

**Address by William Tilmouth  
Tangentyere Council Executive Director  
To the  
Indigenous Consumer Protection Workshop  
Alice Springs,  
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Good Afternoon. I would like to start by thanking ATSIC, the ACCC, ASIC and Reconciliation Australia for sponsoring this important workshop -as you have already heard today, there is something of a regulatory vacuum in regional and remote Indigenous Communities. Filling this vacuum, ensuring that Indigenous people who have been consistently subjected to certain aspects of western law, actually begin to be protected by these laws, is the reason we are here at this workshop. My task this afternoon is to detail some of the consumer issues for town campers and some of the solutions they have developed through their organisation - Tangentyere Council.

Tangentyere Council is the representative and resource organisation of the 18 special purpose leases, commonly known as town camps. Formed in 1977 the town camp struggle has been for rights, services and for self-determination. Tangentyere is an Arrernte word that means working together. This accurately describes how Tangentyere came into being and the way we operate - we work together.

Today we manage 183 houses and 70 tin sheds on 18 special purpose leases for the approximately 1800 residents. It is hard to determine the exact town camp population as the camps also play host to a constant visitor population. The town campers include Arrernte people who are traditional owners for Alice Springs plus Aboriginal people from different language groups throughout Central Australia.

From its beginnings in 1977, an executive made up of representatives from the 18 town camps has guided Tangentyere Council which provides the following services:-

- Housing Office & mailing address
- Night Patrol & Wardens
- Job Network Provider
- Centrelink Office
- Westpac Bank Agency
- Landcare (which incorporates landscapes, nursery, bush tucker production,)
- CDEP
- Construction
- Old Peoples Service
- Family Wellbeing
- Community Schools
- And many more.

In essence Tangentyere provides actual and cultural space for Aboriginal people in Alice Springs. Our role is to address the self-defined needs of our clients, to shield and protect them from the inconveniences resulting from state neglect, market forces, social bigotry and discrimination.

Thus we lobbied Centrelink to establish an office at Tangentyere, in order to ameliorate the depth of poverty experienced by town campers. We needed to do this because town campers were having great difficulty in accessing welfare payments. Evidence for this came in the early 1990's when we started the CDEP and 60% of the town campers who signed up for CDEP had been in receipt of **no income**. This was reinforced by our Financial Counsellor who found that taxation returns showed the mean income for town campers to be \$3,000 per year.

The numbers of town campers not receiving income are diminishing and problems are being more easily rectified because for about four years there has been a fully staffed on line Centrelink office within the grounds of Tangentyere Council. This was an acknowledgment by Centrelink of the special needs of Aboriginal language speakers.

**However**, Centrelink need to look at the way that they are servicing remote communities. The agency arrangements they have made with remote community councils do not meet the costs of providing such services. Many communities do not even have agency arrangements and as a result there are a large number of Aboriginal people in Central Australia who still have no income for all or part of the year. For the families concerned poverty becomes contagious as they struggle to support others from their own low incomes.

FACs needs to sit down with the Regional Councils and Communities to negotiate improved Centrelink service arrangements for remote communities. They need to do this to ensure that people actually get their welfare entitlements and to assist in preventing Aboriginal people being trapped on the book-down merry go round. The lack of Centrelink services in remote communities' leaves a vacuum that stores and hawks fill. As you have heard already – some fill this vacuum in deliberately exploitative ways.

Aboriginal people of Central Australia face discrimination on a daily basis, a situation that is most apparent to anybody visiting the Central Business District. There are an abundance of private security guards at supermarkets, shopping centres and banks. These security guards can be seen questioning people, encouraging them to move on, or denying access. Those who do gain entry are routinely subject to an array of petty humiliations.

Now banking in general is a difficult matter for most people. But for many Aboriginal people it is virtually impossible. In remote communities there are no banking services. Not because the banks closed- they never opened. In Alice Springs banking problems result from language barriers, limited financial literacy coupled with the routine discrimination referred to above. Our financial counsellor has assisted many Aboriginal people who have problems arising from holding cheque accounts and other high fee products that bank staff have assisted them to open. These products are clearly inappropriate and the result is that fees consume a large portion of welfare or CDEP payments.

Financial literacy lies at the heart of Aboriginal peoples ability to participate in the western economic system and one of the reasons that Tangentyere Council has provided financial services to Town Campers for over 15 years via a Westpac agency located on our premises. In addition to cashing cheques, the bank agency allows clients to pay-off debts to Tangentyere Council for low value items such as blankets and tucker boxes and we also operate a food voucher system.

The food voucher system is the Tangentyere Executives response to the 'feast and famine' cycle experienced by welfare recipients - a poverty that results in people being captured in book-down debts. The other primary reason is that holding a food voucher instead of cash provides clients some protection from the pestering of family members. Clients electing to use the system can get a food voucher every second day after pension day. To ensure that clients have some cash to spend there is a limit of \$200 worth of food vouchers per fortnight. Tangentyere reclaims the value of the food vouchers when the client cash their next cheque at the bank agency.

