SUPPORT DOCUMENT

A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy – Support document

JO BALATTI
JAMES COOK UNIVERSITY

STEPHEN BLACK
NORTHERN SYDNEY INSTITUTE
TAFE NSW

IAN FALK
CHARLES DARWIN UNIVERSITY

Contents

Introduction

This Support Document reports in detail on two of three components of the methodology. The first part of this documents features the literature review, focusing in particular on the three areas of health literacy, financial literacy and literacy in the justice sector. It also includes a background section on policy.

The second part of the Support Document features the environmental scans undertaken in New South Wales, Queensland and the Northern Territory. These scans focus on identifying partnerships between literacy and numeracy providers and organisations within the three respective sectors of health, financial literacy and justice.

A reference section is also provided at the end of this document.

The third component of the methodology, the action research projects, are reported in-depth in a separate document (*Literacy and numeracy pedagogy and social capital: Three case studies*). In each of the action research projects, teachers trialled strategies aimed at enhancing social capital outcomes for their learners. In New South Wales, the case involved a health educator and an adult literacy and numeracy teacher co-teaching a Sydney group of culturally and linguistically diverse (CALD) women with different proficiency levels in spoken and written English. In Queensland, the case was a teacher in a southern regional centre delivering a back to work course (Certificate II in Business for Workplace Re-entry) to a group of long term unemployed people comprising mainly mature aged women. For the purpose of this project, the teacher included a financial literacy component. In the Northern Territory, the case was a teacher delivering a course based on the Certificate in General Education for Adults (CGEA) in a Language, Literacy and Numeracy Program (LLNP) to a group of women living in Indigenous settlements in and immediately around a regional urban centre.

Literature review

Introduction

This literature review is not designed to be extensive or comprehensive. It builds on the literature review provided in the Support Document in our previous NCVER report, *Reframing adult literacy and numeracy course outcomes: A social capital approach* (Balatti, Black & Falk 2006). Also, key elements of the literature review have been included in the main body (Context section) of our current report, *A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy* . These key elements include literature on social capital and the social capital outcomes from adult literacy and numeracy courses which form the introductory framework to our work on partnerships, policy and pedagogy in our current report (see Black, Balatti & Falk 2006, Balatti, Black & Falk 2007).

This literature review indicates the shifting trends in adult literacy and numeracy provision, the way it is increasingly 'integrated' in VET and how this model needs to be extended beyond VET to partnerships with other sectors and communities. The main body of this literature review focuses on the areas of health literacy, financial literacy and literacy in the justice sector. We conclude with recent literature on policy which underpins the policy discussions in the main report.

Literacy capability in communities

Adult literacy and numeracy provision is shifting in its scope. For the past thirty years this provision in Australia and overseas in developed countries such as the United Kingdom and the United States has been based largely on individuals receiving tuition in designated literacy and numeracy courses (i.e. 'stand-alone' courses). This usually takes the form of tuition in institution-based classes or one-to-one tuition often with volunteer tutors (for a 'national snapshot' of this provision in Australia, see McGuirk 2001). Thus, in this conventional model, individuals perceive they have literacy or numeracy difficulties and they seek assistance to specifically address those difficulties. For a considerable number of individuals classified as 'jobseekers', increasingly since the early 1990s (DEET 1991), employment agencies have played a role in identifying their literacy and numeracy difficulties and referred these jobseekers to 'stand-alone' provision. Consistently, however, national and international surveys of the literacy and numeracy abilities of adults indicate there are a great many people in need of improved literacy and numeracy much to the detriment of national economies, enterprises and the socioeconomic wellbeing of the individuals themselves (Australian Bureau of Statistics 1997, 2007a, OECD 1995, OECD/Statistics Canada 1997, 2000, 2001). Yet only a small fraction of these people perceived to be in need, actually attend educational institutions to improve their skills.

A more recent alternative approach is to incorporate the learning of literacy and numeracy skills in the communities where people reside and work but in ways that do not necessarily identify them individually as 'in need' of improved literacy and numeracy. Instead, these skills are integrated or embedded within the contexts of their community or working lives. As Wickert and McGuirk (2005, p.7) note, adult literacy is best taught and learned in authentic contexts relating to real-life needs, and that opportunities for such 'situated' learning, 'are everywhere, not just in colleges or designated learning centres'. Wickert and McGuirk (2005) explored the potential for

this approach in Australia, drawing on developments in workplace programs and some overseas 'whole-of-government' or 'linked-up' models, including examples in New Orleans (Cowan 2006) and Birmingham (Bateson 2003). In these examples, literacy and numeracy skills are not necessarily the prime focus but are considered to be a part of the push for broader social change and this involves many organisations working in collaboration. As Cowan (2006, p.248) states, drawing on his New Orleans model, this approach requires adult literacy leaders to '… begin to think and act not as a single issue group with a righteous issue, but as members of larger collectives with a multi-interest agenda for social change.'

This trend to what can be termed 'community capacity building' models involving cross sectoral partnerships, network building and local community action is being pursued extensively in Australia and internationally and appears to permeate many areas of social policy (for example, in health, see World Health Organisation 2005). To date, however, this trend has not found its way into adult literacy and numeracy policy which at a national level remains unchanged since 1991 (DEET 1991), a point stressed by a number of researchers (Castleton, Sanguinetti & Falk 2001) and the peak professional organisation, the Australian Council for Adult Literacy (see ACAL 2001). There are very few documented examples of 'linked-up' programs involving adult literacy and numeracy providers and other sector organisations. Further, one of the difficulties reported in the programs that do exist, is that partnerships are often not sustained over time, and in particular those involving educational partners in the equity field, including adult literacy and numeracy, who operate on short term funding cycles (Wickert & McGuirk 2005, Figgis et al. 2007).

'Integrated' literacy and numeracy

Workplace programs provide an additional means of addressing people's literacy and numeracy needs beyond the 'stand-alone' model, and since the early 1990s they have been promoted and funded by the Commonwealth's Workplace English Language and Literacy (WELL) program (see DEET 1991). In these workplace programs, literacy and numeracy skills are expected to be taught not as separate skills (i.e. 'bolted on') but 'integrated' or 'built in' within the context of authentic workplace activities (e.g. Sefton, Waterhouse & Deakin 1994, McKenna and Fitzpatrick 2005). Similarly, for more than a decade, the VET sector has adopted an integrated approach to literacy and numeracy skills in curriculum development and the industry training packages which underpin VET curriculum (Courtenay & Mawer 1995, Wignall 2003). Public VET institutions have for many years provided 'integrated' literacy and numeracy support on vocational courses, through for example, team teaching between vocational teachers and literacy and numeracy teachers (Black 1996, Bates & Wiltshire 2001, Foley 2002), and in recent years there has been similar interest in the United Kingdom in what they term 'embedded' literacy and numeracy in vocational education and training courses (Casey et al. 2006). However, documented examples of integrated literacy and numeracy programs outside of workplaces and vocational support courses are rare and there are few examples of the elements of integrated literacy and numeracy pedagogy or guidelines which relate specifically to community-based programs — a policy, practice and research gap which this current research study begins to address.

Partnerships involving VET institutions

Partnerships are a key element in community capacity building and they have featured strongly in VET research in recent years, reflecting their new found priority role. These research studies have considered the role of partnerships not only in helping to develop vocational skills (human capital) through partnerships involving enterprises, but also for developing social capital in order to meet another major objective of the national strategy for VET, strengthening communities (ANTA 2000, 2001, 2004, Seddon & Billett 2004). In analysing the type and nature of VET partnerships, some researchers refer to the term 'social partnerships' to describe the localised

networks focused on local community issues and needs which are included in the focus of this current study (Billett, Clemens & Seddon 2005). Other studies have researched VET partnerships with specific sectors such as local government (Waterhouse, Virgona & Brown 2006), schools (Stokes, Stacey & Lake 2006), and adult community education (Gelade, Stehlik & Willis 2006, Guenther et al. 2008). One recent study outlines a series of case studies demonstrating the role of VET partnerships in regional Australia and their role in establishing and sustaining learning communities (Allison, Gorringe & Lacey 2006).

There are many common themes running through these studies and it is clear that successful partnership work requires in particular the social capital elements of trust and reciprocity from the respective stakeholders in order to gain local community confidence, and this would appear to be especially the case in regional and rural communities (see Allison, Gorringe & Lacey 2007, Rushbrook & Pickersgill 2008). Successful partnerships also demonstrate networks with similar or shared goals, purposes and values, and these need to be established through collaboration and negotiation between the partners based on community needs. Researchers indicate partnership work is complex requiring significant leadership, cross-cultural and interpersonal skills. This work also requires time, sometimes several years, before a partnership can develop successfully and be sustained.

Sectors in need

Several research studies have suggested particular areas or sectors where there is the need for partnership work involving adult literacy and numeracy providers. Figgis (2004), working on behalf of the Australian Council for Adult Literacy, targeted the sectors of community development, health, finance and small business, and welfare. For each of these sectors, she suggested some practical 'points of leverage' to begin the process of engagement. Similarly, Wickert and McGuirk (2005) targeted the social policy areas of health, housing, welfare, crime prevention and community development. Hartley and Horne (2006), in a study of the social and economic benefits of adult literacy and numeracy, focused on health, finance and small business. Cumming and Wilson (2005) see a need in the justice sector involving people in dispute resolution processes. There is clear overlap with some of these studies and some sectors feature quite prominently. To maintain a manageable scope for this study, it was decided to focus on adult literacy and numeracy partnerships in just three sectors: health, finance and justice.

The health sector and 'health literacy'

As the above studies indicate, health is a major sector perceived to be in need of partnerships with the adult literacy and numeracy field, especially given the long held view that people with low literacy and numeracy skills suffer greater health disadvantages in the general community (along with disadvantages in other areas such as poverty, unemployment and crime; see Hartley 1989, Australian Bureau of Statistics 2007a, 2008). This brings into play the concept of 'health literacy', which is defined in the literature with many variations but it usually involves an individual's capacity to read and comprehend medical information and instructions (see Shohot 2004, p.67). Most recently the Australian Bureau of Statistics (2008, p.5) has defined health literacy as:

> the knowledge and skills required to understand and use information relating to health issues such as drugs and alcohol, disease prevention and treatment, safety and accident prevention, first aid, emergencies, and staying healthy.

The Australian Bureau of Statistics report is important because for the first time there are survey results available for Australia showing the extent of health literacy difficulties in the community. The report represents further analysis of the findings of the Adult Literacy and Life Skills (ALLS) survey (Australian Bureau of Statistics 2007a) and provides detailed statistics on health literacy

across a wide range of demographic variables, including age, sex, states and territories, educational attainment and labour force status and income. The findings can be perceived as alarming, showing for example, that in 2006 nearly 60% of people could be regarded as having poor or very poor levels of health literacy. The publication also allows for the first time comparisons to be made with the health literacy levels of other nations.

Much of the interest in health literacy has been generated in the United States (e.g. Kutner et al. 2006, Nielsen-Bohlman et al. 2004, Rudd, Kirsch & Yamamoto 2004) and in some states such as California, there are extensive health literacy partnerships (California Health Literacy Initiative 2008). Large pharmaceutical companies such as Pfizer (2006) are also main players with their obvious interest in how people access health products. Canada (see Rootman & Ronson 2005) has been very active with health literacy initiatives and there is considerable interest in the United Kingdom and Europe generally (Kickbusch et al. 2006).

