



**FIRST NATIONS
FOUNDATION**

The Financial Economy and Indigenous Young People in Australia

Final Report

March 2016



**CENTRE
for SOCIAL
IMPACT**





The Centre for Social Impact wishes to acknowledge all Aboriginal and Torres Strait Islander People across Australia, the traditional custodians of this land. We pay our respects to their Elders, past, present and future, and recognise their continuing connection and contribution to this land and extend that respect to all Aboriginal and Torres Strait Islander People in Australia today.

FOREWORD FROM FIRST NATIONS FOUNDATION

First Nations Foundation is the only national Indigenous charity in Australia with a focus on financial wellbeing. We are passionate about economic freedom for First Australian¹.

Established in 2006 by a group of respected First Australian leaders, the Foundation was set up with the support of Credit Union Australia, Arnold Bloch Leibler lawyers and the ANZ Bank.

We have three strategic focus areas:

Education: Our money management program assists First Australians with the skills to navigate the financial services system.

Engagement: to act as a bridge between Indigenous people's needs and collaborating with the financial services industry to meet those needs, making their products and services more accessible.

Solutions: to identify and quantify the financial needs and trends of First Nations people through research, development and leadership. Our research shows that Indigenous people are not typically taught financial literacy skills and typically do not aspire to financial goals. As the largest demographic cohort in the Indigenous community, it is critical that we work with young people to start a change process about their relationship with money.

On behalf of First Nations Foundation, we would like to acknowledge our alliance partner, Financial Services Council for their support of this project.

¹ Note the term "First Australian" refers to the Aboriginal and or the Indigenous people of Australia.

THE CENTRE FOR SOCIAL IMPACT

The Centre for Social Impact (CSI) is a collaboration between the University of New South Wales, The University of Western Australia and Swinburne University of Technology. CSI's mission is to create beneficial social impact in Australia through teaching, research, measurement and the promotion of public debate. We aim to consider and promote best practice and thought leadership in the context of a systems thinking approach to social purpose.

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OVERVIEW

The challenge / opportunity

Financial literacy is about understanding financial terms and concepts, and being able to use these to make sound financial decisions ([ASIC 2014; OECD 2014; see ANZ and The Social Research Centre 2015](#)).

Lower levels of financial literacy are found amongst disadvantaged groups, resulting in financial exclusion ([ANZ and The Social Research Centre 2015; Ali et al. 2014](#));

and we know that financial exclusion leads to poorer outcomes.

In particular in Australia, the levels of financial literacy amongst young people is low ([Dowling et al. 2008](#)) and we know that, in-turn, they experience higher rates of financial exclusion than the national average ([Connolly 2014](#)). This is a problem as low financial literacy and financial exclusion have been linked to poorer outcomes for young people ([Cull and Whitton 2011; Dowling et al. 2008; Lusardi et al. 2010](#)).

In 2011, 63% of the Indigenous community was less than 30 years old, compared with 39% of non-Indigenous people. Yet, little is known about Indigenous young Australians and the financial economy.

- 63% of Indigenous people are under 30 years old.
- 18 to 24 year-olds in Australia experience low financial literacy and high rates of financial exclusion (36.7% of 18 to 24 year-olds were severely or fully financially excluded in 2013).

About this report

This report, funded by the First Nations Foundation, aims to better understand how Indigenous young people navigate the financial economy. It looks at the relationship between the Indigenous and mainstream economies and asks a series of questions:

- How are Indigenous young people positioned in the mainstream economy?
- How does this position differ from non-Indigenous young people?
- How do Indigenous young people traverse the Indigenous and the mainstream economies?

The report uses literature on Indigenous young people, young people across the Australian population and the mainstream and Indigenous economies. It also uses data from the Australian Bureau of Statistics' (ABS) 2006 and 2011 Australian Census of Population and Housing to compare Indigenous and non-Indigenous mainstream economic indicators over time.

Key findings

We recognise that Indigenous Australians are not a singularly defined group, but rather people from many different Nations, living in urban, regional, and remote locations across the country.

How are Indigenous young people positioned in the mainstream economy?

While the economic position of Indigenous young people is more precarious than for their non-Indigenous counterparts, the research shows they are contributing more significantly to the economy via unpaid work including caring for someone with a disability, caring for children and doing more hours of unpaid domestic work.

How does this position differ from non-Indigenous young people?

While Indigenous young people tend to leave school earlier than their non-Indigenous counterparts, the gap appears to be closing. Remoteness, however, significantly impacts the age at which young people leave school. Young Indigenous Australians tend to enter technical education earlier than non-Indigenous young people. But employment and labour force participation rates suggest significant barriers – Indigenous young people are more likely to be unemployed and less likely to be participating in the labour force than their non-Indigenous counterparts. Remoteness seems to also negatively affect participation in paid employment for Indigenous young people.

How do Indigenous young people traverse the Indigenous and the mainstream economies?

The report has mixed findings on the ease with which Indigenous young people navigate between the Indigenous and mainstream economies.

While Indigenous young people tend to leave school earlier they also tend to enter technical education earlier than non-Indigenous young people. This, however, does not translate to labour force participation. Remoteness seems to also negatively affect Indigenous young people, both with regards to school retention rates and participation in paid employment. Remoteness, however, increases labour force participation for non-Indigenous young people.

Indigenous people experience challenges with reconciling kinship, reciprocity and concepts of shared resources with mainstream notions of the financial economy. Strong family connections and support are seen as the foundation of good subjective wellbeing amongst Indigenous young people and close contact with extended family as essential to develop a strong sense of identity.

Next steps

Future research is needed that explores the opportunities, facilitators and challenges in participating in the mainstream and Indigenous economies from the point of view of Indigenous young people. This will contribute to improving Indigenous youth financial inclusion in the longer term by informing financial literacy programs, policy responses and advancing Indigenous led evidence-based research.

KEY STATISTICS:

Education

- 42% of Indigenous 17 year-olds participated in secondary education versus 68% of non-Indigenous in 2011.
- 47% of these Indigenous young people were in major cities, compared to 28% in very remote Australia.
- 9% of Indigenous 17 year-olds participated in technical education versus 7% of non-Indigenous in 2011.

Employment

- 12% of Indigenous young people were unemployed in 2011 and 45% employed compared to 7% and 73% of non-Indigenous young people respectively.
- 32% of Indigenous young people aged 22 to 24 years old were employed in very remote Australia compared to 54% in major cities.
- 82% of non-Indigenous young people were employed in very remote Australia and 73% in major cities.

Unpaid work

- 40% of female Indigenous young people aged 19 to 24 provided childcare in 2011, compared to 19% of Indigenous males, 16% of non-Indigenous females and 7% of non-Indigenous males.
- 8% of Indigenous and 4% of non-Indigenous young people aged 19 to 24 years old provided unpaid assistance to someone with a disability in 2011.

INTRODUCTION

Financial literacy amongst young people in Australia is low ([Dowling et al. 2008](#)). Yet young people can face high levels of debt (e.g. student's loans, consumer culture, easy availability of credit) ([Cull and Whitton 2011](#); [Luukkanen and Uusitalo 2014](#)). This can be problematic as low levels of financial literacy and financial exclusion from the mainstream financial market can result in poor financial decision-making, financial stress and has been linked to high levels of personal and household debt, poor health (physical and mental) and social outcomes, and (for young people) dissatisfaction with later life ([Cull and Whitton 2011](#); [Dowling et al. 2008](#); [Lusardi et al. 2010](#)).

This report uses the term Indigenous Australians to refer to Australian Aboriginal and/or Torres Strait Islander people: "a person of Aboriginal or Torres Strait Islander descent who identifies as an Aboriginal or Torres Strait Islander and is accepted as such by the community in which he (she) lives" ([Gardiner-Garden 2003](#)). Young people are individuals between the ages of 15 and 24 years ([Australian Bureau of Statistics 2013b](#)).

In 2011, Indigenous Australians represented 3% of the total Australian population ([Australian Bureau of Statistics 2014](#)). In the same year, the median age for Indigenous Australians was 21 years, compared to 37 years for the non-Indigenous population ([Australian Bureau of Statistics 2013a](#)). While Indigenous young Australians make up an important, substantive group, little is known about their relationship with the financial economy. This report, funded by the First Nations Foundation, aims to better understand how Indigenous young people navigate the financial economy and the relationship (or lack of) between the Indigenous and mainstream economies.