Tangentyere Council has recently been successful in convincing Government to trail weekly payments for welfare recipients. We did this because of our concern that the food voucher system would have to stop when Centrelink announced its decision to end cheque payments and encourage the use of electronic banking. We also recognised the potential of electronic banking to greatly benefit Aboriginal people in Central Australia because of the distances they travel and the considerable distress of Community people who become stranded without access to their Centrelink cheque. As a result, Tangentyere proposed that the town camp communities be used to trail the shift to payment by direct debit. Essentially, the trial involves providing training in language to people who want to open keycard accounts. Westpac has supplied our agency with a ATM free of charge for this purpose and they have waived the transaction fees on the machine for a period of 12 months.

In response to the demand of our clients, the food voucher system continues. Under the new system clients elect to have a portion of their entitlement, using the Centrepay deduction facility paid into a trust account, operated by Tangentyere Council. The essential difference is that people are not debtors - they are using this system as a method of saving - to ensure they have food for the week.

These food vouchers are honoured at a local supermarket that Tangentyere owns a 50% share of. The purchase of the supermarket was forced by the difficulties town campers experienced having their vouchers honoured. These difficulties ranged from excessive pricing, sale of outdated food etc, in small shops - to being forced to purchase useless point of sale items to make up the value of the voucher in the larger supermarket chains.

The decision to purchase a supermarket was not taken lightly and only occurred after 10 years of fruitless negotiations to improve the service to our clients. We needed to ensure that we did not add to the economic burden of town campers because of the difficulty of being a small retailer. This situation was resolved by positioning the store to appeal to the whole community - to the diversity within the community. The supermarket is becoming known for its range of multi-cultural food lines and it sells the cheapest and the best kangaroo tails in town. The supermarket also enforces the no grog rule on the use of food vouchers.

Town Campers can travel to the supermarket free of charge on the Tangentyere buses that run continually between the town camps, Tangentyere Council, the supermarket and medical services. As there are only 2 buses and a great deal of distance to cover - long waits are often involved - however for many people this is preferable to the situation they find themselves in when riding in taxis.

For some years our financial counsellor has dedicated a considerable amount of energy to documenting and challenging some of the wholesale abuses being perpetrated by the taxi industry. He has played a lead role in our strategy, which included everything from negotiations to formal complaints. As a result of his efforts most taxis now at least use their meters instead of charging fares that have proved to be two or three times the actual rate. Other unfair practices that were occurring include abuse, violence, discrimination & the unauthorised retention of property such as ATM cards, groceries and alcohol.

However, some drivers continue these practices. On pension day taxi drivers concentrate their efforts on Aboriginal people. They cruise the camps looking for fares and pick up people who have no money and drive them to the bank. They then wait for long periods with the meter running, resulting in huge fares. A taxi fare of \$50.00 leaves little for people on \$200 incomes. Resolution of these problems requires that existing legislation governing such behaviours is enforced.

After all the sanction is the end point of all education – it is the ultimate lesson. Education for both Aboriginal consumers and their suppliers is necessary and I hope this workshop will result in regulatory agencies working with Aboriginal representative bodies to develop creative strategies. However, we all need to bear in mind that education, monitoring and enforcement are on the same continuum.

It seems that enforcing the rights of Aboriginal peoples has never been a priority in the Northern Territory. On the other hand – Aboriginal people are over-policed as the following story from one of our community schools illustrates. One of the activities involves students rebuilding second hand pushbikes. Unfortunately, the Police seeing these kids on what looked like new bikes arrested them and impounded the bikes. We got them back– but the point remains, we are over-policed – whereas non Indigenous people are able to rip-off entire communities and nothing happens.

We have become an industry. People earn tidy incomes from the Aboriginal industry and they have a vested interest in seeing our disadvantage continue. It has been well documented in numerous reports some of the ways in which the NT Government spends the Commonwealth funding for Aboriginal programs. The total ineffectiveness of many programs is also well documented.

Accordingly, I ask the agencies here to consider developing partnership arrangement with representative Aboriginal organisations and Communities to increase education programs, monitoring and enforcement of consumer legislation to protect Indigenous peoples rights. Our communities and organisations bring valuable networks, language and cultural capital to such relationships. Your organisations bring skills, knowledge and resources that we are keen to learn from. Working in partnership, developing agency arrangements, exchanging skills and knowledge – are some of the possibilities that deserve consideration at this workshop. Because for such programs to be successful we need each other.

Recognition needs to be given to the fact that Aboriginal people live in a condition created by Non-Indigenous people. We have spent the last century having our behaviour constrained and prescribed by non-Aboriginal people. Rectifying this requires that Aboriginal people be given responsibility for designing and delivering the services to meet their needs.

According to Vaclav Havel responsibility is the key to human identity for it makes possible the separation of the self from the world and enables the self to become an independently thinking, judging human being.

The converse is what Havel describes as 'nothingness', which means a human personality that is virtually dissolved into its surroundings.

We argue that "Nothingness" is what assimilation, injustice, social bigotry and discrimination produce and evidence for this can be found in the level of substance abuse in the Aboriginal community.

At Tangentyere we recognise that the only alternative to nothingness is the struggle to establish a self, capable of acting responsibly in the world. This is what the elders of Tangentyere Council understood when they formed the Council in 1977.

Thank you