on a few outcomes under the 2020 National Agreement on Closing the Gap' (2022, p. 23). To develop the financial capability and resilience of people in the NT on low incomes initiatives must be First Nations-led. Indeed, the strategy emphasised the importance of ensuring that initiatives are grounded in First Nations cultural contexts.

Investing in voluntary responsive financial capability programs

The Australian Government's recent \$3.1 million investment to expand Indigenous financial wellbeing programs (Plibersek, McCarthy & Scrymgour 2025) provides a strong foundation for broader action. While this investment is largely directed towards financial counselling services and no interest loans, more is needed to support First Nations-led and delivered financial capability programs within the financial capability ecosystem.

Redirection of funds allocated to compulsory income management could support financial capability and counselling programs for First Nations people. A 2025 Parliamentary Budget Office costing showed that a move away from compulsory income management would save '\$117.8 million over the 2025-26 Budget forward estimates period' (PBO 2025).

This project shows how funding can support Aboriginal-led organisations to develop and refine their programs. As learning partners, through this project BSL assisted Hoops 4 Health to consolidate their data management infrastructure and policies, provided advice on program development and reporting, and supported longer-term engagement with DSS. The project enabled a form of relational contracting, which illustrates the importance of funding organisations that are deeply connected to the communities they serve and capable of delivering effective programs, but may not be linked to financial capability funding opportunities.

Adopting a relational approach to foster First Nations initiatives

The recent Productivity Commission report into progress on Closing the Gap (2024) highlights challenges in sharing power with First Nations-led and owned organisations that can impact funding and commissioning of government programs – including for financial capability. These challenges may be due to:

... unequal bargaining power with government agencies, and a government approach to commissioning that does not actively recognise the value of the expertise and knowledges that ACCOs bring to developing service models and solutions that are culturally safe and suited to communities.
(2024, p. 5)

To address these challenges, the Productivity Commission recommends five actions, including adoption of commissioning approaches that incorporate obligations for governments to share decision-making in the design and delivery of solutions (2024, p. 7). More inclusive commissioning approaches offer scope for ACCOs to be more active partners in developing culturally safe and responsive financial capability programs.

³⁴ [Closing the gap] is based on the belief that better life outcomes are achieved when Aboriginal and/or Torres Strait Islander peoples have a genuine say in the design and delivery of policies, programs and services that affect them. It also recognises that governments need to change how they work with Aboriginal and/or Torres Strait Islander peoples to close the gap.' <https://www.dss.gov.au/closing-gap> (Closing the Gap).

In addition, the Productivity Commission also considers that shifting towards relational contracting (for the contracting element of the wider commissioning process) is of crucial importance for improving outcomes – and would involve greater collaboration between purchasers (governments, providers, and clients (Aboriginal and Torres Strait communities), to jointly assess progress and service outcomes, and to identify opportunities to improve performance (2024, p. 53). Considine and co-authors (Considine et al. 2025, p. 3) describe a relational contracting approach as follows:

In simple terms it involves a clear agreement, combined with structured discussion of shared goals. There is also a set of guiding principles that all parties agree to use when an uncontracted event occurs. The contract includes a process for open communication and data sharing so that all parties are on the same page, all the time, including in relation to their costs and finances.

Typically, these conditions are established in Part A of the formal relational contract, which create values and governance alignment. The Part A development stage also allows engagement with service users who wish to see their interests explicitly described. In Part B the contract parties agree 'the deal' in which outcomes are specified and prices detailed.

The Minister for Social Services has announced a trial of formal relational contracting in the Family and Community Services portfolio (Plibersek 2025), which may provide lessons that can be applied to contracting of financial capability programs with and for First Nations organisations and communities. A shift to relational contracting for financial capability programs would likely require a transitional phase (from existing 'traditional' contracts) that includes explicit support for First Nations organisations to build trusting relationships with funders.

More inclusive commissioning approaches offer scope for ACCOs to be more active partners in developing culturally safe and responsive financial capability programs.