To a large extent, theoretical approaches to health literacy mirror those relating to adult literacy in so far as much of the literature promotes narrow 'functional' approaches which focus on improving basic skills and making material easier to read, but there are also broader 'empowerment' or 'critical' approaches (see Shohot 2004, p.78) drawing largely on the work of researchers such as Nutbeam (1999), Freebody and Freiberg (1997) and Hohn (1998). In this latter approach, individuals and communities, through their ability to understand and access health-related information critically, demonstrate increased power and autonomy over their own health needs. This constitutes a challenge to the medical orthodoxy in which clients are expected to remain largely compliant and passive (Cuban 2006). Some recent health literacy research draws on the theoretical approach of the 'New Literacy Studies' in which literacy, or more accurately, literacies, are seen as social practices and therefore 'situated' contextually (e.g. Barton & Hamilton 1998, Barton, Hamilton & Ivanic 2000). Within this approach the focus is on how people in their everyday lives access health information and services using their local community networks (Green 2007).

Health literacy in Australia has been promoted largely from a health perspective and dates from the early 1990s when Nutbeam et al. (1993) proposed it as a national health target. Since then the main focus has largely been on improving ease of access to health information (for example, by rewriting health information pamphlets). With the broad worldwide shift in health debates towards the social determinants of health (e.g. Wilkinson & Marmot 2003, Keleher & Murphy 2004) with the focus largely on socioeconomic factors, health literacy takes on greater significance and is recognised at the highest levels of international health promotion policy (World Health Organisation 2005).

To date, in Australia, it has been the area of mental health literacy that has received most attention (e.g. Jorm et al. 2006). Mental health literacy has been defined as 'Knowledge and beliefs about mental disorders which aid their recognition, management and prevention' (Jorm et al. 1997). In July 2006 mental health was on the agenda of the Council of Australian Governments, with a National Action Plan on Mental Health 2006-2011 (Council of Australian Governments 2006a) which included mental health literacy initiatives. Since then funding has been provided for many initiatives, including those involving Indigenous Australians. For example, the Office for Aboriginal and Torres Straits Islander Health (OATSIH) in the federal government's Department of Health and Ageing is currently managing 'Mental Health First Aid training to increase mental health literacy' which, through an extensive network of workshops, it intends to reach frontline health workers and communities involved in Indigenous health services. The organisation which delivers this training is a research centre based at the School of Psychiatry, University of Melbourne (see OATSIH 2008). Beyond work in the mental health literacy area there have been relatively few health literacy studies. Researchers have indicated, however, that health literacy is fundamental for successful health outcomes and much more work is needed to expand on the knowledge base (Keleher & Haggar 2007).

While the health sector has dominated health literacy initiatives, it should be acknowledged that health literacy already features strongly in many adult basic education classrooms. Hohn (2002, p.4) describes the situation in North America in which health is a 'vitally important topic to the ABE (Adult Basic Education) learner and their families and communities. It is a common denominator in multilevel classrooms, illuminates the value of group learning …' Hohn sees value not just in health outcomes but in the promotion of adult basic education: 'Connecting with health has the potential to position ABE more broadly and to leverage investment in literacy for broader purposes' (Hohn 2002, p.3). It is likely a similar situation exists in relation to literacy and numeracy programs in Australia.

There is recognition from the health sector that health outcomes are not just the responsibility of health organisations and that the way forward involves partnerships across sectors. Keleher and Haggar (2007, p.29), for example, conclude in their overview of health literacy in Australia:

> Experiences of researchers from other countries suggest the need for collaborative inter-relationships between health researchers and literacy researchers using cross-sectoral approaches to influence the socioeconomic determinants of health rather than only conducting research dominated by health system concerns.

Health literacy research in the United States suggests health and literacy personnel should work together (Nielsen-Bohlman et al. 2004) and in Canada, questions are being asked about what the health and adult literacy sectors have in common and how best they can work together (The Center for Literacy 2003). In the United Kingdom, a series of pilot health/language, literacy and numeracy partnerships have been undertaken in local community contexts and more are planned as part of the government's 'Skilled for health' strategy (Skilled for Health 2008). In Australia, partnerships generally are being promoted strongly in health promotion (e.g. VicHealth 2003) and while there are some strong state-level examples of partnerships involving the health and education sectors, these are largely limited to schools (NSW Health Department 2000). To date, health organisations and adult literacy and numeracy providers have essentially operated independently of each other and there are few documented examples of partnerships between them. While there are signs that the situation is beginning to change (Black 2008a, 2008b, Black & Dillon 2007), the few examples of partnerships that do exist are isolated ones and not undertaken as part of a policy direction. Part of the problem is the absence of policy in either the health or adult literacy sectors to drive the agenda. According to the conclusions of one recent study of the interaction of the discourses of literacy and health, there are currently no 'formal alliances, shared agenda, unifying framework or national approach' to take forward a broader policy framework linking the literacy and numeracy field with the health sector (Green et al. 2007, p.30).

Another side to these discussions involves the literacy and numeracy needs of those who work in the health sector. This is one area where there have been plenty of partnerships between literacy and health organisations and where there is strong literacy policy. WELL programs have long been supported by the Commonwealth government and are based on the 1991 Australian Language and Literacy Policy (DEET 1991). These programs have targeted in particular, the lower skilled level workers; the care workers, cleaning and catering staff for example, who are often in need of improved literacy and numeracy skills, especially in light of the training involved with new accreditation and compliance requirements in the health sector (e.g. Wyse & Casarotto 2004). However, these WELL programs have developed ad hoc as individual organisations have seen the need. While health sector workforce issues have been on the national agenda (Council of Australian Governments 2006b), there has been no specific national approach to literacy and numeracy workplace issues in health comparable to the United Kingdom where 'life skills' (which include literacy and numeracy) have been embedded within the workforce structures of the health and social care sectors (Weston 2007).

Financial literacy

The commonly accepted definition of financial literacy in Australia is that it is 'the ability to make informed judgements and to take effective decisions regarding the use and management of money' (Financial Literacy Foundation 2007, p.1). When limited to the realm of the private, that is, to personal financial literacy, it refers to the necessary knowledge, skills and attributes needed by people to manage their own monies effectively. The ANZ financial literacy framework (ANZ 2003, p. 3) unpacks this definition in terms of the skills and areas of knowledge required in order to be financially literate. It identifies four areas of competence, namely, mathematical literacy and standard literacy (described as essential mathematical, reading and comprehension skills); financial understanding; financial competence; and financial responsibility. Within this framework there is also reference to 'attitudes' and 'confidence' in the elements of 'Attitudes to spending money and saving' (financial competence) and 'Confidence to access assistance when things go wrong' (financial responsibility).

The Organisation for Economic Co-operation and Development (2005, p. 26) defines the companion term of financial education as follows:

> Financial education is the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.

This same OECD report (2005) notes that 'financial market developments and demographic, economic and policy changes' (p. 27) are demanding more sophisticated financial literacy of people in order to manage their own personal finances effectively. The report notes the increase in the number and complexity of financial products about which consumers need to make decisions with the range of products available for investing, borrowing and protecting income being bigger than ever before. Also important in Australia are the financial considerations around personal planning for retirement e.g. superannuation.

However, not all people require the same set of personal financial literacy skills. The ANZ Survey of Adult Financial Literacy in Australia (2003) in which over 3500 were surveyed by telephone and over 200 were interviewed attempted to measure financial literacy relative to the individual needs. Using this approach, the results showed that included amongst the groups with the lowest levels of financial literacy were those having a low education (Year 10 or less), those not working for a range of reasons or in unskilled work, and those with lower incomes.

Improving the financial literacy of all Australians has become a priority for government and the financial services sector. Particular attention has been given to people who are socially, culturally or economically marginalised in society. In its 2001-2004 Consumer Education Strategy, the Australian Securities and Investments Commission included 'financial literacy and financial exclusion' as one of its priorities. Many reports since then (e.g. ANZ 2003, 2005, Investment and Financial Services Association 2003) have stressed the need for increased financial literacy skills and planning.

The concerted effort to improve financial literacy education in Australia in the last five years has attended heavily to the notion of 'partnerships'. These partnerships have involved government, business, organisations or groups that represent or work with disadvantaged people and the philanthropic sector.

In 2005, the federal government, upon the recommendation of the Consumer and Financial Literacy Taskforce that had been charged with developing the National Strategy for Consumer and Financial Literacy, established the national Financial Literacy Foundation. The role of the Foundation is to advance financial literacy through awareness raising, education, training and research which it does primarily through building partnerships with and among government, industry and community organisations. Its target group is all Australians — school children,

learners in higher education, workers and community members generally. While the Foundation does not directly develop or deliver literacy programs, it provides a coordinating role for resources that are available.

A recent survey (2007) of 7500 Australians aged 12 to 75 years conducted by the Foundation suggests that while there are many quality resources already available, the challenge is to increase the engagement and motivation of people who need the resources to access them. Examples of successful delivery and take up of programs suggest that productive strategies require partnering among government agencies and community groups at the grassroots level as well as at the level of government policy making bodies and peak organisations representing particular groups in the community.

An example of successful partnering at a systemic level in which the Foundation played a leadership role has been the Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA) development of the National Consumer and Financial Literacy Framework. To be launched in 2008, the framework identifies the financial literacy in which learners should be competent by years 3, 5, 7 and 9 in all schools in all the states and territories of Australia.

An example on a smaller scale within the vocational education and training sector, is the work done by the Foundation with the ACT Master Builder's Association to pilot financial literacy training for bricklayer and carpenter apprentices. Adaptations of the original model of delivery are now being trialled in other industry sectors.

The principle of partnering is evident in the work done in understanding and responding to the financial literacy needs of Indigenous people. In 2005, *Reconciliation Australia*, the peak national organisation working for reconciliation between Indigenous and non-Indigenous Australians, in partnership with the Department of Families, Community Services and Indigenous Affairs (FaCSIA) undertook the National Indigenous Money Management Agenda (NIMMA) project. The NIMMA project produced a background paper (2007) on improving both the financial literacy of Indigenous people and their access to financial products and services. In 2008 the Indigenous Financial Services Network (IFSN) project, funded by FaCSIA and financial institutions, was established to continue the work of the NIMMA project. Improving the financial literacy skills of Indigenous people continues as one of the priorities. Its partners are banks, credit unions, federal government agencies and Indigenous community organisations. To ensure input from Indigenous people themselves the Indigenous Advisory Group has been established to provide the IFSN with advice.

Amongst many other outcomes, the NIMMA project resulted in a guide by the Financial Literacy Foundation (2008) outlining five best practice principles in designing and delivering financial literacy programs to Indigenous people. They are reproduced here because in every principle there exists the elements of partnership and social capital building. The five best practice principles are:

✧ Build trusting relationships and work together with Indigenous Australians.

✧ Understand Indigenous cultures and the local environment.

✧ Develop effective delivery methods.

✧ Develop a working knowledge of appropriate points of referral.

✧ Evaluate your initiative and share what you have learnt.

In addition to Indigenous people, marginalised women have also been identified as a group which suffers from inadequate financial literacy education (e.g. Worthington 2006). Research commissioned by the Australian Government Office for Women (2007) investigated the financial literacy needs of a range of women who are carers, CALD (culturally and linguistically diverse) women, Indigenous women, women with a disability, single mothers, women in rural and remote locations, and older women including widows. One of the recommendations made was that

financial education programs be designed in consultation with target audiences. The report also recommended that the peak women's and social welfare groups who work with marginalised women be the drivers in improving the financial literacy of these groups.