We ask:

- How are Indigenous young people positioned in the mainstream economy?
- How does the position of Indigenous young people in the mainstream economy differ from non-Indigenous young people?
- How do Indigenous young people traverse the Indigenous and the mainstream economies?

We recognise Indigenous Australians are not a homogenous group but people from many different Nations living in urban, regional and remote locations across Australia. The report therefore answers the questions above by investigating the different ways in which the Australian Indigenous economy or economies have been defined and discussed, from remote Australia-based contexts to urban ones. It stresses the heterogeneity of Indigenous economies across the country and the diversity of Indigenous economic experiences and identities ([Foley 2006a](#)).

The report outlines the methodology underpinning our work, describes the demographic context and then provides an overview of the mainstream economy and an in-depth review of the Indigenous economy. It explores the intersection between the Indigenous economy and the mainstream economy for young people and the implications for future policy considerations and research.

METHODOLOGY

Research Methods

Literature review

This report collates and synthesises existing literature on Indigenous Australian young people, Australian young people and the mainstream and Indigenous economies. This literature comes from a wide range of sources including national and international mainstream and Indigenous literatures. Relevant literature was identified using a range of methods including library databases, and the internet, with particular interest to some key institutions including:

- Nura Gili Indigenous Programs Unit, UNSW Australia.
- Faculty of Indigenous Research and Education, Charles Darwin University, Darwin.
- School of Australian Indigenous Knowledge Systems, Charles Darwin University.
- Centre for Aboriginal Economic Policy Research, Australian National University.
- Muru Marri, School of Public Health and Community Medicine, Faculty of Medicine, UNSW Australia.
- Faculty of Law and Indigenous Law Centre (ILC), UNSW Australia.
- National Centre for Indigenous Studies, Australian National University.
- Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS).

Overall, the literature was drawn from a wide range of fields including social policy, sociology, finance, economics, employment, education and anthropology. The literature has been systematically analysed to identify and describe key issues relating to how Indigenous young people navigate the financial economy and the relationship (or lack of) between the Indigenous and mainstream economies. The literature review also explores the characteristics of Indigenous economies. This includes research on economic practices, Indigenous businesses, and financial capability and money. It highlights experiences and identities considered unique to Indigenous peoples' experiences in the mainstream economy and as distinctive of an 'Indigenous economy' more broadly. This literature, while recognising such diversity, is strongly dominated by research centred on rural and remote livelihoods and community-based economies, despite urban-living being the largest (and growing) cohort of Indigenous people ([Indigenous Business Australia 2005](#)). These gaps are highlighted in this literature review with attention directed to the kinds of life-enhancing economic circumstances that enable Indigenous people to participate in the economy and create wealth ([Langton 2011](#)). Young people are also relatively absent in much of the literature on the Australian Indigenous Economy. While these gaps are highlighted, this review focuses on young Indigenous people's education, transitions into higher education and work, employment and financial capability as well as other areas which may impact on how young Indigenous people traverse Indigenous and mainstream economies such as the importance of family, community, cultural identity and racism.

Secondary data collection and analysis

Secondary datasets have been analysed to provide a coherent national picture and comparison of how Indigenous young people (15–24 years) navigate the financial economy.

Data from the 2006 and 2011 Australian Census of Population and Housing, undertaken by the Australian Bureau of Statistics (ABS), was used to compare Indigenous and non-Indigenous mainstream economic indicators over time. The data was compiled using “TableBuilder Pro”, which is an ABS product allowing cross-tabulation of most variables collected in the Census, and exported to Excel for comparative analysis and producing graphs. We restricted the data extraction to young people aged from 15 to 24 at the time of the Census, based on place of usual residence (as opposed to enumeration). Indigenous identity refers to: “a person of Aboriginal or Torres Strait Islander descent who identifies as an Aboriginal or Torres Strait Islander and is accepted as such by the community in which he (she) lives” ([Gardiner-Garden 2003](#)). Young people who did not specify their Indigenous identity were excluded from the analysis.

The Census aims to count all persons in Australia on Census night, excluding foreign diplomats and their families.² The ABS conducts a Post Enumeration Survey (PES) following each Census to estimate possible under-count or double counting. The net undercount in 2006 was estimated at 2.7% and 1.7% in 2011. The undercount rate for young people is higher than the overall undercount, with an estimated undercount in 2011 of 2.5% for 15–19 year olds and 6.9% for 20–24 year olds. The undercount rate for people who identify as Indigenous is higher than for those who identify as non-Indigenous (17.2% compared to 6.2% in 2011; which excludes people with Indigenous status non-stated). There has also been an increase over time in the proportion of the population that identifies as Indigenous. (ABS 2011) It is important to be aware of these limitations when comparing differences between Indigenous and non-Indigenous young people over time, as the data may not be representative of all Indigenous and non-Indigenous young people in 2006 and 2011.

A series of domains are analysed:

Education – three types of educational institutions are reported on: 1) secondary educational institutions; 2) technical or further educational institution (including TAFE Colleges); and, 3) university or other tertiary institutions. Six age groups were considered to take into account the effect of age on the type of educational institutions attended (Table 1). The analysis is organised around three indicators: 1) the type of educational institution currently attended³; 2) the highest year of school completed (i.e. year 10 or

² The sample based on place of usual residence also excludes foreign visitors.

³ The proportions of Indigenous and non-Indigenous young people whose type of educational institution currently attending was not stated, or stated as ‘other’ or ‘not applicable’, were not included in the graphs.

below or equivalent; year 11 or equivalent; or year 12 or equivalent). Since young people on average do not complete school before the age of 18, we focus on the 19 to 24 year old age cohort⁴. 3) The proportion of Indigenous and non-Indigenous young people who reported their highest non-school qualification as a certificate, an advanced diploma or diploma, a bachelor degree, a graduate diploma or a post-graduate degree⁵.

Table 1 – Type of educational institution considered by age group

Age group	Educational institutions		
	School	Non-school	
	Secondary educational institutions	Technical or Further Educational Institution (including TAFE Colleges)	University or other Tertiary Institutions
15 year olds	✓		
16 year olds	✓	✓	
17 year olds	✓	✓	
18 year olds	✓	✓	✓
19 – 21 year olds		✓	✓
22 – 24 year olds		✓	✓

Paid work – the analysis considers six indicators: 1) labour force status (i.e. employed, unemployed or not in the labour force, that is, neither employed nor unemployed); 2) participation of Indigenous Australians in Community Development Employment Projects (CDEP) Indigenous Australians; 3) hours worked if employed; 4) industry of employment; 5) type of occupation; and 6) personal weekly income.

Unpaid work – the analysis considers four indicators: the proportion of Indigenous and non-Indigenous young people providing 1) unpaid assistance to someone with a disability; 2) unpaid childcare and the type of childcare provided (i.e. caring for own children, caring for someone else's children or caring for both own and other children); 3) unpaid domestic work and 4) voluntary work.