7 Conclusion

Our findings illustrate the importance of responsive First Nations-led financial capability programs. The Hoops 4 Wealth program fills a critical gap by building financial capability and wellbeing and resilience. It delivers a culturally safe, place-based approach that builds local capacity and strengthens financial capability in the NT. Based on a community-led model that aligns with national policy priorities, the program shows great promise in building the financial capability and resilience of people on low-income in the NT.

Investing in First Nations-led and delivered community-based programs like Hoops 4 Wealth presents an opportunity for the government to:

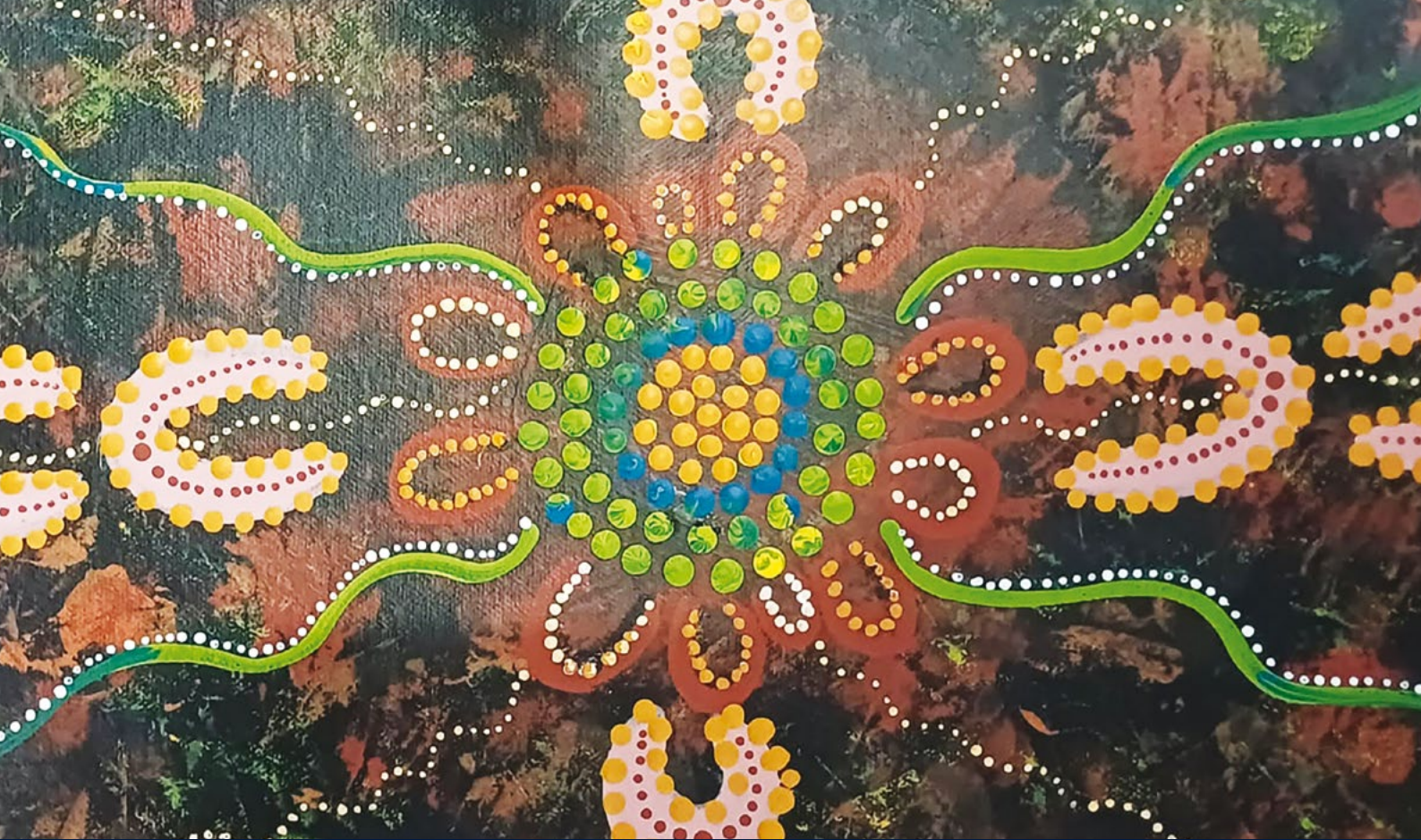
- advance economic self-determination by equipping First Nations adults with practical money management skills and building their financial confidence
- contribute to individual social and emotional wellbeing and community resilience by supporting culturally safe, healing-centred, trauma-informed financial capability building
- promote self-determination and local leadership, consistent with the National Agreement on Closing the Gap Priority Reforms, through First Nations designed, led and delivered programs
- enhance community engagement with organisations providing financial capability and resilience programs, improving coordination and access for communities across Northern Australia
- adopt a relational approach to commissioning and contracting, as recommended by the Productivity Commission (2024) to support the engagement of First Nations financial capability program providers.