Government driven initiatives have been accompanied by substantial research, programs and funding from industry in particular the banking sector (e.g. ANZ bank commissioned AC Nielson 2005, Chant Link & Associates 2004 and Roy Morgan Research 2003; Commonwealth Bank Foundation 2004). Financial literacy education has been part of the response from banks to address issues of financial exclusion. Arguably, the most well known financial literacy education program being delivered in Australia is *Moneyminded,* an unbranded product funded by the ANZ and developed in consultation with financial and community groups and educators. The success of the program in terms of its take up is in part due to the partnerships that have been established to update and to deliver the program. Networks of partners have been created to train the facilitators that run the workshops and to reach the people who would benefit most from the learning. Included amongst the partners are organisations such as The Smith Family, Mission Australia, neighbourhood centres and community centres.

The range of financial literacy training courses, workshops, and resources available to adults in personal financial literacy is extensive. Nationally accredited training in personal financial literacy comprises a set of units of competence within the Financial Services training package developed by the *Innovation and Business Skills Australia* Industry Skill Council. However, a scan of financial literacy education and training offered in Australia suggests that most training and education available is informal training delivered by a range of agencies, community groups, financial services providers, community educators, and volunteers as well as online. Adult literacy and numeracy providers do not seem to have a significant presence in the delivery of training that is described as financial literacy training.

In summary, attention to personal financial literacy capabilities and hence to financial literacy training has increased significantly in Australia, especially in the last five years. Partnerships across the government, industry (especially the financial services) and philanthropic sectors have produced a range of research and training options in financial literacy. The Women's Financial Literacy Project in Victoria (WireWomen's Information, 2007) is an example of multiple partnership arrangements in the conduct of research and the delivery of training. In its first phase which included a series of financial literacy workshops aimed at addressing low financial literacy levels of older women, the project was managed by the Council for the Ageing (COTA), an independent consumer organisation run by and for senior Australians, and received funding from the Helen Macpherson Smith Trust, an independent philanthropic trust, the Victorian State government's Office of Senior Victorians and the Office of Women's Policy (OWP). The training was delivered by the Women's Financial Network, a business that provides a range of financial services and networking activities. The second phase comprised a research project that included investigating women's preferred ways of improving their financial literacy. The research project was managed by the Women's Information Referral Exchange, an information service provider comprising mainly volunteer staff, funded by the Helen Macpherson Smith Trust and supported by ING Australia, a fund manager and life insurer. It was conducted by the Union Research Centre on Organisation and Technology (URCOT), a not-for-profit applied research and development centre.

While there has been a large increase in personal financial literacy products and training, no substantial research has been conducted in how effective they are in influencing people's behaviour for the better. Participant evaluations done immediately post training are a common practice but monitoring medium to long term change that could be attributed to the training is rare. One evaluation that is in the public domain is Feeny's (2006) evaluation of the *MoneyMinded* program that collected data from participants several months after completion of the course.

No comprehensive work has been done on identifying effective practices for teachers/trainers of financial literacy. The Financial Literacy Foundation provides a set of guidelines drawing on adult learning principles for those who wish to produce develop their own training materials. Findings about women's preferences for learning in the Women's Financial Literacy Research Report (Wire Women's Information 2007, pp. 36-38) supported the application of adult learning principles to financial literacy training. This study reported some preferences that appear most consistent with the social capital perspective in which learners are constructed as members of networks. For example, strong preferences were expressed for small group learning in a socially and emotionally safe environment which included family and friends. The composition of groups was an important factor with cultural, age, professional and socioeconomic differences being considered.

Literacy and justice

The justice sector is quite broad ranging and can include a number of aspects. As we have discussed in the introduction to the research report, the term 'legal literacy' has been applied in some contexts though it hasn't acquired the same currency as health literacy or financial literacy in Australia. The Commonwealth Human Rights Initiative (CHRI), an independent organisation mandated to ensure the practical realisation of human rights in the countries of the Commonwealth defines legal literacy as 'knowing the primary level in law' and notes its importance:

> When citizens, particularly marginalized or underprivileged groups, know what the law has to offer them, they can recognise and challenge injustices much more forcefully. The first step towards that knowledge of the law, which can transform people's lives, is legal literacy. (Commonwealth Human Rights Initiative 2008)

The Canadian Bar Association (1992) in a task force report linking levels of literacy with justice, describes the 'dual nature' of legal literacy as 'the ability to read and familiarity with the legal context.' (p. 52). Included are the abilities to

- recognize they have a legal right or responsibility, in order to exercise or assume it;
- recognize when a problem or conflict is a legal conflict and when a legal solution is available;
- know how to take the necessary action to avoid problems and where this is not possible, how to help themselves appropriately;
- know how and where to find information on the law, and be able to find information that is accessible to them;
- know when and how to obtain suitable legal assistance;
- have confidence that the legal system will provide a remedy, and
- understand the process clearly enough to perceive that justice has been done

(1992, p. 52)

In a rather similar vein, an Australian study by Cumming and Wilson (2005) reported that literacy and numeracy skills are a barrier for many disadvantaged clients to fairly participate in alternative dispute resolution processes even though these processes are promoted as a fair and equitable process for all. However, these references to legal literacy are quite isolated and the concept has yet to gain widespread attention or usage. There are few legal literacy programs as such. In this report we have viewed the justice sector to include programs or partnerships relating to offenders and ex-offenders.

As with the health/literacy link above, there has long been a perceived link between low levels of literacy and crime (Hartley 1989). Research on the literacy (and numeracy) abilities of prisoners, however, indicates that this link is far from straightforward and that prisoners overall, both in Australia (Black et al. 1990) and overseas in other developed nations (Greenberg et al. 2007, Rankin 2005), are not markedly different in their literacy abilities from those found in the general community. Nevertheless, whilst not deserving of the stereotypical 'illiterate' label that is often applied to them in the popular media, there can be little doubt that a great many prisoners have significant literacy and numeracy needs which reflect their generally lower levels of formal education and multiple social and economic disadvantages (Noonen 2004).

'Stand-alone' literacy and numeracy programs are available in most Australian prisons and they are a central feature of prison education programs. However, they are managed differently in each state and territory and fall within different jurisdictions (for an overview see Halliday Wynes 2007). In most states and territories these programs are delivered by the correctional organisations themselves, employing their own teachers, and in NSW, these programs are delivered by a registered training organisation (RTO) formed within the Department of Corrective Services (see Banfield, Barlow & Gould 2007). In other states such as Victoria, all literacy and numeracy programs are delivered by TAFE, while in Queensland they are delivered by a range of public and private RTOs following a tender process, and they are funded jointly by the Queensland Corrective Services and the Department of Education, Training and the Arts (DETA). In the case of Victoria and Queensland therefore, there are organisational partnerships aplenty in the delivery of 'stand-alone' literacy and numeracy programs. In relation to specific vocational education and training programs delivered in prisons, in all of the states and territories they entail partnerships involving the correctional service organisations and VET providers, private and public.

Literacy and numeracy programs are not only delivered as 'stand-alone'. A model of integrated literacy and numeracy support with vocational training has been suggested for prisons (Wiltshire 2001) and there are some recent documented examples. In Western Australian prisons, for example, Laird, Chavez and Zan (2007, p.126) outline a 'Hands-on Learning Program' which includes a team teaching approach to assisting prisoners with low literacy and numeracy skills who are learning vocational skills in prison industries.

Prison education generally has been the subject of significant policy changes in Australia in the past decade, with a new national strategy linking prison education with the national VET system (ANTA 2001). With the vision of supporting prisoners in their 'productive contribution to the economic and social life of the community' (ANTA 2001:3), the implementation of this new strategy will require a whole-of-government approach (Corrective Services Administrators' Committee 2006). Dawe (2007, p.11) summarises the changes as follows: 'What is seen as new in Australia is linking prison education to mainstream education, and linking mainstream employment, housing and health services to correctional services'.

Certainly in recent years there have been a number of documented successful prison education partnerships with other government and private sectors. Laird, Chavez and Zan (2005, 2007, p.127) in Western Australian prisons, for example, explain how they have extended their 'integrated approach' beyond prisons to 'targeted markets' of community employment, that is, industry areas willing to employ ex-offenders. This necessarily involves external partnerships with private employers in post release programs (pp.132-34), and in particular, initiatives and organisational partnerships targeting Indigenous prisoners have been developed in the areas of art and tourism, including art galleries in remote areas, and mining in the Pilbara region (Laird & Chavez 2007). Post release programs feature partnerships extensively in other prison jurisdictions too. Leontios et al. (2007) for example, outlines a pathway to employment education and training (PEET) partnership between TAFENSW and Community Offender Services of the NSW Department of Corrective Services, targeting adult offenders with drug and alcohol issues. A

transition program to vocational education and training conducted at TAFE colleges includes literacy and numeracy support and team teaching. There are many other post release partnerships documented in the presentations at the annual Reintegration Puzzle conferences (Deakin University 2008) though rarely are literacy and numeracy programs specifically highlighted within these partnerships.

Another form of 'partnership' program is that involving prison literacy programs and external distance learning organisations. These types of partnerships are longstanding in prisons where literacy and numeracy support is provided to prisoners undertaking a wide range of distance learning courses. Rarely can these courses be undertaken independently by prisoners without literacy support (e.g. Kinnear 2000).

The situation with Indigenous prisoners is particularly significant given their high rate of incarceration. Indigenous people are thirteen times more likely than non-Indigenous people to be imprisoned and they represent 24% of the total Australian prisoner population (and 84% in the Northern Territory, see Australian Bureau of Statistics 2007b). It would be fair to assume that many Indigenous prisoners have extensive English literacy and numeracy needs, and while documented examples of literacy and numeracy partnerships involving Indigenous prisoners are hard to find, we do have some successful examples. Cochrane (2005), for example, describes two innovative partnership courses delivered at Darwin Correctional Centre: an Indigenous language interpreter course in partnership with Batchelor Institute of Indigenous Education and the Northern Territory Interpreter Service, and a deckhand's course in partnership with Seafood and Maritime Industry Training. Literacy support was provided in both courses.

Dawe (2007, p.15) suggests that successful programs for Indigenous prisoners need to be Indigenous-specific and 'appropriate to their community'. This accords with national VET policy for Indigenous people which has the objective of increasing the involvement of Aboriginal people in policy, planning, resources and delivery and providing culturally appropriate training (ANTA 2000). Hodgens (1999) notes the importance for Indigenous prisoners of trust and rapport built up over time and a 'relevant and purposeful curriculum which challenges past experiences'. The past experiences referred to are schooling experiences 'filled with failure, alienation and uselessness' (Hodgens 1999, p.3), and 'stand-alone' literacy and numeracy courses (in and out of prison) for these learners run the risk of 'fear and dread of more of the same' (Hodgens 1999, p.3). Literacy and numeracy integrated with other studies, however, offer an alternative as the above courses at Darwin Correctional Centre indicate. Art courses, for example have been very successful for Indigenous prisoners and they can be structured to integrate literacy and numeracy skills (Cowham 2005).

'Justice', however, as we indicated at the beginning of this literature review on literacy and justice, does not only involve prisons and offender populations. It includes, with the concept of legal literacy, people's access to the law. The foregoing discussions about Indigenous prisoners raise the problem of Indigenous people's access to the law, and especially in remote areas where the evidence supports their difficulties, due partly to language and literacy, and to accessing and communicating with those who provide legal aid (Yilli Rreung Regional Council n.d.). In a broader, social justice sense linked to literacy, Aboriginal people in more remote areas of Australia would rank among the most disadvantaged people in Australia (Sidoti 2001).