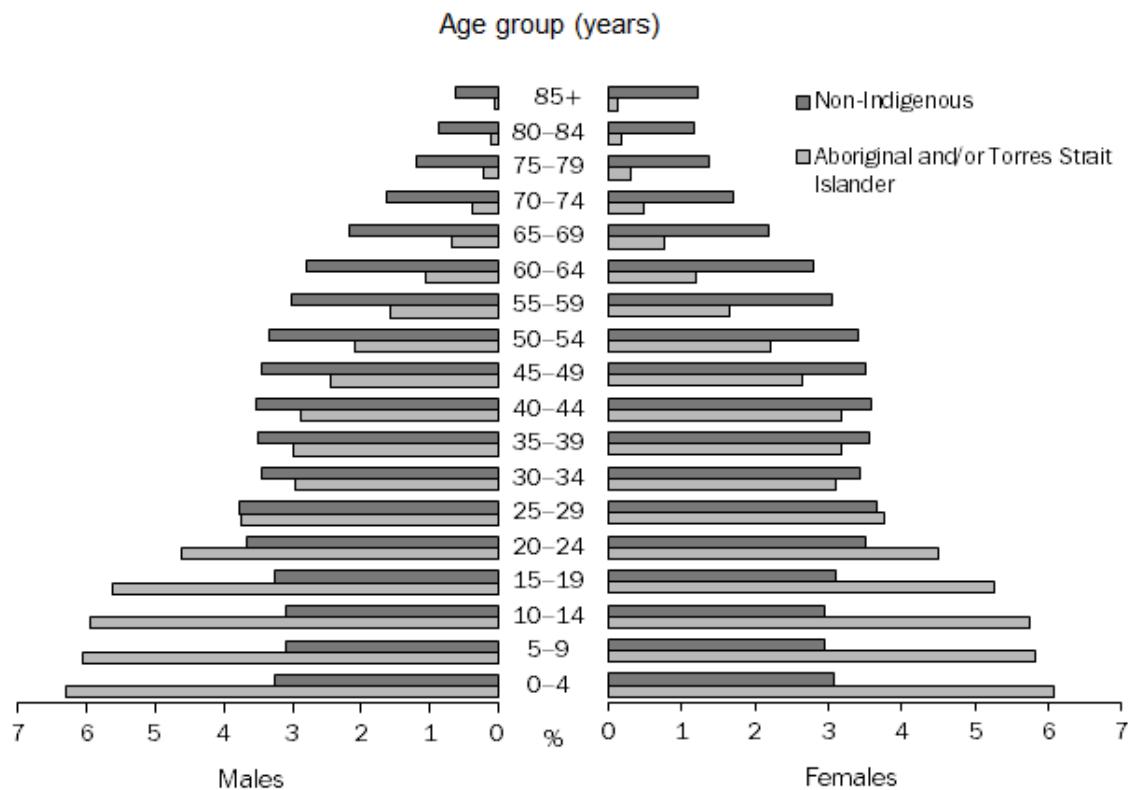
⁴ The proportions of Indigenous and non-Indigenous young people whose highest year of school completed was not stated, or who 'did not go to school', were not included in the graphs.

⁵ The proportions of Indigenous and non-Indigenous young people, whose non-school qualification was inadequately described, not stated, or stated as 'not applicable' were not included in the graphs.

DEMOGRAPHIC CONTEXT

In June 2011, the total population of Australia was approximately 22 million – of which, 3% identified as Indigenous ([Australian Bureau of Statistics 2013a](#)). While overall the Australian population is ageing, a large proportion of Indigenous Australians are young. 63% (Figure 1) are less than 30 years old, compared with 39% of non-Indigenous people.

Figure 1 – Indigenous Australians and Non-Indigenous population, by age



Source: ABS 3238.0.55.001 – Estimates of Aboriginal and Torres Strait Islander Australians, June 2011

More Indigenous and non-Indigenous Australians live in NSW than in any other state or territory. While population trends amongst states are similar, a large discrepancy is found in the Northern Territory, which is home to 10% of Indigenous Australians compared to 1% of non-Indigenous (see Table 3).

For geographic comparisons, this report uses 'remoteness areas' which are derived by the ABS from the 'Accessibility/Remoteness Index of Australia' (ARIA+). This index determines the remoteness of a point based on the physical road distance to the nearest Urban Centre. ARIA+ scores range from 0 to 15 (most to least accessible) and remoteness areas are defined in five areas: 1) major cities, 2) inner regional, 3) outer regional, 4) remote and 5) very remote (see Table 2).

Table 2 – Remoteness Areas for Australia

Remoteness Area	Value ranges (ARIA+)
Major Cities	0 to 0.2
Inner Regional	greater than 0.2 and less than or equal to 2.4
Outer Regional	greater than 2.4 and less than or equal to 5.92
Remote	greater than 5.92 and less than or equal to 10.53
Very Remote	greater than 10.53

Source: 1270.0.55.005 – Australian Statistical Geography Standard (ASGS): Volume 5 – Remoteness Structure, July 2011

Just over one in three Indigenous Australians live in major cities (35%). 44% per cent live in inner or outer regional areas, 8% in remote areas and 14% in very remote areas (see Table 4).

Trends are similar for young people with the majority of Indigenous young people (36%) and non-Indigenous young people (74%) living in major cities followed by inner and outer regional areas. An important discrepancy is found in the number of young people living in very remote areas, however, with 14% of Indigenous young people compared to less than 1% of non-Indigenous young people (see Table 5). Understanding differences in participation in the economy by geographic location is, therefore, important.

Table 3 – Australian population by state/territory and Indigenous status

State/Territory	Indigenous population	Indigenous population (%)	Non-Indigenous population	Non-Indigenous population (%)	Indigenous population as a percentage of non-Indigenous population (%)
NSW	208,476	31%	7,010,053	32%	3%
Victoria	47,333	7%	5,490,484	25%	1%
Queensland	188,954	28%	4,287,824	20%	4%
South Australia	37,408	6%	1,602,206	7%	2%
Western Australia	88,270	13%	2,265,139	10%	4%
Tasmania	24,165	4%	487,318	2%	5%
Northern Territory	68,850	10%	162,442	1%	30%
Australian Capital Territory	6,160	1%	361,825	2%	2%
Australia - Total	669,881	100%	21,670,143	100%	3%

Source: ABS 3238.0.55.001 – Estimates of Aboriginal and Torres Strait Islander Australians, June 2011

Table 4 – Indigenous Australian population, by remoteness

Australia	Indigenous population	Percentage
Major Cities	233,146	35%
Inner Regional	147,683	22%
Outer Regional	146,129	22%
Remote	51,275	8%
Very Remote	91,648	14%
Total	669,881	100%

Source: ABS 3238.0.55.001 – Estimates of Aboriginal and Torres Strait Islander Australians, June 2011

Table 5 – Young Indigenous Australian population (aged 15 to 24), by remoteness

Remoteness Areas	Indigenous	Non-Indigenous
Major Cities	36.5%	73.8%
Inner Regional	22%	17.1%
Outer Regional	20.5%	7.6%
Remote	6.7%	0.9%
Very Remote	13.8%	0.4%
No usual address	0.5%	0.2%
Total	100%	100%

Data Source: 2011 Census of Population and Housing

THE MAINSTREAM ECONOMY

What is the mainstream economy?

To develop an understanding of how Indigenous young people navigate the financial economy and the relationship (or lack of) between the Indigenous and mainstream economy, it is important to first define the mainstream economy.

The mainstream economy, at the individual/group level (i.e. micro-economics), typically refers to the processes of production and consumption. Individuals participate in both the production and consumption of goods and services which are exchanged in 'markets'. People make choices in the market place on an everyday basis around their purchasing behaviour. Consumers are assumed to make their purchasing decisions by choosing the combination of goods and services that maximise their utility (i.e. satisfaction) subject to prices and their budget constraints (determined largely by income).

Various indicators are used to measure the economic well-being of individuals or groups of individuals, with three common ones: 1) Education, which increases our 'human capital' enabling employment and income. (e.g. levels of participation, highest year of school completed, non-school qualifications); 2) Employment (e.g. levels of participation in the labour force, hours worked, industry of employment, occupation, personal income) ([Scott and Shepherd 2013](#)), and 3) Unpaid work ([Yap and Biddle 2012](#)). Unpaid work also contributes significantly to a country's economy and society ([Yap and Biddle 2012](#)). In Australia, Indigenous people make extensive unpaid contributions within their own families and to the broader community ([Kerr et al. 2001; Smith and Roach 1996](#)) through roles such as caring for children or people with a disability, a long-term illness or problems related to old age ([Yap and Biddle 2012](#)).

Participation in the mainstream economy also relies on the ability to access appropriate and affordable financial products and services and therefore to be financially included ([Connolly et al. 2011](#)). Financial inclusion is most commonly assessed on the basis of access to three main financial products and services – a transaction account, general insurance and a moderate amount of credit ([Connolly et al. 2011](#)). In Australia, individuals have been classified as marginally financially excluded if they have access to two of these products and services; severely financially excluded if access to one; and fully financially excluded if access to none ([Connolly et al. 2011](#)). Severe or full financial exclusion is a particular concern as it puts individuals at greater risk of poor social and economic outcomes ([Muir et al. 2015](#)).

How are Indigenous young people positioned in the mainstream economy?

Education

Key points:

- Indigenous young people tend to leave school and enter technical educational institutions earlier than non-Indigenous young people.
- 42% of Indigenous 17 year olds participated in secondary education in 2011 versus 68% of non-Indigenous, a difference of 26 percentage points.
- 9% of Indigenous 17 year olds participated in technical education in 2011 versus 7% of non-Indigenous.
- The largest disparity is found between Indigenous and non-Indigenous young people's participation in tertiary education.
- 8% of Indigenous 19 to 21 year olds participated in tertiary education in 2011 versus 36% of non-Indigenous, a difference of 28 percentage points.
- Remoteness significantly impacts the age at which young people leave school for both populations.
- 71% of non-Indigenous 17 year olds participated in secondary education in major cities in 2011, compared to 47% in very remote Australia.
- 47% of Indigenous 17 year olds participated in secondary education in major cities in 2011, compared to 28% in very remote Australia.