The program shows great promise in building low-income people in the NT's financial capability.

References

- ABS (Australian Bureau of Statistics) 2022, 'Snapshot of Northern Territory. High level summary data for Northern Territory in 2021', Australian Bureau of Statistics, Canberra, viewed 13 January 2026.
- 2025, 'Prisoners in Australia 2025', Table 21 Indigenous status, sex and age by state/territory, Australian Bureau of Statistics, Canberra.
- ACCC (Australian Competition and Consumer Commission) 2021, 'Telstra to pay \$50m penalty for unconscionable sales to Indigenous consumers', Australian Competition and Consumer Commission, Canberra.
- 2025, 'Federal Court orders Optus to pay \$100m penalty for unconscionable conduct', Australian Competition and Consumer Commission, Canberra.
- ASIC (Australian Securities and Investments Commission) 2023, *ASIC's Indigenous Financial Services Framework: driving change to support First Nations peoples to achieve and experience positive financial outcomes*, Australian Securities and Investments Commission, Canberra.
- AhChee, S 1991, 'Designing a Curriculum that acknowledges Aboriginal andragogical methods', *Kularlaga Journal of Aboriginal Adult Education*, vol. 2, pp. 12–14.
- AHRC (Australian Human Rights Commission) 2025, 'Key racism terms', Australian Human Rights Commission, Sydney.
- AIHW (Australian Institute of Health and Welfare) 2024a, *Social determinants of health*, Australian Institute of Health and Welfare, Canberra.
- 2024b, 'Suicide prevention', 6 December 2024, Indigenous Mental Health and Suicide Prevention Clearinghouse, Australian Institute of Health and Welfare, Canberra. Viewed 20 January 2026.
- 2024c, 'Youth detention population in Australia 2024', Australian Institute of Health and Welfare, Canberra.
- 2025a, 'Income and finance of First Nations people', Australian Institute of Health and Welfare, Canberra.
- 2025b, 'Social and emotional wellbeing', 20 June 2025, Indigenous Mental Health and Suicide Prevention Clearinghouse, Australian Institute of Health and Welfare Canberra. Viewed 17 March 2026.
- AIHW & NIAA (Australian Institute of Health and Welfare and National Indigenous Australians Agency) 2024, 'Tier 1 – health status and outcomes: measure 1.20 Infant and child mortality', Australian Institute of Health and Welfare and National Indigenous Australians Agency, Canberra.
- Anderson, P & Wild, R 2007, *Ampemakelyernemane mekemekarle 'Little children are sacred' report of the Northern Territory board of inquiry into the protection of Aboriginal Children from sexual abuse*, Northern Territory Government, Darwin.
- Anderst, J 2025, 'Housing, home and health: Social housing and Aboriginal and Torres Strait Islander people in urban New South Wales', The George Institute for Global Health, Faculty of Medicine and Health, University of New South Wales, Sydney.
- ASIC (Australian Securities and Investment Commission) 2024, 'ASIC orders end to Centrepay credit arrangements in Urban Rampage stores', Australian Securities and Investment Commission, Canberra.
- AustLII (Australasian Legal Information Institute) n.d., 'Indigenous law resources – timeline: legal developments affecting Indigenous people', Australasian Legal Information Institute, Sydney.
- Bagele, C 2020, *Indigenous research methodologies*, Sage, Los Angeles.
- Bergin, J & Williams, D 2023, 'A 500g tin of Nescafe Blend 43 = \$40. Meet the companies feeding remote communities', Crikey, 4 December 2023.
- Center for Healing and Justice through Sport 2025, 'Nothing heals like sport', in Bruce D Perry (ed), *Nothing Heals Like Sport*, Center for Healing and Justice through Sport, Oak Park, IL.
- Closing the Gap 'A new way of working together', Closing the Gap, Canberra.
- Considine, M, Bonyhady, B, Olney, S & Deane, K 2025, *Formal relational contracts and the commissioning of complex public services, position paper*, University of Melbourne, Melbourne.
- Daniels, C 2024, *From surviving to thriving: embedding a well-being framework into financial counselling practice*, Indigenous Consumer Assistance Network Ltd, Bungalow.
- DSS (Department of Social Services) 2023, *Review of financial wellbeing and capability programs – consultation paper*, Department of Social Services, Canberra.
- 2025, 'Income management (IM) and enhanced IM – participant data as at 29 August 2025', Department of Social Services, Canberra.
- Duggan, T 2019, 'Above the line', Australian Indigenous Leadership Centre, Darwin.
- FCA (Financial Counselling Australia) 2025, *National workforce strategy 2026-2030 – financial counsellors and financial capability workers*, Financial Counselling Australia, Melbourne.
- Gee, G, Dudgeon, P, Schultz, C, Hart, A & Kelly, K 2014, 'Aboriginal and Torres Strait Islander social and emotional wellbeing', in P Dudgeon, H Milroy and R Walker (eds), *Working together: Aboriginal and Torres Strait Islander mental health and wellbeing principles and practice*, developed by the Telethon Institute for Child Health Research/Kulunga Research Network, in collaboration with the University of Western Australia for the Department of Prime Minister and Cabinet, pp. 55–58.