Policy

This section on policy is included in this literature review as background to research question 3 in the main report which asks, 'What is the role of policy in supporting approaches that aim for collaborations between literacy and numeracy providers and agencies within the social policy sectors?' The overarching policy umbrella for adult literacy is public policy, and public policy is defined as the written and legally documented intent of government and the public expression of

the mandate of a democratically elected government (e.g. Marginson, 1993). The research question to be answered in this section must go one step further than accepting a definition. , We need to ask what a good or *effective* policy should do in this case. First, then, we need to understand what the research tells us about 'good' or 'effective' policy.

Fortunately, there is 14 years of sequential and linked research to draw on for guidance. This research has been in the field of adult and vocational education, incorporating specific research projects into adult literacy. The research outputs listed at the end of this document have been summarised in the preparation of this section.

How is a public policy's effectiveness to be determined? What is it that could be done to make a difference to the fit-for-purpose and adoption of policy and strategy by its target groups? Policy is characterised, according to Considine (1994, p. 4), by reciprocity between those affected by the policy, and those who need to develop and implement it. That policy may entail; clarification of public values and intentions; commitments of money and services; and/or granting of rights and entitlements. Considine defines public policy as 'an action which employs governmental authority to commit resources in support of a preferred value' (p. 3). Policy becomes an intervention in people's lives. The particular values and socioeconomic circumstances of the target group must be taken into account. Effective policy that is intended to be implemented (as opposed to purely rhetorical displays of goodwill) needs to be evaluated as part of the policy cycle (Bridgman & Davis, 2000).

Noticeable in Western countries' policy profiles is a move away from 'top-down' in favour of bottom-up policy processes. This is occurring in a revised public climate of mistrust and cynicism portrayed in the media, and is a discourse about the often imposed nature of 'top-down' policy processes that have tended to prevail until the last decade of the twentieth century (e.g. Hugonnier, 1999; Norman et al., 2002; Stewart-Weeks, 2000). Steelman (2001) finds that there is a '… move towards participatory and community-based approaches in policymaking' and that these 'can be seen as a backlash against more elitist technocratic, top-down models of decision-making' (p.71). 'Top-down' policy processes are coming to be seen as insufficient and less desirable on the part of a citizenry who have unprecedented access to worldwide information sources.

The participatory, or 'policy engagement' approach, arises in the context of recent research, as well as from the trialling, of new models. Hugonnier (1999), for example, describes recent OECD research which analysed the success of policy interventions in 27 OECD countries over the last 20 years for patterns associated with success and sustainability of those interventions. In every case, top-down driven policies did not succeed while bottom-up policies did succeed. Hugonnier's work shows that 'endogenous planning' (Hugonnier, 1999), bottom-up or inside-out (Kretzmann & McKnight, 1993) processes appear to be a crucial variable in success. In regard to policy interventions in developing countries, Pritchett and Woolcock (2002) confirm this point:

> The importance of (often idiosyncratic) [policy] "practices" was largely ignored in the 1960s and 70s, however, as planners in developing countries sought to rapidly emulate the service delivery mechanisms of the developed countries, namely standardized (top-down) "programs" managed by a centralized civil service bureaucracy. Although this approach could claim some notable successes in poor countries, it soon became readily apparent that it had failed early and often in virtually all sectors. (p. 1)

Some Australian state systems report similar results (e.g. Balatti & Falk, 2001) where there have been promising outcomes from areas that have undertaken their own planning and development. Where the processes are initiated and driven locally at community or regional levels, outcomes are found to be both successful and sustainable (e.g. Centre for Research and Learning in Regional Australia, 2000). When it is perceived as 'top-down' or in some way imposed from outside (exogenous or 'outside-in'), it is judged unsuccessful and is not sustained (Aigner et al, 2001; Gittell & Vidal, 1998). Such initiatives have implications for the development of policy in

compartmentalised 'policy silos', which is particularly important for the cross-disciplinary basis of both or cases, and of the first one which concerns any consideration of effective policy in adult literacy.

The lack of synergies and loss of effectiveness of silo-bound policy is well recognised, and it seems as if 'whole-of-government', or 'joined up' approaches to policy provide the answers to this problem. Namely, different government departments work cooperatively together about policies that sit across silo boundaries. For example, in a recent evaluation of a 'whole-of-government' approach to policy in an Australian jurisdiction, five government departments collaborated in implementing and evaluating a complex set of bilaterally funded programs that cut across portfolios of Chief Minister, justice, housing, welfare and women. The bottom line is that 'whole-of-government' approaches are both popular and difficult to implement (e.g. Guenther & Falk, 2007; Wallace & Falk, 2008).

In recent research into 'whole-of-government' policy effectiveness, Guenther et al (2008) find four issues that are at the core of 'whole-of-government' policy effectiveness, all related to communication between groups and sectors:

1. Government–NGO: degree of cooperation between them;

2. Leadership effectiveness within & across policy portfolios;

3. Cross-sector communication effectiveness;

4. Relationships and networks: quality and quantity.

Additional guidance is provided by a set of five Principles of Policy Effectiveness which has been refined over many years. The latest version of these (Wallace & Falk, 2008, pp. 200-201) is as follows:

Principle 1: Effective policy demands on understanding the dynamics of change at 'the local level'

Principle 2: Gaining benefits from policy depends on engaging the intended recipients: Inclusive and consultative processes are slow, but they pay off recognising different knowledge systems, purposes and success makes policy purposeful

Principle 3: Continuity of resources, including structure and personnel provides short and long-term sustainable success

Principle 4: Ensure 'market forces' are supplemented by resources capacity building

Principle 5: Policy cycle effectiveness requires availability and responsiveness of an evidentiary base. This includes continuous and iterative evaluation of individual projects.

Environmental scan for health/literacy in NSW

This section examines partnerships between literacy and numeracy providers and the health sector in New South Wales. The data for this section were based initially on an email enquiry sent to all adult literacy and numeracy providers in the state (nearly 400) as listed on the database of the Commonwealth funded national telephone referral service, the Reading Writing Hotline. This database is the most comprehensive available listing public VET, non-profit and private providers of literacy and numeracy courses. These providers were asked if they had any partnerships with the health sector, and if so, to briefly provide program and contact details by return email. Follow-up, in-depth, taped, telephone interviews were then undertaken with personnel from eight literacy and numeracy providers who were involved in such collaborative programs. Other partnerships were located through professional networks, such as email contact with a manager at the TAFE NSW Access Curriculum Centre, and discussions with key adult literacy and numeracy teachers in the state. The data were collected mainly in late 2006 and the first half of 2007. They are not meant to represent a definitive picture of LLN/health partnerships operating in New South Wales, rather, they indicate the range of such partnerships.

Types of partnerships involving health and LLN providers

➢ **Federal workplace funding for a wide range of LLN providers and individual health organisations/enterprises.** The Commonwealth's Workplace English Language and Literacy (WELL) program has been operating since 1991 and features the most common type of partnership between literacy and numeracy providers and the health sector. The main aim is to improve the skills of the health sector workforce. Typically, literacy and numeracy support is provided to help 'up-skill' existing workers in hospitals, rehabilitation centres, retirement villages and nursing homes.

➢ **The College of Nursing and LLN providers**. A common but 'loose' collaboration involves mainly TAFE literacy and numeracy providers state-wide who provide assistance to candidates undertaking the literacy and numeracy tests which are a pre-requisite to becoming a trainee enrolled nurse. The College of Nursing refers candidates to this provision officially in their website.

➢ **State 'linked-up' projects involving training provider and a range of other sector organisations**. Occasionally, an adult literacy and numeracy provider and a health organisation are involved in a larger 'linked-up' project involving other agencies, for example, a program targeting young Aboriginal learners in high schools and a family mentoring program, both in regional NSW.

➢ **Annual federal funded 'pilot' projects involving training providers.** Short term (one calendar year), often termed 'innovative' or 'pilot' collaborations undertaken by individual ABE, Outreach and ESOL teaching sections in TAFE Institutes, with local nursing homes, rehabilitation and community health centres.

➢ **TAFE ABE sections developing informal partnerships with health organisations.** For example, a psychiatric unit which refers young adolescents to an ABE program, and

to drug and alcohol rehabilitation centres where TAFE ABE (or General Studies sometimes) teachers visit once or twice a week.

- ➤ **Outreach sections in TAFE Institutes and health organisations**. Small scale, short term literacy and numeracy focused partnership programs in, for example, psychiatric hospitals, women's health centres and other local community contexts.

- ➤ **Informal LLN programs involving health and non-TAFE LLN providers**. In one case a literacy teacher from an Aboriginal education college in Sydney provides a fortnightly LLN class in an inner city medical centre.

- ➤ **LLN providers and health organisations with annual DEST/DEEWR Innovative funds**. For example, a 'diabetes literacy' project involving a TAFE College and an area health service.

Policy links identified in partnerships

- ➤ **Federal WELL policy**. Resulting from the 1991 Australian Language and Literacy Policy in which adult literacy and numeracy skills are seen to be inextricably linked with Australia's economic development and international competitiveness.

- ➤ **Federal DEST/DEEWR funding for projects**, for example, for TAFE Institutes in particular, these annual literacy funds are termed 'over and above NSW state effort' and target particular marginalised groups (need to check which target groups)

- ➤ **Federal DEST/DEEWR 'Innovative' project funding**, which aims to 'develop communities through better inter-agency linkages'

- ➤ **State government adult literacy policy.** The policies which underpin mainstream VET literacy and numeracy provision and which are sufficiently flexible to permit partnerships (*A Literacy Strategy for the people of NSW* 1990)

Factors that facilitate the establishment of partnerships

- ➤ **Local entrepreneurialism on the part of the literacy provider**. In the majority of programs the literacy/numeracy providers take the initiative and approach the health organisation regarding a possible partnership, and they do so mainly because they can see a need and it seems a good opportunity to extend their provision.

- ➤ **The availability of annual DEST literacy funds (described as 'over and above state effort')** is useful in so far as they allow the exploration of 'innovative' partnerships. A TAFE Head Teacher commented, 'at the back of my mind, that was an area we hadn't worked in' (a partnership with the rehabilitation centre). Another program involved a health program at a Muslim women's centre.

- ➤ **The availability of DEST/DEEWR 'innovative' funding** which encourages partnerships and collaborative work, for example, a 'diabetes literacy' project involving TAFE and an area health service.

- ➤ **Health workplace personnel take the initiative** and contact the literacy provider often in the case of WELL programs. The workplace training or human resource personnel recognise the need to 'up-skill' existing workers, and contact the local literacy provider to explore types of programs available. In the case of an inner city medical centre, a counsellor contacts a literacy provider to establish a literacy class at the centre for clients who wish to attend.

Characteristics of partnerships

➢ **Mainly informal partnerships**. Only in one partnership (involving a rehabilitation centre in western Sydney) was there any attempt to formalise the partnership with a Memorandum of Agreement. Most partnerships were informal that is without any written agreements.

➢ **Mutual respect and trust between the partners.**

➢ **Literacy providers demonstrated close rapport ('integration') with the needs of the health organisation and their client group**. Often the LLN teachers become part of the health 'team'.

➢ **In some cases establishing a clear demarcation between 'health' and 'literacy' issues.** Especially in the case of visiting LLN teachers whose role is seen to be primarily education. As one teacher stated, 'It's a fine line sometimes between being the listening ear and, you know, I'm not a trained counsellor, they've got counsellors … Sometimes I'm a bit of a go-between them and their counsellors'.

➢ **The health issues of the clients predominated**, and literacy teachers had to accommodate this.