Participation in education

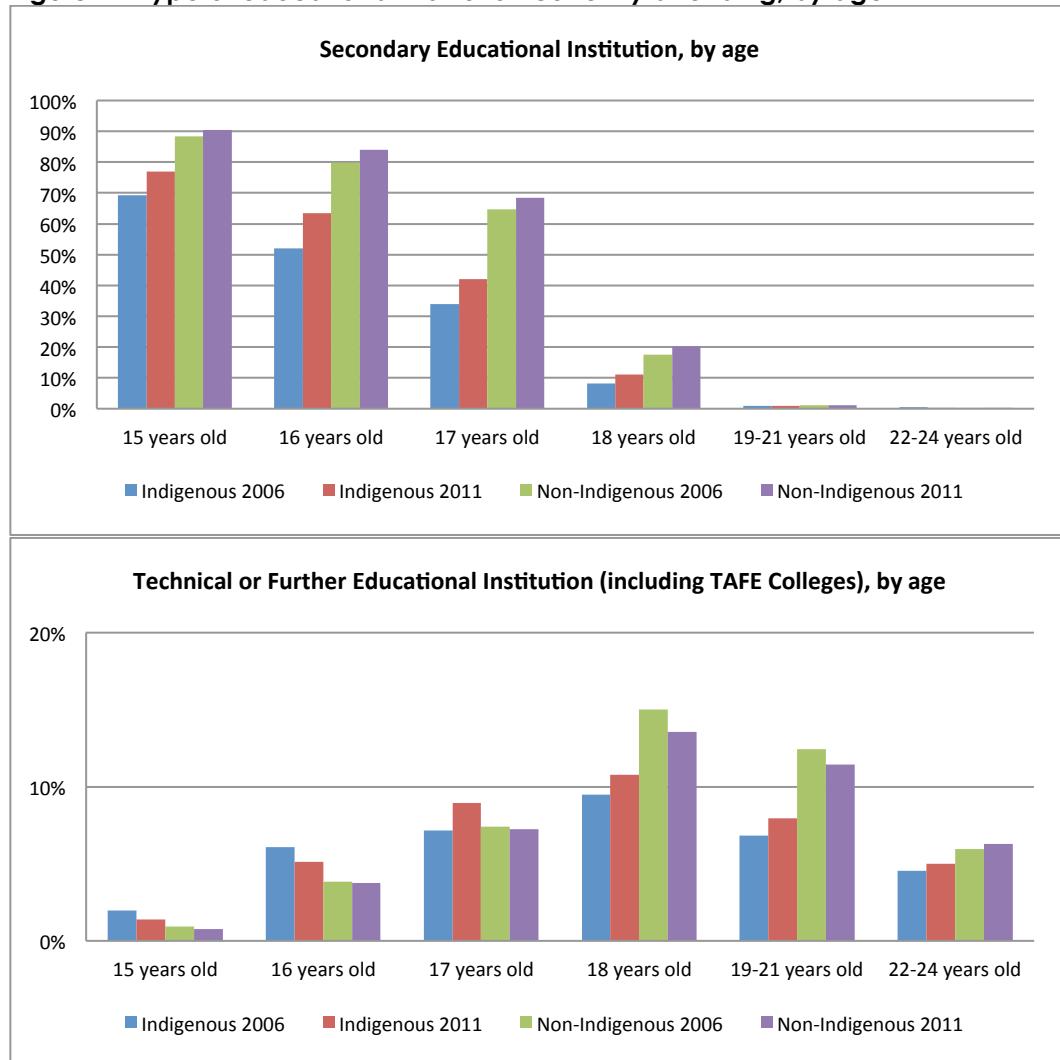
Secondary education shows the highest rates of participation across Indigenous and non-Indigenous young people (see Figure 2). For example, 77% of Indigenous and 90% of non-Indigenous 15 year olds participated in secondary education in 2011 – with female young people slightly more likely to participate than males for both populations across the 15 to 18 year old age group. Overall, while the participation of Indigenous young people remains lower than non-Indigenous young people, the gap is closing. For example, participation was higher for 16 year old Indigenous young people in 2011 in the Australian Capital Territory (71%) compared to their non-Indigenous counterparts (43%). Overall, participation in secondary education, for 2006 and 2011, is higher for both population groups in less remote areas and the gap is closing at a faster rate for younger age groups.

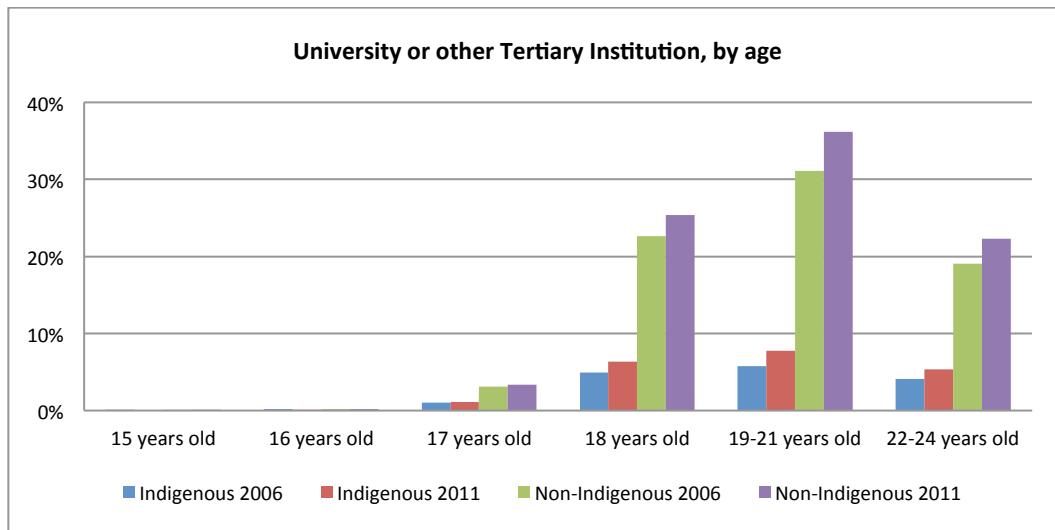
Participation in technical or further education (including TAFE and Colleges) is popular amongst Indigenous young people with rates of participation typically higher than that of non-Indigenous young people for both males and females and across states until the age of 18 (see Figure 2). For example, in 2011, 9% of 17 year-old Indigenous young people participated in technical or further education compared to 7% of non-Indigenous young people. This suggests that Indigenous young people are transitioning from secondary educational institutions to technical or further education at an earlier age than non-Indigenous young people. The gap between non-Indigenous and Indigenous participation is at its lowest in this type of education, with discrepancies more prominent in very remote Australia and the lowest rates of participation in the Northern Territory. While participation in tertiary education by Indigenous young people remains significantly lower than for non-Indigenous young people, Indigenous participation has increased (see Figure 2). Participation appears skewed towards more urban areas. The Northern Territory

has the lowest levels of participation among Indigenous young people. For example, 2% of 22 to 24 year-old Indigenous young people attended tertiary education in the Northern Territory in 2011 compared to 13% in the Australian Capital Territory. While this partly relates to accessibility of post-school education, it is also reflective of lower levels of educational attainment in early and secondary schooling.

Female young people, both Indigenous and non-Indigenous, appear more likely to participate in tertiary education than male young people. For example, female Indigenous young people's participation is close to double that of Indigenous males.