- Hoops 4 Health 2025, *Hoops 4 Wealth money journal. Re-empowering financial wellbeing in the Northern Territory*, Hoops 4 Health Pty Ltd, Darwin.
- Infrastructure Australia 2022, '[Regional strengths and infrastructure gaps. Regional analysis: Northern Territory](#)', Infrastructure Australia, Canberra.
- Kelly, J, Dwyer, J, Pekarsky, B, Mackean, T, Willis, E, Crespigny, Cd, Perkins, S, O'Donnell, K, King, R, Mackean, L, Brown, A, Lawrence, M & Dixon, K 2015, *Managing two worlds together. Stage 3: improving Aboriginal patient journeys – study report*, The Lowitja Institute, Melbourne.
- Leroy-Dyer, S 2021, '[A brief history of Aboriginal and Torres Strait Islander involvement in the Australian labour market](#)', *Journal of Australian Indigenous Issues*, vol. 24, no. 1, pp. 35–53.
- Louth, J 2018, '[Want to boost Aboriginal financial capability? Spend time in communities](#)', *The Conversation*, Melbourne.
- Lowell, A, Jones, Y, Aitken, R, Baker, DR, Lovell, J, Togni, S, Gon, DAD, Sometimes, B, Smith, M, Anderson, J, Sharp, R, Karidakis, M, Quinlivan, S, Truong, M & Lawton, P 2024, '[Why surveys are “very hard”: exploring challenges and insights for collection of authentic patient experience information with speakers of Australian First Nations languages](#)', *Rural Remote Health*, vol. 24, no. 2, p. 8380.
- Mbah, MF, Bailey, M & Shingruf, A 2024, '[Considerations for relational research methods for use in Indigenous contexts: implications for sustainable development](#)', *International Journal of Social Research Methodology*, vol. 27, no. 4, pp. 431–46.
- Miller, A 2025, '[First Nations Australians being failed by superannuation system, advocates warn](#)', ABC news.
- NTCOSS (Northern Territory Council of Social Services) 2025, '[Compulsory income management in the Northern Territory](#)', briefing note March 2025, Northern Territory Council of Social Services, Darwin.
- NT Government 2026, '[Land management and availability](#)', Northern Territory Government, Darwin.
- Nur, W, Dueck-Read, J & Buckland, J 2022, *Leaning against the wind: the ongoing impacts of trauma on financial wellbeing and decision-making*, Canadian Centre for Policy Alternatives, Manitoba
- Ober, R & Bat, M 2007, '[Both-ways: the philosophy defining both-ways and translating it into Batchelor Institute practice](#)', *Ngoonjook: a Journal of Australian Indigenous Issues*, vol. 31, pp. 64–86.
- Original Power and the prepay research team 2025a, '[The right to power: keeping First Nations' communities on prepayment connected](#)', Original Power, Melbourne.
- Parliamentary Joint Committee on Human Rights 2024, '[Inquiry into compulsory income management](#)', (J Burns MP, Chair), AUPJCHR 54, Australian Parliament Canberra.
- 2016, '[2016 review of Stronger Futures measures](#)', (Hon P Ruddock MP, Chair), Australian Parliament, Canberra.
- PBO 2025, '[Social services – abolish compulsory income management – abolish SmartCard, BasicsCard and related measures](#)', ECR-2025-3397, Australian Parliamentary Budget Office, Canberra.