➢ **Flexibility on the part of the literacy provider** (in attitude, timetabling, and resourcing) to adapt to the needs of the health clients and organisation.

➢ **A 'holistic' approach.** Necessarily, literacy teachers in these partnerships were required to be empathetic and treat clients/learners holistically, taking into account their 'other' health related needs.

Impediments to partnerships being developed

➢ **Funding** was identified as the main impediment to effective partnerships. In the case of WELL funded partnerships, the programs were secure for at least one year, and occasionally two or three years. In other partnerships, however, the funding was more tenuous, often not lasting beyond a year.

➢ **Identity issues for clients.** For WELL programs, a minor impediment is that participation in these programs potentially identifies workers as having problems at work, and some workers express anxieties at having their English language weaknesses exposed to their employers (and fellow workers).

Social capital outcomes

➢ **Increased levels of trust featured particularly highly**, for example, learners acknowledging they had diabetes in a health literacy course.

➢ **Developing greater self efficacy within networks**.

➢ **Bonding, bridging and linking social capital**, for example, a teacher referred to the 'sisterhood' in describing how Muslim women in their health program drew on each other for support. Teachers on a drug and alcohol rehabilitation course commented on learners going on to TAFE and studying courses such as basic education, horticulture, tourism, outdoor recreation and even university studies.

> **Negative social capital**, for example, a learner divulged her personal abuse details in a class and potentially this was damaging to her.

Pedagogy used in partnerships

> **The content and context of these programs vary enormously**, for example, in two rehabilitation centres, literacy is taught primarily on a *one-to-one* basis and learners have their own individual programs. In some WELL programs the literacy teacher is there primarily as a *'support' teacher*, focusing on helping learners who are undertaking an accredited work-related training. In a Muslim women's centre and in a neighbourhood centre (where a diabetes prevention course is being conducted for local Chinese residents) there is *team teaching* involving health workers and literacy teachers.

> **The strong personal involvement of the teachers with the learners**, for example, a literacy teacher involved in a health program at a Muslim women's centre had introduced her own daughter to the learners (with their agreement) and invited her along to a class excursion into the city.

> **A teacher mentoring role**, for example, a literacy teacher involved with adolescents from a mental health unit said, '… the teachers have a real welfare role in it as well, and each learner in the course has a teacher mentor who helps them set goals'.

> **A safe and supported learning environment**. One teacher said she created a 'supported, friendly sort of atmosphere where trying things out wasn't going to end up with you being mocked'. Everyone's views were respected, and no discrimination was allowed.

> **Aims of learner empowerment.** Teachers encouraged learners to express their own voice. Topics for discussion and the curriculum generally were often based on those chosen by or negotiated with the learners.

> **A high level of learner engagement and group interaction**, for example, a lot of group work and then reporting back to the whole class.

> **Locating the course where the learners are located**, for example, a literacy class is established at an inner city medical centre catering for the health needs of sex workers and drug users. It began because several clients requested it.

> **Fostering links beyond the classroom,** for examples, a trip to an Aboriginal exhibition at the museum; visits to the local TAFE college for computer classes (for residential rehab learners); an excursion in the form of an organised 'healthy food' tour of a local supermarket and to a community garden where residents were growing their own produce.

Summing up: Participants, partnerships, policies, and pedagogies

Literacy and health partnerships are relatively new. Beyond Commonwealth WELL funded programs which target the 'up-skilling' of health sector workers, there are no clear policy mandates for these partnerships. However, there is some evidence that literacy providers are aware of the opportunities offered for partnerships with the health sector and there are the beginnings of specific 'health literacy' initiatives (for example, the 'diabetes literacy' project). Health sector organisations appear happy to accommodate partnerships with literacy providers but they lack their own funding and there is little evidence that the health sector (excluding WELL programs) has shown much interest in initiating involvement with adult literacy provision.

To date, local literacy providers have been mainly responsible for initiating these partnerships and for providing the funding. Most programs are short term and 'pilot'. There is no overall coordination or organisational responsibility within either the literacy or health sectors for developing partnerships. Hence, the programs that do exist are usually local, ad hoc and diverse.

There is evidence of strong, social capital outcomes from these partnerships and teachers have indicated some of the pedagogical features of their programs which facilitate social capital outcomes. They include: strong and personal teacher-learner networks; a safe and supported learning environment; a learner 'empowerment' philosophy; needs-based curriculum; a high level of learner engagement and interaction; and fostering strong links beyond the classroom to the outside community.

Environmental scan for financial literacy in Queensland

The data for this scan concern personal, financial literacy training in Queensland. Budgeting, saving and managing debt are commonly included elements in personal, financial literacy training. The first round of data collection was via responses from an email sent to all adult literacy and numeracy providers listed on the database of the Commonwealth funded national telephone referral service, the Reading Writing Hotline. Data were also accessed via Internet searches and telephone interviews with providers of either literacy training or financial literacy training. While Queensland was selected for the scan, some of the initiatives identified are also taking place in other parts of Australia. The scan sought cases of personal, financial literacy training involving partnerships among organisations and it aimed to capture diversity in the approaches used to deliver personal, financial literacy training. Its purpose was not to produce a complete record of all training delivered nor was it to find the most common forms of delivery.

The initial intent of seeking only those partnerships between adult literacy and numeracy (ALLN) providers and other organisations was expanded to include trainers other than ALLN providers. The large range of financial literacy training providers and the very limited number of cases of partnerships between ALLN providers and other organisations justified the change of scope. The scan sought examples of delivery that were part of adult literacy and numeracy courses or dedicated personal, financial literacy training. The latter ranged from workshops as short as 2 to 3 hours to extended training conducted over a weekend or over a number of weeks. The scan excluded training provided by employers for employees, and the work that financial counsellors perform. It excluded online training and training that pertains to sophisticated personal, financial literacy such as managing one's share portfolio or negative gearing. The scan also excludes brochures, pamphlets, and fact sheets that organisations produce to improve the financial literacy of their customers. The time period used for the scan was 2006 to June 2008.

Types of partnerships in financial literacy training delivery

- **Banking sector with federal government at grass-roots level** e.g.

    - the Commonwealth Bank is funding a personal finance training program for remote indigenous communities in North Queensland over five years that is designed, managed, and delivered by the Indigenous Consumer Assistance Network, Cairns, an education and advocacy group funded by the Department of Families, Community Services and Indigenous Affairs.

- **Banking sector with community agencies** that access people who are socially or economically excluded e.g.

    - the George Street Neighbourhood Centre (Mackay) in partnership with The Smith Family delivered workshops from the ANZ *MoneyMinded* program.

    - Pine Rivers Neighbourhood Centre delivered *MoneyMinded* with funding from the ANZ Staff foundation.

- **Banking sector with networks** e.g.

  - Commonwealth Bank Foundation supported the Enterprise Network for Young Australians (ENYA), a network for 16-25 youth to deliver *Money$ense* workshops to young people in rural and regional communities.

- **State government with training provider** e.g.

  - Economy Wise + Budget Smart 20 hour course was designed and funded by the Office for Women (now administered by the Qld Government Department of Child Safety) and delivered by a training organisation to approximately 150 women free of charge at 13 sites in regional and rural Queensland.

- **Training provider with community based organisations** e.g.

  - TAFE institute delivered adult literacy and numeracy courses that include work with money to youth at risk at youth centres.

- **Neighbourhood centres with service clubs** e.g.

  - Caloundra Community Centre delivered a financial literacy course *Living Well on Little* which was supported by Zonta, a world wide women's service organisation.

- **Community based not-for-profit organisations with Financial Literacy Foundation** e.g.

  - *IMPACT Make Your Mark*, Bundaberg, a member of the national Job Futures network that provides employment, training and related services, uses materials produced by the Foundation in several existing programs including one that is designed to support young mothers, 15 to 25 years.

- **Government, private enterprise and community groups** e.g.

  - the Family Income Management (FIM) Program operating in a number of Indigenous communities on Cape York Peninsula is a collaborative program between the federal government (Department of Families, Community Services and Indigenous Affairs), Cape York Partnerships (a community development organisation that includes representation from regional Indigenous organisations), and members (e.g. Westpac and IBM) from Indigenous Enterprise Partnerships (IEP), a not-for-profit organisation comprising members from the private and philanthropic sectors. Financial literacy training is embedded in the FIM which also includes money management strategies.

- **State government and training providers** e.g.

  - State government through the *Community Literacy program* funds programs that can include financial literacy depending on the needs of the target group.

Policy links identified in partnerships

- Federal government support for improving financial literacy in Australia, for example, funding of the Financial Literacy Foundation whose function includes promoting partnerships.

- Targeted government focus on improving the quality of life of specific groups, for example, Indigenous people, women, and people who are socially and economically marginalised that results in funding for programs that may include personal financial literacy, for example,

    - The *Community Literacy Program* part of the State's *Skilling Queenslanders for Work* initiative invites organisations such as local government authorities, community based not-for-profit organisations and TAFE institutes that have strong links to identified client groups to apply for funding to deliver the program. It encourages partnerships between organisations and encourages eligible organisations to develop collaborative arrangements with organisations that may not meet the criteria. The program is aimed at people whose low levels of language, literacy and numeracy prevent them from participating in the labour market.

- Policy directions in the financial services sector and especially banks aimed at improving financial and consumer literacy of financially excluded groups.

Factors that facilitate the establishment of partnerships

- Support from federal and state government and from the peak national organisations representing service deliverers and targeted consumer groups

- Partners bringing synergistic strengths to the partnership

- The existence of programs that can be enhanced through the inclusion of personal financial literacy and which are flexible enough in their guidelines to permit the inclusion

- Government, private enterprise or philanthropic funding that allows the delivery of personal financial literacy training.

Characteristics of effective partnerships

- Similar value system as it pertains to working with the target group

- Each partner contributes useful financial, human, cultural or social capital to the partnership

- Partnerships are medium to long term rather than 'one-off' for the duration of one short program

Impediments to effective partnerships being developed

- **Costs** e.g. inflexibility in costings for supplying a particular service

- **Competition** e.g. training organisations competing with one another

- **Restrictions** posed by mandates within which organisations have to operate

- **Perception that partnerships are not good value in terms of the time invested**

- **Perceptions that partnerships are unnecessary** e.g. financial literacy trainers who do not work with adult literacy experts because they do not consider literacy and numeracy skills are an issue

- **Lack of knowledge** about the existence of useful potential partners.

Social capital outcomes identified

A range of outcomes were reported in course evaluations or by the financial literacy providers. Below are examples of social capital outcomes that appear to have been experienced from participating in financial literacy training. The examples provided are organised using the four aspects of networks (Australian Bureau of Statistics Social Capital Framework, 2004) where social capital outcomes can be identified, namely, network qualities, structure, transactions and types.

Network qualities:

- **Changed sense of efficacy** regarding financial matters e.g. 'women need to be heard and take control of money matters, not made to feel inferior' (feedback from a women's financial literacy course).

- **Changed levels of trust** regarding financial services providers due to increased understanding of services.

Network structure:

- **More satisfactory interaction among family members** due to improved financial circumstances resulting from increased financial literacy.

- **Creating new networks** whose common purpose is to improve financial security e.g. a group of women in a remote area attended a financial literacy course and formed their own trust into which they pooled money to invest in the stock market.

Network transactions:

- **Change in the information shared in networks** e.g. sharing the new information learnt amongst family and friends.

- **Changes in spending patterns** to do with financially supporting family and friends including gift giving.