Figure 2 – Type of educational institution currently attending, by age

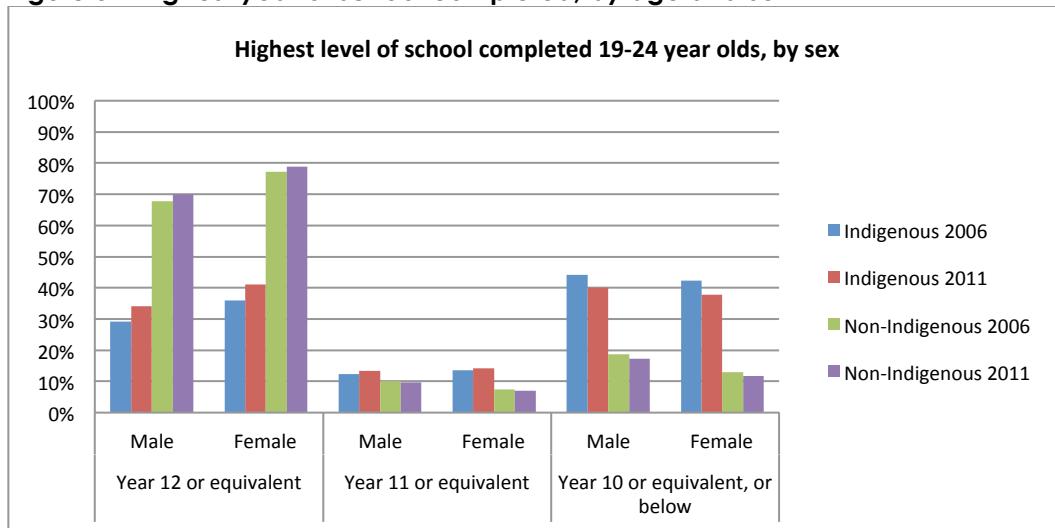




Educational attainment: Highest year of school completed

While Indigenous young people are more than twice as likely than non-Indigenous young people to report year 10 or below as their highest year of school completed, this trend is declining amongst 19 to 24 year olds (see Figure 3). There has been a steady increase between 2006 and 2011 in the proportion of Indigenous young people reporting year 12 and year 11 as their highest year of school completed. For example, 34% of male and 41% of female Indigenous young people indicated year 12 as their highest year of school completed in 2011 compared to 29% of males and 36% of females in 2006. This suggests that Indigenous young people are staying in school longer with female Indigenous young people slightly more likely to report having completed year 12. While the gap has narrowed somewhat between Indigenous and non-Indigenous young people, non-Indigenous young people were also more likely to have completed year 12 or equivalent in 2011 than 2006.

Figure 3 – Highest year of school completed, by age and sex

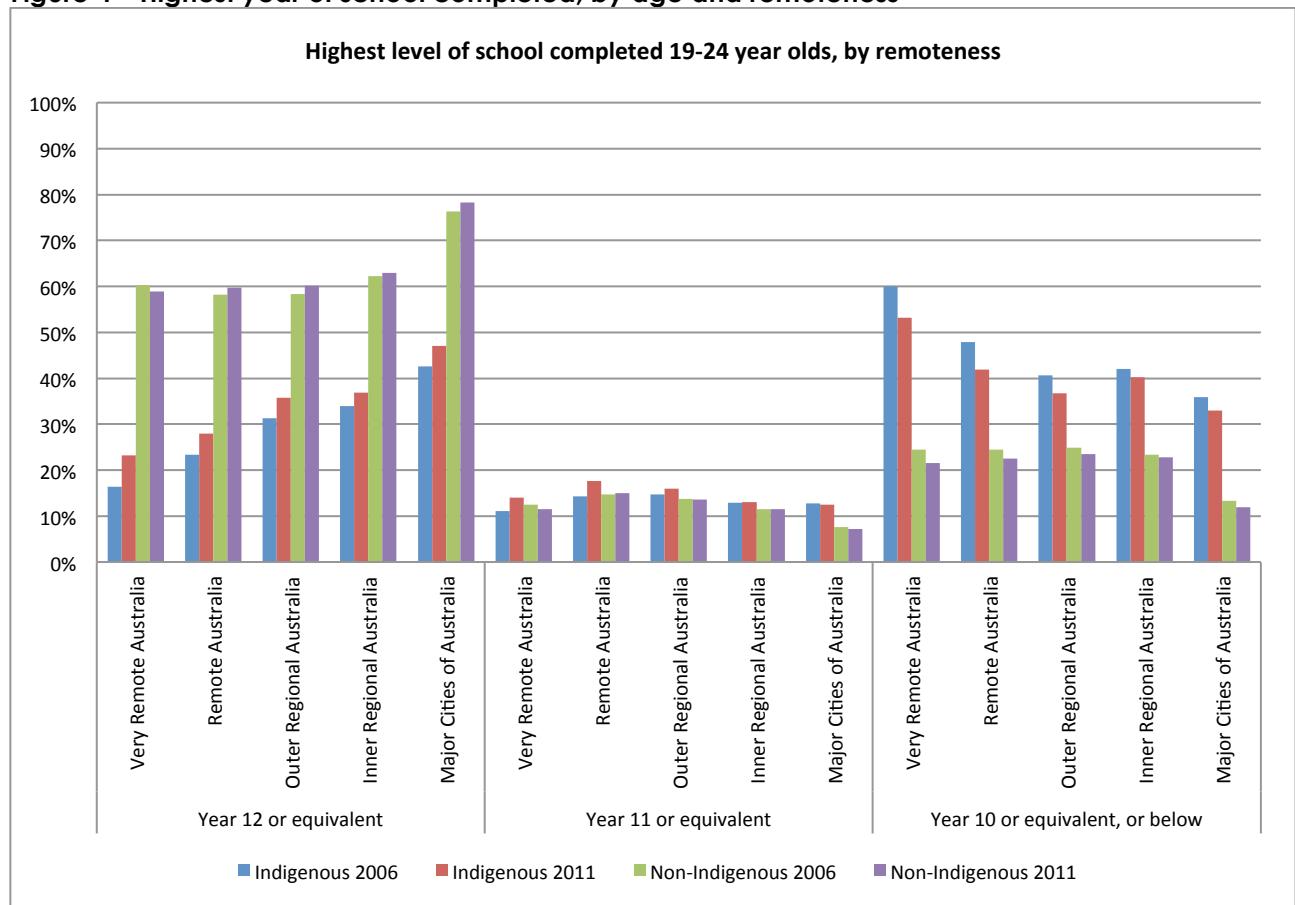


The highest proportion of both Indigenous and non-Indigenous young people reporting year 12 as their highest year of school completed was in the Australian Capital Territory (57%). Like with participation in education, the Northern Territory had the lowest proportion of Indigenous young people reporting year 12 as their highest year of school completed (18%). Nonetheless, in all states and territories there was an increase between 2006 and 2011 in the proportion of Indigenous and non-Indigenous young people reporting year 12 as their highest year of school completed, with the increase in Indigenous attainment being larger than for non-Indigenous young people.

Completion of year 12 remains skewed towards young people living in major cities of Australia for Indigenous and non-Indigenous young people alike (see Figure 4).

Indigenous young people in very remote Australia had the lowest proportion of 19 to 24 year olds reporting year 12 as their highest year of school completed, and the highest proportion of 19 to 24 year olds reporting year 10 or below as their highest level of school completed. Indigenous educational attainment across all remoteness areas, however, has improved between 2006 and 2011, with an increasing proportion of Indigenous young people reporting year 12 as their highest year of school completed, and a decreasing proportion reporting year 10 or below as their highest year of school completed.

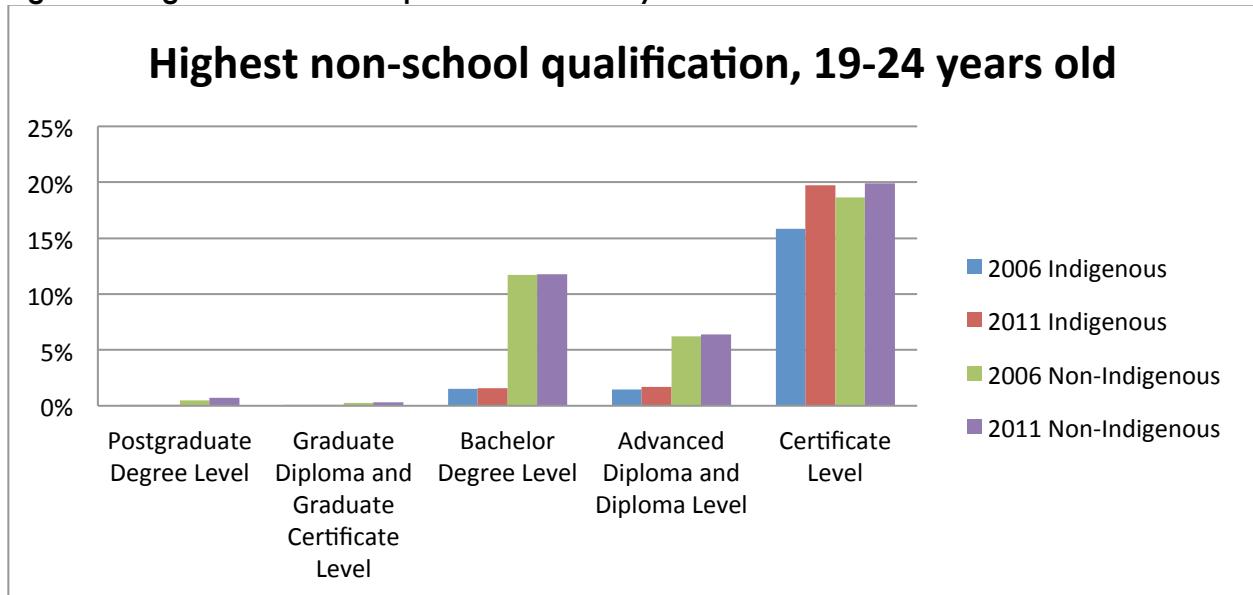
Figure 4 – Highest year of school completed, by age and remoteness



