

# MANAGING MONEY

For far too long people with Lived Experience, including Aboriginal Elders and disabled people, have been providing their insight and guidance to service providers and policy makers without their work or effort being recognised. A focus group may happen, a consultation within the community - but the only people being paid are those working for the organisations.

The knowledge of people with lived experience of complex social, health and environmental situations is essential as we seek to address the challenges posed by our changing climate. It is critical to acknowledge this contribution.

In this document we explain why remuneration and/or payment is critical, what an organisation (and those with lived experience) may need to consider and a simple process for how to pay people.

Please note there are many resources that have been developed by and with people with Lived Experience that are useful. This resource has been developed by people with lived experience of CJU. We offer it as a collection of some of the lessons we have learnt over the past couple of years.

It is also worth noting that, for some people, there may be professional roles which utilise their personal lived experience understandings to advocate for better services and address systemic issues. This can be referred to as the Lived Experience workforce or people with Lived (or Living) Experience Expertise.

*"I feel like I can never get ahead, not even a bit ahead, I would settle for having safe affordable housing where I don't need to feel like I could be homeless again if I work a little more one week."*

*"With precarious mental health, and therefore work abilities, I am always in fear of something, of becoming homeless, or earning too much, of not earning enough. People who haven't been poor or in government housing and on government support don't understand what it is like to always need to prove that I deserve choice, but don't have any. It is also like the only contributions that are included to be a functional member of society are the parts you do to get money. This is not right."*



*"Some of us are so traumatised by experiences such as Robodebt that we would prefer to not be paid than have to interact with Centrelink. It can open doors for the sort of mistakes that are built in to Centrelink's bureaucratic mess. For example, being switched from 'no reporting' on DSP, to having to report fortnightly. On 'no reporting' there is a sense of financial security, but with reporting fortnightly, there is the continuous need for interaction and the possibility of mistakenly having financial support cut off."*

*quote from Justice LEAG member*

*'That's amazing. It's incredible. I've never been paid for anything like this. Actually, that's not true. Once I was paid to do a webinar.'*

*quote by Fiona Lee*



# MANAGING MONEY



## **Why is managing money well so critical?**

It is vital to appropriately value the input from people who have been harmed by social systems.

Reimbursing people for sharing their lived experience and expertise is an effective and justice orientated way to redistribute power and resources.

For many, having been systemically punished by and with money it is imperative that the remuneration processes are transparent and just. It is critical that organisations enable options for valuing input as well as advocating for change to the oppressive systems that punish people in poverty.

*“Balancing income, mental health and work. The intersects of these with fear of becoming homeless again, fear of never owning a home.”*

*“I have to make sure that I don't earn more than \$100 a week, otherwise I lose money from my essential disability pension. It has been extremely frustrating because it makes me feel so hopeless when it comes to ever making ends meet. Having the choice to get paid in a way that doesn't mess up my payments and pensioner discounts on vital medications makes such a world of difference to me.”*

## **What to Consider:**

Not everyone wants to bring their own personal experience into a service or body of work, and those who do may not want it to be seen as work or a 'career'.

There are many motivations for people engaging with organisations and sharing their lived experience - and all types of lived experience engagement need to be valued.

Paying people for their time is one way of doing this.

Providing training, physical support, transport and accessible catering are also requirements.

**People need to understand and consider the implications of the following:**

- Centrelink status
- Employment status
- Housing status
- Career pathways involving lived experience advocacy
- Potential trauma triggers and past histories of financial oppression
- Other personal risk factors relating to money
- Organisational budget
- Organisational policies
- Processes for remuneration
- Flexibility
- Relationship building capacity



*“The system makes us so sick, we (people with lived experience of disadvantage and oppression) cannot keep up and then we get punished for it. The system doesn't recognise what individuals do to give back, especially when it does not fit in the capitalist model of what work is.”*



# MANAGING MONEY



Payment discussions must be initiated by the person or organisation responsible for making the payments. These conversations may take time, as people may need time to work things out. Creating a simple plain language guide may be useful for those involved in organising payment and those sharing their lived expertise. Skills and understanding are needed to assist people in navigating their questions and concerns. Someone from the organisation, or the person with lived experience may need to speak to a financial counsellor for guidance and people may need assistance to navigate the Centrelink website.

All of these activities and actions can cause anxiety for people and if done badly can cause harm.

Before any people with Lived Experience are approached to support or collaborate with an organisation it is critical that organisation has a deep and thorough understanding of the implications of people being paid. For some people having money can be a trigger for violence against them in their relationship. If people are on certain payment systems or in social housing there can be implications for their ongoing financial our housing security.

It is critical your organisation has done the work needed to understand the complexity of these scenarios and has the ability to navigate them.

*"We need mutual aid- Aboriginal ways, living in communities that make sure that people's needs are met. This system is not set up to do this. We (the Justice LEAG) hope that our experiences will help give voice to why the ways of working (in community services) need to change."*



## ***Invisible Barriers***

Many organisations make payments by the hour, however this may not be equitable. Some people may require an extended time to read or prepare for a meeting. Some may need days after an event to recover. Managing a health crisis may make it impossible to attend a meeting as planned, but other ways to participate can be found. For example, recording a meeting to be watched later, and making contributions via email, a shared document, or a follow up conversation. Some people may need disability support workers to be contracted and paid, or wheelchair transport to be booked and funded. It is important to ask whether any physical resources are needed for a person to complete the work and do it safely.

It may be appropriate to pay Elders a different rate to those without their cultural responsibilities. Parents may need child care provision, and for meetings to be scheduled around family tasks.

All these factors need to be considered to ensure you budget for the resources needed to equitably support people to participate.

Unless you prioritise provision of these accommodations and removal of structural barriers, many voices will remain unheard. You risk talking to the same people and missing critically important contributions from those who experience these barriers.

# MANAGING MONEY



## Simple Process to Pay People:

- 1 Have a clear and transparent organisational payment process
- 2 Give people with lived experience choices about how they will be provided with payment / honoraria such as bank transfer, cash, voucher or gift card, via invoice.
- 3 It may be necessary to provide Statement of Supplier Forms (ATO form). This form is a declaration that the money they are receiving is not for profit or gain. Some may need support to complete this form and send it back to your organisation.
- 4 There needs to be honesty and clarity about when and how any payments are going to be made. As always, this is the responsibility of the person managing the payments. It should never be left for the person with lived experience to need to ask.
- 5 Payments need to be made when organisations said they would make them.
- 6 Be transparent from the beginning about what you can and cannot do.



## Example

*Below is part of a larger document. The process of developing this agreement has been just as important as the agreement itself. The process of creating safe space to discuss payment provided clarity and security to CJU Justice LEAG members.*

- LEAG members will be remunerated at \$100 per meeting.
- Payments will be made on the Tuesday following the meeting if members have provided a Statement by supplier form and their bank details to the Lived Experience Coordinator. Alternatively, a voucher can be requested for payment.
- If payment is needed earlier, please contact the Lived Experience Coordinator to have payment made earlier.
- If more work is done in between meetings payment will be negotiated prior to the work being undertaken.
- Responsibility for this conversation is always on the organisation



*This document is part of broader body of work and came from series of discussions and conversations that have taken place online and in person, using mouth words, pictures, text and stories. This work isn't complete and is ongoing, it is a summary of some of our shared stories and ideas. Yarned and created in 2024 by members of the Justice LEAG.*