- **Seeking assistance** e.g. one training provider uses learner queries to seek further financial advice as a measure of course impact after completion.

Network types:

- **Accessing a wider network of financial professionals** as a result of knowing who to contact.

Pedagogies used in financial literacy training

- Integrating financial literacy training into existing life skills programs e.g.

    o Mission Australia is delivering *MoneyMinded* to people in complementary Employment Service programs such as the Personal Support Programme (PSP) for people aged 16-60 and the Jobs Placement Employment and Training (JPET) programs for people aged 15-21. JPET is an early intervention program and provides help to young people who are homeless, at risk of becoming homeless, ex-offenders, refugees or wards of the state.

    o *IMPACT Make Your Mark* (Bundaberg) is delivering the Positive Start Parenting Program, a parenting and life skills program for single mothers aged 15-24 in which financial literacy training occurs as needed, often on a one-to-one basis.

o The Smith Family has incorporated *MoneyMinded* within their Learning For Life programs for low income families and families receiving Centrelink payments. *MoneyMinded* forms the financial literacy component of the program, which also has a computer literacy component, reading literacy component, and other streams.

- Including financial literacy training into adult literacy and numeracy courses when opportunities are presented in the form of learner queries about real life situations.

- Designing and delivering personal financial literacy courses that are specifically for particular target groups e.g. women, people with disabilities or Indigenous people in remote communities.

- Delivering packaged personal, financial literacy training programs.

Summing up: Participants, partnerships, policies, and pedagogies

The scan has revealed a wide range of financial literacy training programs. Personal, financial literacy training identified in this scan mainly targets people from low socioeconomic backgrounds. Many participants engaged in personal, financial literacy training access the training because of their membership of government funded programs or because of their association with programs delivered by community service providers such as neighbourhood centres.

Partnerships are strongly evident in the delivery of personal, financial literacy programs. Partnerships are found in the funding and establishment of programs. Organisations that have relationships with the targeted participant group are especially important in recruiting the learners for the organisation that is delivering the training. No examples were found of financial literacy training courses being co-delivered by teachers from two or more organisations. Many of the trainers in financial literacy are not ALLN providers. A program such as *MoneyMinded* is delivered by facilitators who have been trained specifically to deliver the program.

Outcomes from successful financial literacy training include social capital outcomes. A pedagogical strategy that seems to be useful is integrating financial literacy training into life skills programs.

Environmental scan Northern Territory: Literacy and justice

This section examines partnerships between literacy and numeracy providers and the justice sector in the Northern Territory. Primarily, the focus was on programs for prisoner populations, including post release programs. The data for this section were based initially on an email enquiry sent to all recognised adult literacy and numeracy providers in the territory as listed on the database of the Commonwealth funded national telephone referral service, the Reading Writing Hotline. The database of providers established and maintained by the Northern Territory Council for Adult Literacy was also used. Providers were asked if they had any partnerships with the justice sector, and if so, to briefly provide program and contact details by return email.

Very few agencies responded to the first round of emails. Follow up requests for information and professional networks largely within Charles Darwin University yielded more responses. Most notably, there were two innovative partnerships operating in Darwin Correctional Centre, a deckhand's course and an Aboriginal interpreter's course, both of which involved external agency partnerships and integrated literacy and numeracy support. There was also a post release farm work program in the planning stage (the Lime Tree Project). Overall, however, there were few existing programs identified in the Northern Territory currently targeting prisoner or ex-prisoner populations.

One of the problems in obtaining information on programs for prisoners, especially post release programs, is the sensitivity surrounding clients from the justice sector. Due to privacy issues, these clients were not generally identified to education and training providers as coming from the prison system, for example, upon referral to courses. It was acknowledged that providers sometimes discovered this later on, such as when the probation officer or case worker contacted the provider to check on the client's participation and attendance or to ensure compliance with any supervisory, post release or sentencing conditions. Given these circumstances, survey data were obtained from six partnerships where ex-offenders were likely to participate but where these partnerships were not specifically targeting ex-offenders.

An additional factor to note is that over 80 per cent of prisoners in the Northern Territory are Indigenous and a significant number of these are repeat offenders. Thus, an analysis of programs involving prisoners and ex-prisoners in the Northern Territory cannot be separated from issues relating to Indigenous education and training generally.

Partnerships

The partnerships that have been identified involve:

- **Centrelink and Job Network Members (JNMs)** refer unemployed people to the Language, Literacy and Numeracy Programme (LLNP) at **Mission Australia** in Darwin, Palmerston and Katherine.

- **Centrelink and Job Network Members such as Centacare, ITEC, Job Find and Tanganteyere Job Shop** refer unemployed clients to the LLNP at **Charles Darwin University** (CDU) in Alice Springs.

- **Centrelink, Jululikari Council Aboriginal Corporation and ITEC (JNM)** refer to the LLNP at **CDU** in Tennant Creek. Most participants will soon come off the Community Development Employment Programme (CDEP) as it is being dismantled and will soon enter Work for the Dole projects in lieu.

- **Darwin Correctional Centre** has Prisoner Re-integration Officers who link prisoners with **Centrelink** to register for benefits and to **Job Network Members** upon release. The re-integration officers may target VET training for prisoners through various Registered Training Organisations (RTOs). Centrelink or JNMs may subsequently refer the person on to other programs, including the LLNP at **Mission Australia**.

- **Alice Springs Correctional Centre** also has Prisoner Re-integration Officers who facilitate referrals to a range of programs, following similar procedures as in Darwin. Referrals are more likely to be to VET training at **CDU, Batchelor College** or the **Institute for Aboriginal Development (IAD).** Again, **Centrelink** or **JNMs** are the organisations most likely to refer people on to literacy programs such as the LLNP at **CDU** in Alice Springs.

- **Darwin Skills Development Scheme (DSDS)** runs a number of Commonwealth funded services for disadvantaged and disabled people under its umbrella, including programs for youth such as Job Placement Education and Training (JPET).

Factors that facilitate the establishment of effective partnerships

- **Funding and contractual arrangements** e.g. Commonwealth funding through Centrelink or Commonwealth funded organisations such as JNMs

- **The need for LLN skills for employment** e.g. Centrelink, JNMs and other employment agencies need to work in collaboration with education and training agencies in order to find work for many clients.

Characteristics of effective partnerships

- Agencies see the mutual benefits in partnering

- Cooperation and trust between providers and employment agencies

- Regular meetings of all stakeholders e.g. Commonwealth departments, JNMs and LLNP providers

- Geographical proximity to services and agencies e.g. Centacare in Alice Springs felt that proximity (in a small town) makes for effective partnerships. Transport to and from programs for clients is a factor also.

Impediments to effective partnerships being developed

- Non-identification of justice related clients from referring agencies

- The Prisoner Re-integration Officers (PRO) primarily concerned to assist prisoners into work rather than any LLN provision

- Geographical distance – prisoners return to their communities upon release and often these are remote from LLN or other education and training provision

- Parole conditions sometimes stipulate that former prisoners must stay *on* or *away from* a designated community or area

- Poor communication, understanding and trust between Indigenous communities and mainstream employment and training organisations (silo mentality)

- Conflicting values/agendas operating between partners e.g. work or education priorities?

- Organisational confidentiality clauses restrict the sharing of information among partners
- Funding cycles affect the maintenance of ongoing partnerships e.g. 3 year LLNP and JNM contracts. The timing of Request for Tender varies so relationships can be built up only to disintegrate part way through the funding period if either partner (LLNP provider or JNM agency) subsequently loses their tender
- Funding tenders inevitably lead to competition between providers.

Social capital outcomes identified

- **Community development** e.g. the JNM agency Centacare in Alice Springs mentioned that employment is something that 'contributes to the community'

- **Links to other organizations** e.g. the JPET provider in Darwin indicated youth access other VET training; some returned to school

- **Relationships that led to mentoring** e.g. Alice Springs and Darwin Correctional Centres

- **Strengthening inter-agency and organisational ties.**

Pedagogies used

- Pedagogy varied e.g. included traditional class environment, some tailored to specific vocational areas or specific workplace needs
- Curriculum used includes the Preparatory Education Certificates and Introductory Vocational Education Certificates
- Correspondence courses in prisons
- Certificates in General Education for Adults (CGEA) and pedagogical methods reflect Indigenous learning styles
- Men's and women's groups e.g. at CDU's LLNP course in Tennant Creek, this includes class separation along traditional Indigenous lines, into men's and women's groups
- CGEA and Certificates in Spoken and Written English (CSWE) e.g. Mission Australia
- Outcomes assessed according to the NRS
- Classes 10-12 hours/week e.g. LLNP
- Small class sizes, LLNP e.g. not more that 10 to 12 learners if LLN levels are low
- Small group for specific needs learners e.g. with low LLN skills.

References

Aigner, S, Flora, C, Hernandez, J 2001, The premise and promise of citizenship and civil society for renewing democracies and empowering sustainable communities, *Sociological Inquiry*, vol.71, Issue4, pp.493-507.

Allison, J, Gorringe, S & Lacey, J 2006, *Building learning communities: Partnerships, social capital and VET performance*. National Centre for Vocational Education Research, Adelaide.

Australian Bureau of Statistics 1997, *Aspects of literacy: Assessed skill levels, Australia 1996*, Australian Bureau of Statistics, Canberra.

Australian Bureau of Statistics 2004, *Measuring social capital: An Australian framework and indicators,* Information paper (Catalogue No. 1378.0), Australian Bureau of Statistics, Canberra.

Australian Bureau of Statistics 2006, *Aspects of social capital, Australia,* Australian Bureau of Statistics, Canberra.

Australian Bureau of Statistics 2007a, *Adult literacy and life skills survey, summary results, Australia*, Australian Bureau of Statistics, Canberra.

Australian Bureau of Statistics 2007b, *4517.0 Prisoners in Australia, 2007*, Australian Bureau of Statistics, Canberra.

Australian Bureau of Statistics 2008, *Health literacy, Australia, 2006*, (Catalogue No. 4233.0), ABS, Canberra.

Australian Council for Adult Literacy 2001, *A literate Australia: A national position paper on the future adult literacy and numeracy needs of Australia,* Australian Council for Adult Literacy, Canberra.

Australian National Training Authority 2000, *Partners in a learning culture: Blueprint for implementation from 2000 to 2005,* Australian National Training Authority, Brisbane.

Australian National Training Authority 2001, *National strategy for vocational education and training for adult prisoners and offender in Australia,* Australian National Training Authority, Brisbane.

Australian National Training Authority 2004, *Shaping our future: Australia's national strategy for vocational education and training 2004-2010*, Australian National Training Authority, Brisbane.

ANZ (Roy Morgan Research) 2003, *ANZ survey of adult financial literacy in Australia,* viewed 10 November 2007, <http://www.anz.com.au/aus/aboutanz/Community/Programs/FinSurvey2005.asp >.

ANZ (Chant Links & Associates) 2004, *A report on financial exclusion in Australia,* viewed 10 November 2007, <http://www.anz.com/aus/values/commdevFinance/research.asp >.

ANZ (AC Nielsen) 2005, *Understanding Personal Debt & financial difficulty in Australia*, viewed 10 November 2007, <http://www.anz.com.au/aus/aboutanz/Community/Programs/FinSurvey2005.asp >.

Australian Government Office for Women (RPR Consulting) 2007, *Financial literacy among marginalised women.* Australian Government Office for Women in the Department of Families, Community Services and Indigenous Affairs, Canberra, viewed 10 May 2008, <http://www.ofw.facsia.gov.au/downloads/pdfs/summary_card.pdf >.