Highest non-school qualification

Overall, the gap between Indigenous and non-Indigenous young people (19-24 year olds) has decreased by 2.5 percentage points from 2006 to 2011 for all non-school qualifications. While the proportions of Indigenous and non-Indigenous young people (aged 19-24) reporting non-school qualifications have remained fairly constant between 2006 and 2011, a significant increase is observed at the certificate level (see Figure 5).

Figure 5 – Highest non-school qualification 19-24 years old

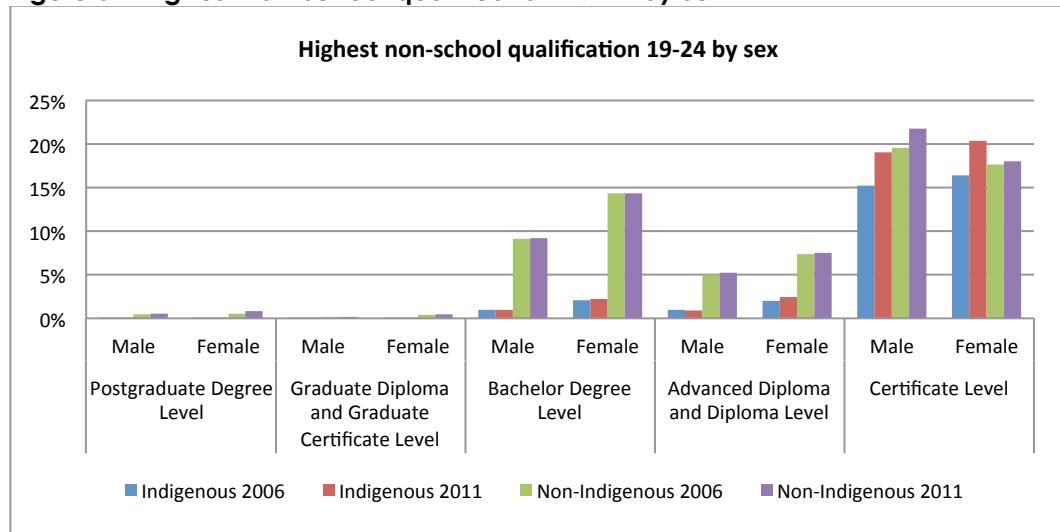


Indeed, certificate qualifications are the highest level of non-school qualifications reported for Indigenous and non-Indigenous young people alike with the rates increasing more rapidly for Indigenous young people (19-24 year olds) between 2006 and 2011 (4 percentage points). Female Indigenous young people were slightly more likely to report a certificate level qualification than their male counterparts in both 2006 and 2011, also surpassing reports of male and female non-Indigenous young people in 2011 (see Figure 6). In Victoria, Tasmania and the Australian Capital Territory, the proportion of Indigenous young people reporting such qualifications is higher than that of non-Indigenous young people – with the proportion the highest in Tasmania (25% in 2006 and 28% in 2011). The lowest numbers of Indigenous young people reporting such qualifications are found in the Northern Territory (7% in 2006 and 10% in 2011).

A small proportion of Indigenous young people reported having an advanced diploma and diploma level qualification – about 3% in major cities, with the figures dropping as remoteness increases and the trend remaining unchanged between 2006 and 2011. The proportion of young people reporting this qualification is between two to three times higher for non-Indigenous young people – though the proportion of Indigenous young people reporting such qualifications has increased slightly between 2006 and 2011. A similar proportion of Indigenous young people reported having a bachelor degree qualification – about 3% in major cities with the figures dropping as remoteness increases.

The proportion of Indigenous young people reporting a bachelor degree qualification remained fairly constant across most states, with a slight increase (under 1 percentage point) in New South Wales and the Australian Capital Territory and a similar decrease in Tasmania. The proportion of Indigenous young people reporting a postgraduate degree qualification was under 1%. The gap between Indigenous and non-Indigenous female young people was greater than the gap between Indigenous and non-Indigenous male young people. Very small proportions of Indigenous young people reported a graduate diploma and graduate certificate (under 0.2% in both cases).

Figure 6 – Highest non-school qualification 19-24 by sex



Schooling and transitions to further education

Overall, Indigenous young people tend to leave school earlier than non-Indigenous young people with remoteness an important factor affecting those proportions.

Increased educational participation and attainment is recognised as essential to improve the socio-economic and wellbeing outcomes of young Indigenous Australians and their ability to traverse the Indigenous and mainstream economy. Factors such as family (e.g. inter-generational low socio-economic status and poor housing), school provisions (e.g. inadequate welfare support practices, poor teaching and low expectations of Indigenous students) and individual circumstances (e.g. bullying, peer pressure, lack of career aspirations and low self-esteem) ([Taylor et al. 2012](#); [see also Helme and Lamb 2011; Purdie and Buckley 2010](#)) may impact Indigenous young people negatively in their schooling and transitions to higher education. The need to protect culture and cultural identity ([Bolt 2009](#)), a lack of cultural fit for Indigenous people in mainstream education, and the need to exist within and between 'two worlds', may also affect Indigenous young people's education participation and achievement ([Behrendt 1996](#); [Purdie et al. 2000](#); [Lea et al. 2011](#); [Cuervo et al. 2015](#); [Foley 2012](#)).

Biddle ([2014](#)), however, stresses that young people may also accrue financial benefits from not participating in mainstream education, where school attendance means young

people forego opportunities to supplement family income and resources through paid and unpaid work for family or business. This might explain why Indigenous young people are more likely than non-Indigenous young people to enter technical education at an earlier age (and thus the workforce) – with a higher proportion of Indigenous compared to non-Indigenous young people in technical education.

The largest disparities between Indigenous and non-Indigenous young people participating in education are found at the university level (or other tertiary institutions) where the gap has not changed. 1.5% of Indigenous young people (19-24 year olds) reported having a bachelor degree in 2006 with a slight increase to 1.6% in 2011, compared to 11.7% of non-Indigenous young people in both years. While a range of programs are available to support Indigenous young people through university (e.g. financial supports, scholarships, student centres) there is insufficient evidence mapping their effectiveness in improving educational outcomes. Much of this evaluation work has been short term and piecemeal, or the program has not been robustly evaluated ([Helme and Lamb 2011](#)). A range of research has examined the needs and aspirations of Indigenous students to enter higher education. This includes how to make university more attractive, barriers and supports, and the type of degrees pursued by Indigenous tertiary students (see [Hossain et al. 2008](#); [Howlett et al. 2008](#); [Nguyen 2010](#)).

For example, Nguyen ([2010](#)), in a report from the Longitudinal Surveys of Australian Youth (LSAY), shows that a large proportion of higher-achieving Indigenous youth are undertaking Vocational Education and Training study, unlike their high achieving non-Indigenous counterparts who are more likely to pursue university. Taylor et al. ([2012](#)) argue that Indigenous degree enrolments are concentrated in education, health and society, and culture, which narrows the range of potential professional and managerial opportunities. Indigenous young people are also much less likely than non-Indigenous people to live in a city or regional centre with one or more higher education institutions. Given the social and economic costs of living away from home to attend university, this presents a spatial/structural barrier to university enrolment and completion, and raises issues about costs, support structures, accommodation, travel arrangements, community role models and career expectations.