- Perry, BD 2013, 'The neurosequential model of therapeutics: application of a developmentally sensitive and neurobiology-informed approach to clinical problem solving in maltreated children', in Kristie Brandt, Bruce D Perry, Stephen Seligman, Ed Tronick and T Berry Brazelton (eds), *Infant and early childhood mental health: core concepts and clinical practice*, American Psychiatric Association Publishing, Washington, DC, pp. 21–53.
- Phillips, J & Luke, A 2017, '[Two worlds apart: Indigenous community perspectives and non-indigenous teacher perspectives on Australian schools](#)', in *Second international handbook of urban education*, WT Pink and GW Noblit (eds), vol. 1, Springer Nature, pp. 959–96.
- Plibersek, T, McCarthy, M & Scrymgour, M 2025, '[Increased investment to support financial wellbeing of First Nations people](#)', Ministers for the Department of Social Services, Canberra.
- Plibersek, T, Minister for Social Services, 2025, '[Address to amplify Alliance's “Reclaiming Our Place: A National Summit for NFP Reform and Renewal”](#)', Melbourne.
- Porter, E 2026, '[Eight considerations for responsive financial education for people on low incomes](#)', Brotherhood of St. Laurence Fitzroy, Vic.
- Porter, E, Panchal, M, Bowman, D, Fairbrother, P & Banks, M 2024, '[Saver Plus at 21. Building resilience that lasts](#)', Brotherhood of St. Laurence and ANZ, Melbourne.
- Productivity Commission 2024, '[Review of the National Agreement on Closing the Gap – study report](#)', Productivity Commission, Melbourne.
- Roche, S, Taylor-Zach, N, Taylor, R, Mendes, P & Newitt, R 2026, '[Insights into the implementation of compulsory income management in the Northern Territory](#)', Australian Social Work, pp. 1–16.
- Staines, Z, Marston, G, Bielefeld, S, Humpage, L, Mendes, P & Peterie, M 2021, '[Governing poverty: compulsory income management and crime in Australia](#)', *Critical Criminology*, vol. 29, no. 4, pp. 745–61.
- Treasury 2022, '[National Financial Capability Strategy](#)', The Australian Government the Treasury, Canberra.
- Truong, M & Moore, E 2023, '[Racism and Indigenous wellbeing, mental health and suicide](#)', Australian Institute of Health and Welfare, Canberra.
- UN (United Nations) 2007, '[Declaration of the Rights of Indigenous Peoples](#)', United Nations, New York.
- WHO (World Health Organization) 2025, '[World report on social determinants of health equity](#)', World Health Organization, Geneva.
- Woldegiorgis, M, Scurrah, K, O'Donnell, K, Gasser, C, Andersson, C & Martin, S 2025, '[The two-way relationship between socio-economic status and health conditions for Australian men](#)', *Ten to Men Insights #3*, vol. 1, Australian Institute of Family Studies, Melbourne.



Hoops 4 Wealth

Building financial capability and resilience for First Nations people in the Northern Territory

Dina Bowman, Margaret Kabare and Elaine Nungarrayi Williams
2026

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past and present.