Australian Securities and Investments Commission 2001, *Consumer education strategy 2001-2004*, viewed 11 May 2008, <http://fido.asic.gov.au/fido/fido.nsf/byheadline/Consumer+education+strategy+2001+to+2004?openDocument>.

Balatti, J, Black, S & Falk, I 2006, *Reframing adult literacy and numeracy course outcomes: A social capital perspective.* National Centre for Vocational Education Research, Adelaide.

Balatti, J, Black, S & Falk, I 2007, 'Teaching for social capital outcomes: The case of adult literacy and numeracy courses', *Australian Journal of Adult Learning*, vol.47, no.2, pp.245-263.

Balatti, J & Falk, I 2001, *Independent evaluation of the Community Training Partnership (CTP) Pilots.* Department of Employment & Training, Queensland Government, Tasmania.

Banfield, K, Barlow, S & Gould, D 2007, 'Throughcare and VET for adult prisoners and offenders within the New South Wales Department of Corrective Services', in S.Dawe (ed) *Vocational education and training for adult prisoners and offenders in Australia: Research readings*, NCVER, Adelaide.

Barton, D & Hamilton, M 1998, *Local literacies: Reading and writing in one community*, Routledge, London.

Barton, D, Hamilton, M & Ivanic, R (eds) 2000, *Situated literacies: Reading and writing in context*, Routledge, London.

Bates, S & Wiltshire, C 2001, *The course in applied vocational study skills: Professional development issues for the delivery of integrated literacy support in VET*, Australian Association for Research in Education Conference, viewed 26 June 2008, <www.aare.edu.au/01pap/bat01517.htm>

Bateson, G 2003, *Moving the mountain: Halfway there? A whole city approach to basic skills development, viewed* 26 June 2008 <www.coreskills.co.uk/index.html>

Billett, S, Clemens, A & Seddon, T 2005, *Forming, developing and sustaining social partnerships,* National Centre for Vocational Education Research, Adelaide.

Black, S 1996, *Literacy/numeracy support and team teaching in VET: TAFE teachers reflect on their practice*, Foundation Studies Training Division.

Black, S 2008a, *LLN teachers and health workers: Partnership programs in action*, Paper presented at the AVETRA conference, Adelaide, viewed 26 June 2008, <www.avetra.org.au/AVETRA%20WORK%2011.04.08/CS1.1%20-%20Stephen%20Black.pdf>

Black, S 2008b, *Diabetes literacy: Educating culturally and linguistically diverse people about the risks and prevention of type 2 diabetes*, NSW TAFE Northern Sydney Institute and Northern Sydney Central Coast Area Health Service, Sydney.

Black, S, Balatti, J, Falk, I 2006, 'Social capital outcomes: The new focus for adult literacy and numeracy courses, *Australian Journal of Adult Learning*, vol.46, no.3, pp.317-335.

Black, S & Dillon, J 2007, Literacy and health: Effective partnerships in VET, ICVET annual conference, Sydney, viewed 26 June 2008, <www.icvet.tafensw.edu.au/powerhouse_2007/documents/Stephen_Black.doc>

Black, S, Rouse, R & Wickert, R 1990, *The illiteracy myth: A comparative study of prisoner literacy abilities*, University of Technology, Sydney.

Bridgman, P & Davis, G 2000, *The Australian Policy Handbook*, 2nd ed. Allen and Unwin, Sydney.

California Health Literacy Initiative 2007, California Health Literacy initiative, viewed 26 June 2008, <http://cahealthliteracy.org/>

Canadian Bar Association 1992, *Reading the Legal World: Literacy and Justice in Canada*, Task Force Report, Canadian Bar Association, Ottawa, Ontario.

Casey, H, Jupp, T, Grief, S, Hodge, R, Ivanic, R, Lopez, D, Cara, O & Eldred, J 2006, *'You wouldn't expect a maths teacher to teach plastering…' Embedding literacy, language and numeracy in post-16 vocational programmes – the impact on learning and achievement*, National Research and Development Centre, London.

Castelton, G, Sanguinetti, J & Falk, I 2001, 'Wanted: A new national adult literacy policy for Australia', *Literacy and Numeracy Studies,* vol.11, no.1, pp.3-26.

Centre for Literacy 2003, *Literacy across the curriculumedia focus* (LACMF), vol.17, no.2, viewed 26 June 2008, <www.centreforliteracy.qc.ca/publications/lacmf/litarch.htm>

Centre for Research and Learning in Regional Australia (CRLRA) 2000, *Managing change through VET: The role of vocational education and training in Regional Australia,* Centre for Research and Learning in Regional Australia, University of Tasmania, Launceston

Cochrane, M 2005, *Interpreters and sea dogs – the success of partnerships*, ACEA conference 2005, viewed 26 June 2008, <www.acea.org.au/Content/2005%20papers/Paper%20Cochrane.pdf>

Commonwealth Bank Foundation 2004, *Improving financial literacy in Australia: Benefits for the individual and the nation*, viewed 10 November 2007, <http://www.commbank.com.au/foundation/>.

Commonwealth Human Rights Initiative 2008, Legal literacy, viewed 26 June 2008, <http://www.humanrightsinitiative.org/programs/aj/police/india/literacy/literacy.htm>.

Considine, M 1994, *Public policy: A critical approach*, Macmillan, Melbourne:.

Corrective Services Administrators' Committee 2006, *Rebuilding lives: VET for prisoners and offenders*, TAFE Equity and Outreach Unit, Sydney.

Council of Australian Governments 2006a, *National action plan on mental health 2006-2011*, Viewed 26 June 2008, <www.coag.gov.au/meetings/140706/docs/nap_mental_health.pdf>

Council of Australian Governments 2006b, *Health workforce*, viewed 26 June 2008, <www.coag.gov.au/meetings/140706/index.htm#health>

Courtenay, M & Mawer, G 1995, *Integrating English language, literacy and numeracy into vocational education and training*, NSW TAFE, Blacktown.

Cowan, M 2006, 'Beyond single interests: Broad-based organising as a vehicle for promoting adult literacy' in *Review of Adult Learning and Literacy, Volume 6, Connecting research, policy and practice,* eds J Comings, B Garner & C. Smith, Jossey Bass, San Francisco.

Cowham, N 2005, The work of the Alice Springs Correctional Centre's art program, Viewed 26 June 2008, <www.deakin.edu.au/hmnbs/psychology/research/ease/2005%20Conference/files/Cowham,-Nancy(2005),The-Work-of-the-Alice-Springs-Correcti.pdf>

Centre for Research and Learning in Regional Australia (CRLRA) 2000, *Managing change through ET: The role of vocational education and training in Regional Australia. Research Report.* Centre for Research and Learning in Regional Australia, University of Tasmania, Launceston.

Cuban, S 2006, 'Following the physician's recommendations faithfully and accurately': Functional health literacy, compliance, and the knowledge-based economy, *Journal for Critical Education Policy Studies*, vol.4, no.2, viewed 26 June 2008

Cumming, J & Wilson, J 2005, *Literacy, numeracy and alternative dispute resolution*, NCVER, Adelaide.

Dawe, S (ed) 2007, *Vocational education and training for adult prisoners and offenders in Australia: Research readings*, NCVER, Adelaide.

Deakin University 2008, Employment and Social Exclusion (EASE) research group, viewed 26 June 2008, <www.deakin.edu.au/hmnbs/psychology/research/ease/>

Department of Employment, Education and Training (DEET) 1991, *Australia's language: The Australian language and literacy policy*, DEET, Canberra.

Falk, I 2007, What should count as evidence for effective, situated policy? Chapter 3, pp. 29-40 in M. Osborne, K. Sankey, & B.Wilson (Eds), *Researching Social Capital, Lifelong Learning Regions and the Management of Place: an international perspective,* Routledge Taylor Francis, London. pp. 29-40.

Feeny, T 2006, *Beyond budgeting to financial literacy: An evaluation of The Smith Family's MoneyMinded program*, viewed November 2007, <http://www.smithfamily.com.au/documents/MoneyMinded_Report_301006_570B6.pdf >.

Figgis, J 2004, *Literate Australia: A whole life approach. Report No.1: taking literacy to fresh fields*, Viewed 26 June 2008, <www.acal.edu.au/publications/reports/**Jane**%20**Figgis**%20Report.pdf >

Figgis, J, Butorac, A, Clayton, B, Meyers, D, Dickie, M, Malley, J & McDonald, R 2007, *Advancing equity: Merging 'bottom up' initiatives with 'top down' strategies,* NCVER, Adelaide.

Financial Literacy Foundation 2007, *Financial literacy: Australians understanding money*, Commonwealth of Australia, Canberra.

Financial Literacy Foundation 2008, *Understanding money: Good practice in developing financial literacy initiatives with Indigenous Australians*, Commonwealth of Australia, Canberra.

Foley, H 2002, Understanding and applying vocational language, literacy and numeracy within the Australian Quality Training Framework, Department of Employment and Training, Brisbane, viewed 26 June 2008 <www.trainandemploy.qld.gov.au/resources/registration_audit/pdf/lln.pdf>

Freebody, P & Freiberg, J 1997, *Adult literacy and health: Reading and writing as keeping-well practices.* Language Australia, Melbourne.

Gelade, S, Stehlik, T & Willis, P 2006, Creating effective ACE and VET partnerships: Good practice guide, NCVER, Adelaide.

Gittell, R & Vidal, A 1998, *Community Organizing: Building Social Capital as Development Strategy.* Sage, Thousand Oaks, CA.

Green, J 2007, 'Health literacy: socially situating community-based research', *Fine Print*, vol.3, no.1, pp.3-7.

Green, J, Lo Bianco, J & Wyn, J 2007, 'Discourses in interaction: The intersection of literacy and health research internationally', *Literacy & Numeracy Studies*, vol.15, no.2 pp19-37.

Greenberg, E, Dunleavy, E & Kutner, M 2007, *Literacy behind bars: Results from the 2003 national assessment of adult literacy prison survey,* Washington, DC, National Centre for Education Statistics.

GROW 1983, *GROW: World Community Mental Health Movement: The Program of Growth to Maturity (the 'Blue Book')*, GROW Publications, Sydney.

Guenther, J &Falk, I 2007, *Northern Territory Domestic and Family Violence policy and practice: engagement through evaluation*, *Australian Universities Community Engagement Alliance Conference 2007*, Alice Springs.

Guenther, J, Falk, I, Arnott, A, Lucardie, D & Spiers, H 2008, *Examining learning partnerships in northern Australia,* NCVER, Adelaide.

Hartley, R 1989, *The social costs of inadequate literacy*, DEET, Canberra.

Halliday Wynes, S 2007, 'The provision of VET for adult prisoners in Australia', in S.Dawe (ed) *Vocational education and training for adult prisoners and offenders in Australia: Research readings*, NCVER, Adelaide

Hartley, R & Horne, J 2006, *Social and economic benefits of improved adult literacy: Towards a better understanding,* National Centre for Vocational Education Research, Adelaide.

Hodgens, P (1999), Valued learners, valued education, paper presented at the Best Practice Interventions in Corrections for Indigenous People Conference, Adelaide, 13-15 October 1999, viewed 26 June 2008, <www.aic.gov.au/conferences/indigenous/hodgens.html>

Hohn, M 1998, *Empowerment health education in adult literacy: A guide for public health and adult literacy practitioners, policy makers and funders*, National Institute for Literacy, Lawrence, Mass.