Resilience plays an important role for Indigenous young people in their journey traversing the Indigenous and mainstream economy through moving out of school and into paid work or further education or training ([Toombs and Gorman 2010a](#)). Resilience frameworks typically identify factors and processes that are protective in high risk circumstances ([Hopkins et al. 2014](#); [Tomyn et al. 2015](#)) and demonstrate how cultural continuity and enculturation are commonly linked to positive outcomes for young Indigenous people ([Brooks et al. 2015](#); see also [Andrews et al. 2004](#); [Naclia 2009](#)). Focusing on resilience helps determine variables within Indigenous young people's lives which affects their ability to cope with university – this includes inner resources such as individual traits and resilience in the face of family obligations such as "sorry business" ([Toombs and Gorman 2010b: 14](#)), community commitments, chronic mental and physical illnesses, and financial difficulties.

Resilience also points to the need for appropriate, accessible and acceptable 'external resources' from the educational institutions and other community resources.

Connection to land, culture, ancestry, family and community have also shown to be important factors in Indigenous adolescents' wellbeing in Australia ([Tomyn et al. 2015](#)), with positive racial identity combined with positive student identity of Indigenous students increasing the chances of successful school outcomes such as attendance, retention and academic grades ([Kickett-Tucker 2009](#); [see also Purdie et al. 2000](#)).

Other barriers examined among school leavers' transition to higher education include restrictions of distance and time, costs ([Taylor et al. 2012](#)), non-completion of schooling and low achievement ([Hunter 2010](#)), expectations, motivations and aspirations ([Sikora and Biddle 2015](#)) and a lack of career advice and positive occupational role models ([Mission Australia 2014](#)).

Paid work

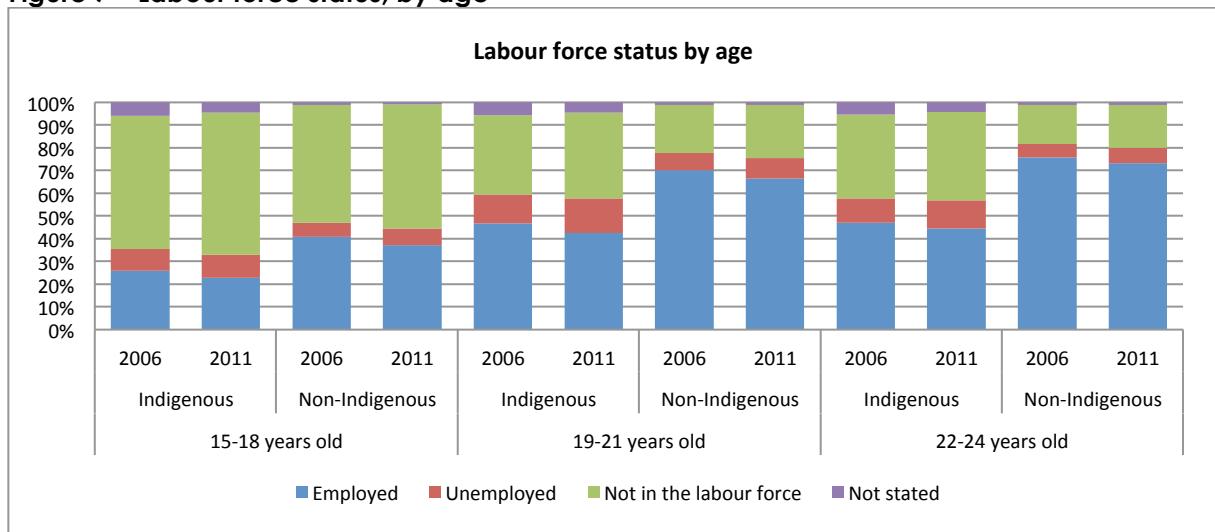
Key points:

- Indigenous young people are more likely to be unemployed and less likely to be employed than their non-Indigenous counterparts.
- 12% of Indigenous young people were unemployed in 2011 and 45% employed compared to 7% and 73% of non-Indigenous young people respectively.
- There has been an increase in the proportion of Indigenous and non-Indigenous young people not participating in the labour force between 2006 and 2011 – between 2 and 4 percentage points depending on the age group.
- Female young people are less likely than male young people to be employed, with a significant difference between female Indigenous and non-Indigenous.
- 39% of Indigenous female young people were employed in 2011, compared to 50% of Indigenous male young people. In comparison, 71% of non-Indigenous female young people were employed in 2011, compared to 76% of non-Indigenous male young people.
- Remoteness seems to negatively affect participation in paid employment for Indigenous young people, but not non-Indigenous young people.
- 32% of Indigenous young people aged 22 to 24 years old were employed in very remote Australia in 2011 compared to 54% in major cities. In comparison, 82% of non-Indigenous young people were employed in very remote Australia and 73% in major cities.
- Indigenous and non-Indigenous young people aged 19 to 24 were more likely to be working 35 to 40 hours in less remote areas of Australia.
- Non-Indigenous young people were more likely to report working 41 hours or more as remoteness increased.
- Male young people, both Indigenous and non-Indigenous, were generally more represented in primary and secondary industries, while female young people made up a higher proportion in service industries.
- Female young people reported lower income than male young people.
- 13% of male Indigenous young people aged 22 to 24 years old reported earning \$1,000 or more a week compared to 7% of female Indigenous young people in 2011.
- Income seems to increase for non-Indigenous young people as remoteness increases while decreasing for Indigenous young people.
- 45% of non-Indigenous and 5% of Indigenous young people aged 22 to 24 years old reported earning \$1,000 or more a week in very remote Australia in 2011. This is in contrast to 17% of non-Indigenous young people and 12% of Indigenous young people reporting earning \$1,000 or more a week in major cities.

Labour force

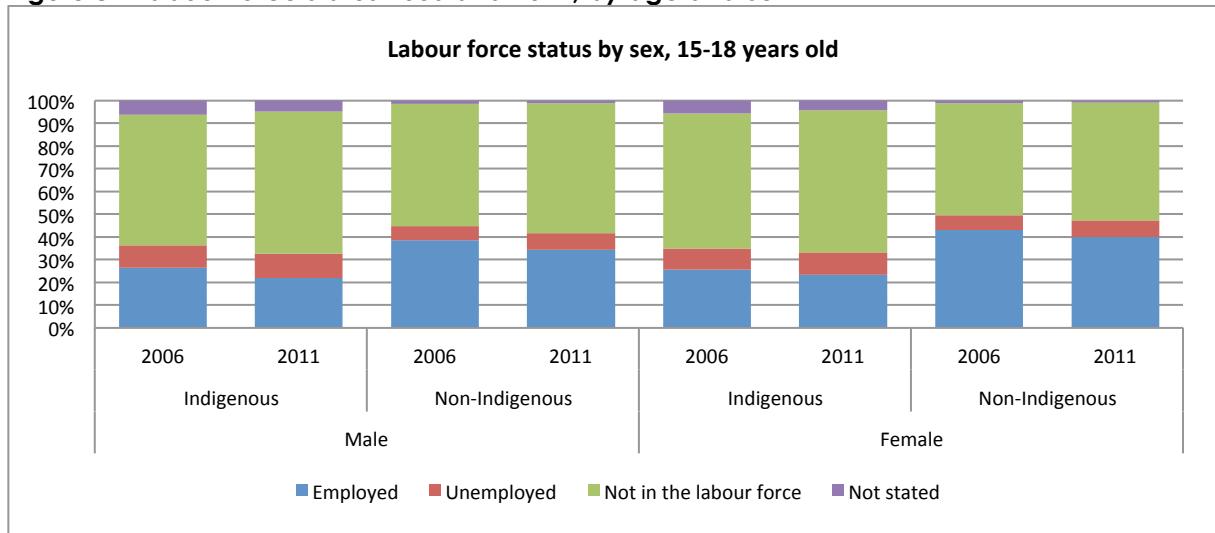
The proportion of young people not in the labour force, across all age groups and both populations, has increased between 2006 and 2011 (see Figure 7) – by 2 to 4 percentage points depending on the age group. This suggests that it is getting harder for young people to find employment and young people are thus deferring entering the labour force. At the same time, more young people are participating in education. Amongst those in the labour force, Indigenous young people are more likely to be unemployed and less likely to be employed than their non-Indigenous counterparts. 12% of Indigenous young people were unemployed in 2011 and 45% employed compared to 7% and 73% of non-Indigenous young people respectively.