Hohn, M 2003, 'Literacy, health, and health literacy: State policy considerations', *Focus on Basics*, vol.5, Issue C, viewed 26 June 2008, <http://ncsall.gse.harvard.edu/fob/2002/hohn.html>

Hugonnier, B 1999, *Regional development tendencies in OECD countries,* Keynote address to Regional Australia Summit, Parliament House, Canberra, 27-29 October.

Investment and Financial Services Association, 2003, Reti*rement incomes and long term savings: Living well in an ageing society*, viewed 10 May 2008, <http://www.ifsa.com.au/documents/2003_Publications_RILTS.pdf>.

Jorm, A, Korten, A, Jacomb, P, Christensen, H, Rodgers, B & Pollitt, P 1997, 'Mental health literacy': A survey of the public's ability to recognise mental disorders and their beliefs about the effectiveness of treatment, *Medical Journal of Australia*, Vol.166, pp.182-186.

Jorm, A, Barney, L, Christensen, H, Highet, N, Kelly, C & Kitchener, B. 2006, 'Research on mental health literacy: What we know and what we still need to know', *Australian and New Zealand Journal of Psychiatry*, vol.40, no.1.

Keleher, H & Haggar, V 2007, 'Health literacy in primary health care', *Australian Journal of Primary Health Care*, vol.13, No.2, pp.24-30.

Keleher, H. & Murphy, B. (eds) 2004, *Understanding health: a determinants approach*, Oxford University Press, Melbourne.

Kickbusch, I, Wait, S & Maag, D 2006, *Navigating health: The role of health literacy*, International Longevity Centre – UK, London, viewed 26 June 2008, <www.ilcuk.org.uk/files/pdf_pdf_3.pdf>

Kinnear, P 2000, Recidivism and open learning education (ROLE) project, Australian Institute of Criminology, Canberra, viewed on 26 June 2008, <www.dest.gov.au/archive/highered/otherpub/roleexesum.htm>

Kretzmann, J & McKnight, J 1993, *Building communities from the inside out: A path toward finding and mobilizing a community's assets,* ACTA Publications, Chicago.

Kutner, M, Greenberg, E, Yin, J, Paulsen, C & White, S 2006, *The health literacy of America's adults: Results from the 2003 national assessment of adult literacy,* US Department of Education, Washington DC.

Laird, C, Chavez, R & Highfield, A 2007, *Reducing Aboriginal imprisonment strategies: Strategy 8 - Employment options.* Department of Corrective Services, WA. Presented at 2007 EASE conference, viewed 26 June 2008, <www.deakin.edu.au/hmnbs/psychology/research/ease/2007%20Conference/files/chavez-paper.pdf>

Laird, C, Chavez, R & Zan, M 2005, *Partnerships: How they have improved the delivery of education and vocational training in WA prisons,* ACEA 2005 conference, Darwin 9-11 October, viewed 26 June 2008, <www.acea.org.au/Content/2005%20papers/Paper%20Laird%20et%20al.pdf>

Laird, C, Chavez, R & Zan, M 2007, Using research to inform practice: Western Australian correctional education, in S. Dawe (ed) *Vocational education and training for adult prisoners and offenders in Australia: Research readings*, NCVER, Adelaide.

Learning Research Group 2006, *Integrated local employment and learning support service: Creating effective pathways to employment and training for the employment disadvantaged*, Charles Darwin Learning Research Group: Northern Territory Council of Social Services (NTCOSS) & NT Dept of Employment Education & Training (DEET), Darwin.

Leontios, M, Goodstone, L, Sylva, C 2007, *Pathways to employment education and training (PEET): A Community Offender Services NSW DCS and TAFE NSW partnership.* EASE conference 2007, viewed 26 June 2008, <www.deakin.edu.au/hmnbs/psychology/research/ease/2007%20Conference/files/Sylva-Preation.pdf>

Marginson, S 1993, *Education and public policy in Australia*, Cambridge University Press, Melbourne.

McGuirk, J 2001, 'Adult literacy and numeracy practices 2001: A national snapshot' snapshot', viewed on 26 June 2008 <www.dest.gov.au/ty/litnet/docs/litnum_2001.pdf>

McKenna, R & Fitzpatrick, L 2005, *Integrated approaches to teaching adult literacy in Australia: A snapshot of practices in community services*, National Centre for Vocational Education Research, Adelaide.

NSW Health Department 2000, Health promotion with schools: A policy for the health system, NSW Department of Health, Sydney, viewed 26 June 2008, <www.achsc.org/download/2006/NSW%20**policy**%20doc.pdf >

National Indigenous Money Management Agenda (NIMMA) 2007, *Banking for the future: A background paper on financial literacy and financial services for Indigenous Australians*, Reconciliation Australia, Canberra, viewed 10 May 2008, <http://www.reconciliation.org.au/downloads/622/NIMMA_background.pdf>.

Nielsen_Bohlman, L, Panzar, A & Kindig, D (eds) 2004, *Health literacy: A prescription to end confusion,* Institute of Medicine, Washington DC.

Noonen, P 2004, Equity in education and training in correctional services institutions, in Bowman, K (ed) *Equity in vocational education and training: Research findings*, NCVER, Adelaide.

Norman, J, Shell, A & Rosenstein, B 2002, *Trust.*USA Today, Gannett Co. Inc, pp. 1-2.

Nutbeam, D, Wise, M, Bauman, A, Harris, E & Leeder, S 1993, *Goals and targets for Australia's health in the year 2000 and beyond,* AGPS, Canberra.

Nutbeam, D 1999, 'Literacies across the lifespan: Health literacy', *Literacy and Numeracy Studies*, vol.9, no.2 pp.47-55.

Office for Aboriginal and Torres Strait Islander Health (OATSIH) 2008, *Office for Aboriginal and Torres Strait Islander Health COAG Mental Health Initiative*, viewed on 26 June 2008, <www.health.gov.au/internal/main/publishing.nsf/Content/health-oatsih-programs-coag>

Organisation for Economic Co-operation and Development, 1995, *Literacy, economy and society*, OECD, Paris.

Organisation for Economic Co-operation and Development, 1997, *Literacy skills for knowledge society: Further results from the international adult literacy survey,* OECD, Paris.

Organisation for Economic Co-operation and Development, 2001, *Knowledge and skills for life: First results from pisa.* OECD, Paris

Organisation for Economic Co-operation and Development /Statistics Canada (2000), *Literacy in the information age: Final report of the international adult literacy survey.* OECD, Paris.

Organisation for Economic Co-operation and Development 2005, *Improving financial literacy: Analysis of issues and policies*, OECD, Paris.

Pfizer 2006, *Pfizer clear health communication initiative*, Viewed 26 June 2008,

Pritchett, L & Woolcock, M 2002, Solutions when the Solution is the Problem: Arraying the Disarray in Development, *Center for Global Development, Working Paper No. 10*, viewed on 26 June 2008, <http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1106236>

Rankin, C 2005, 'Illiterate prisoners, myths and empirical realities', *Journal of Offender Rehabilitation*, vol.41, no.2, pp.43-55.

Rootman, I & Ronson, B 2005, 'Literacy and health research in Canada: Where have we been and where should we go?' *Canadian Journal of Public Health*, vol.96, no.2, pp.62-76.

Rudd, R, Kirsch, I & Yamamoto, K 2004, *Literacy and health in America,* Educational Testing Service, Princeton, New Jersey.

Rushbrook, R & Pickersgill, R 2008, Trust and the informal communication of training need and demand between VET providers and users, AVETRA conference paper, viewed 26 June 2008, <www.avetra.org.au/AVETRA%20WORK%2011.04.08/CSI.2%20-%20Peter%20Rushbrook.pdf >

Seddon, T & Billet, S 2004, *Social partnerships in vocational education: Building community capacity*, NCVER, Adelaide.

Sefton, R, Waterhouse, P & Deakin, R (eds) 1994, *Breathing life into training: A model of integrated training,* National Automotive Industry Training Board, Doncaster, Victoria.

Shohot, L 2004, 'Health and literacy: Perspectives', *Literacy and Numeracy Studies*, vol.13, no.1, pp.65-83.

Sidoti, C 2001, *Literacy and lifelong learning: Social justice for all?* ACAL Forum, Sydney, viewed 26 June 2008, <www.acal.edu.au/publications/papers/conference/SidotiPpr.pdf>

Skilled for Health, 2008, Skilled for health, viewed 26 June 2008, <www.continyou.org.uk/what_we_do/healthy_active_learning_communities/skilled_health>

Steelman, T 2001, 'Elite and participatory policy-making: Finding balance in a case of national forest planning'. *Policy Studies Journal,* vol.29 no.1, pp.71-89.

Stewart-Weeks, M 2000, 'Trick of treat? Leadership and social capital in the new public policy'. Chapter in I. Winter (Ed) *Social capital and social policy*, Australian Institute of Family Studies Melbourne.

Stokes, H, Stacey, K & Lake, M 2006, *Schools, vocational education and training, and partnerships: Capacity-building in rural and regional communities,* NCVER, Adelaide.

VicHealth 2003, The partnership analysis tool: For partners in health promotion, viewed 26 June 2008, <www.**vichealth**.vic.gov.au/assets/contentFiles/VHP%20part.%20**tool**_low%20res.pdf->

Wallace, R & Falk, I 2008, 'Social capital, higher education and policy performance', Chapter 8, pp. 168-204 in G. Woolcock, (Ed) *Social capital and social justice: Critical Australian perspectives,* Northern Territory: Charles Darwin University Press, Darwin.

Waterhouse, P, Virgona, C & Brown, R 2006, *Creating synergies: Local government facilitating learning and development through partnerships*, NCVER, Adelaide.

Weston, B 2007, *Stepping forward: The main steps to embedding Skills for Life in health & social care – what, why and how*, UNISON, London.

Wickert, R & McGuirk, J 2005, *Integrating literacies: using partnerships to build literacy capabilities in communities,* National Centre for Vocational Education Research, Adelaide.

Wignall, L 2003, *ANTA think piece: Language, literacy and numeracy in training packages*, Australian National Training Authority, Brisbane.

Wilkinson, R & Marmot, M (eds) 2003, *Social determinants of health: The Solid Facts*, 2nd edition, World Health Organisation, Denmark.

Wiltshire, C 2001, Integrated literacy – making it work: Lessons from the Course in Applied Vocational Skills in Western Australia, Viewed 26 June 2008, <www.acea.org.au/.../2001%20papers/**Cheryl**%20**Wiltshire**%20-%20**Integrated**%20**Literacy**%20for%20IFECSA%20Paper.PDF>

World Health Organisation 2005, *The Bangkok Charter for health promotion in a globalised world*, viewed 26 June 2008, <www.who.int/healthpromotion/conferences/6gchp/bangkok_charter/en/print.html>

Wire Women's Information 2007, *Women's financial literacy research report,* viewed 30 May 2008, <*http://www.wire.org.au/womens_info/about/WomensFinancialLiteracyResearchReport.pdf* >.

Worthington, AC 2006, 'Predicting financial literacy in Australia', *Financial Services Review*, vol.15, no. 1 pp. 59-79.

Wyse, L & Casarotto, N 2004, Literacy in the world of the aged care worker, *Literacy and Numeracy Studies*, vol.13, no.1, pp.19-30.

Yilli Rreung Regional Council no date, Yilli Rreung Regional Council Submission to Senate Legal and Constitutional Reference Committee Inquiry into Legal Aid and access to Justice, viewed on 26 June 2008, <www.aph.gov.au/SENATE/committee/legcon_ctte/completed_inquiries/2002-04/legalaidjustice/submissions/sub95.doc>