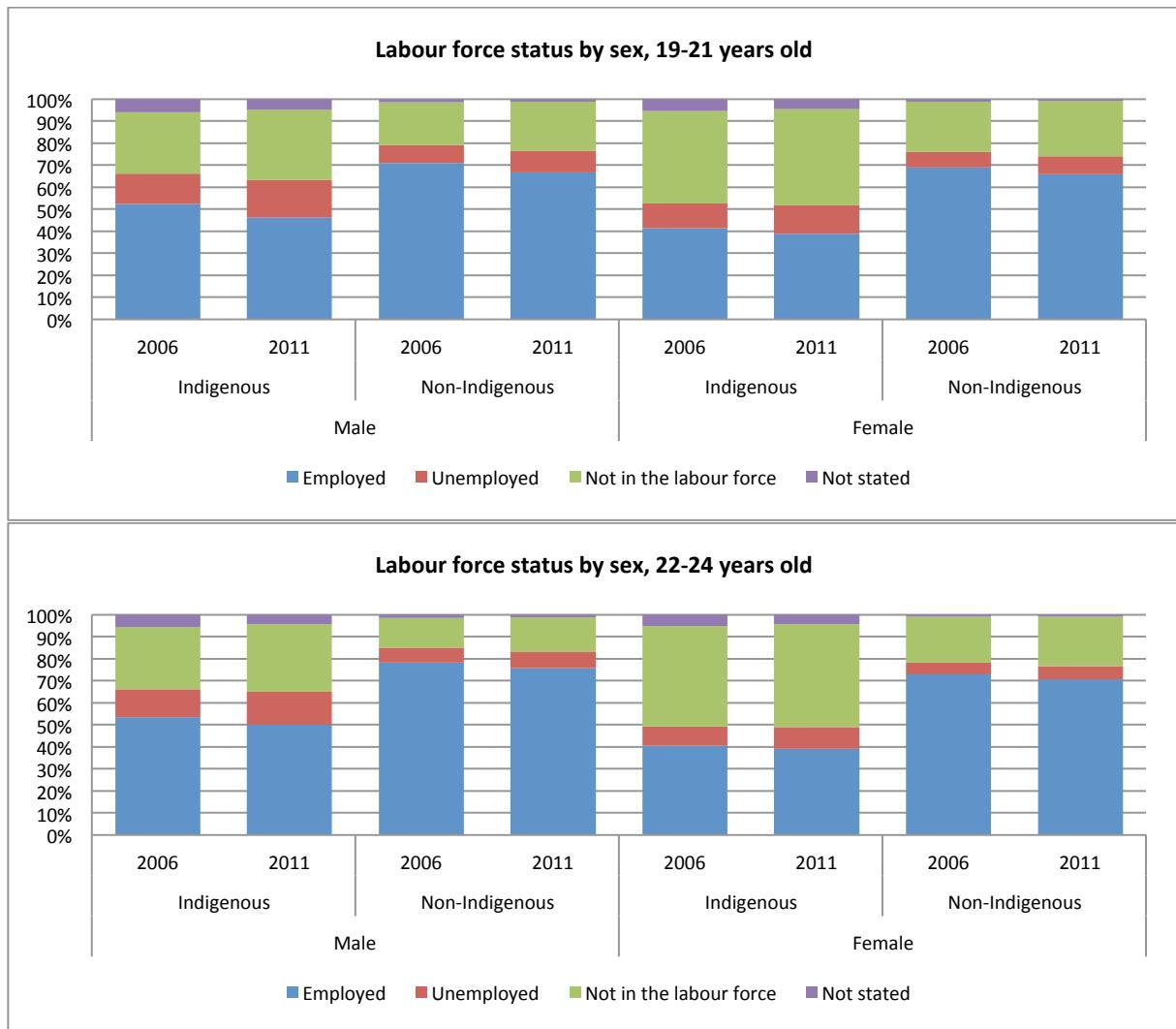
Figure 7 – Labour force status, by age



Female young people are less likely than male young people to be employed, with a significant difference between female Indigenous and non-Indigenous young people. 39% of Indigenous female young people were employed in 2011, compared to 50% of Indigenous male young people. In comparison, 71% of non-Indigenous female young people were employed in 2011, compared to 76% of non-Indigenous male young people. For both populations, female young people are also more likely, across all age groups, to not be in the labour force compared to male young people.

Figure 8 - Labour force status 2006 and 2011, by age and sex



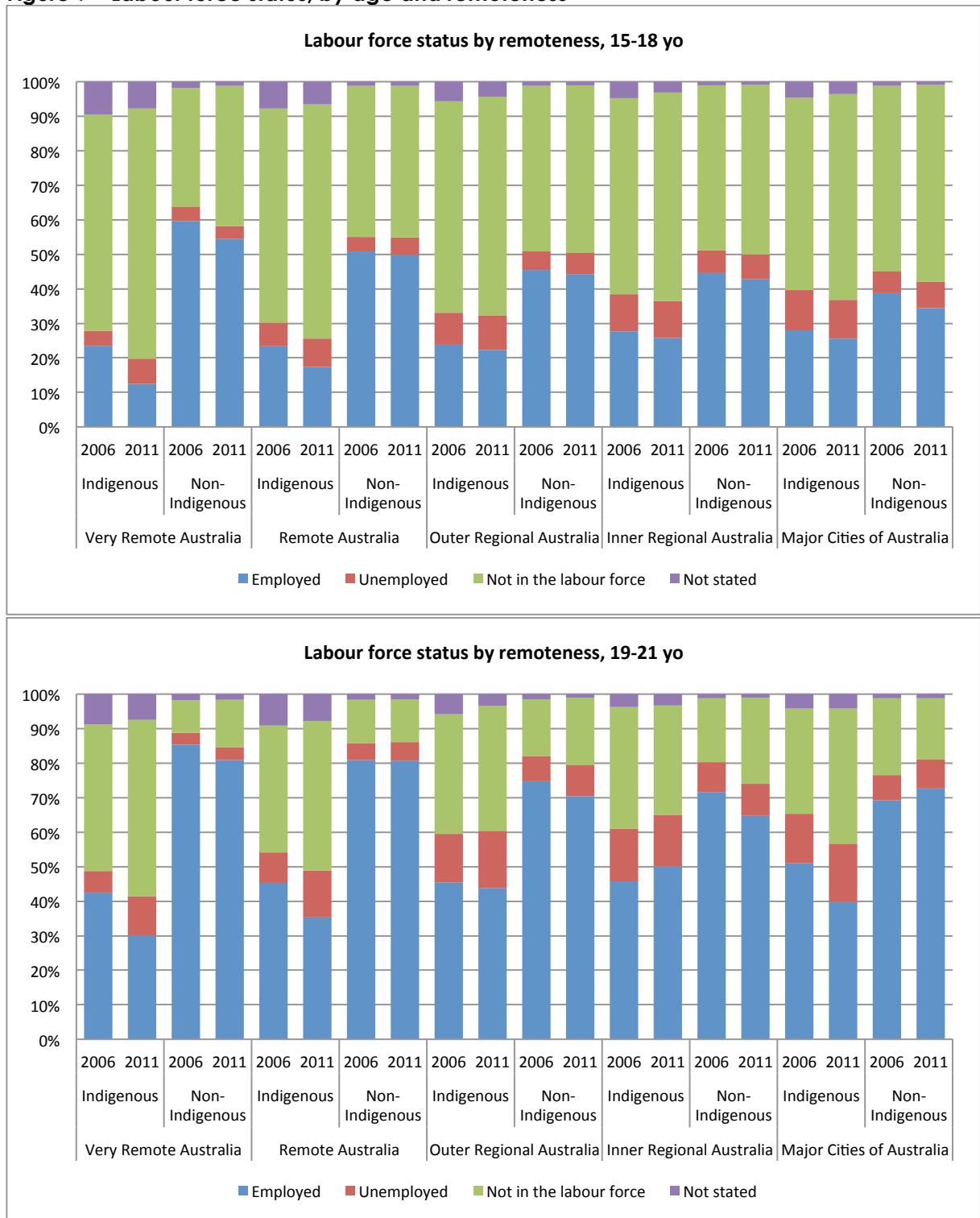


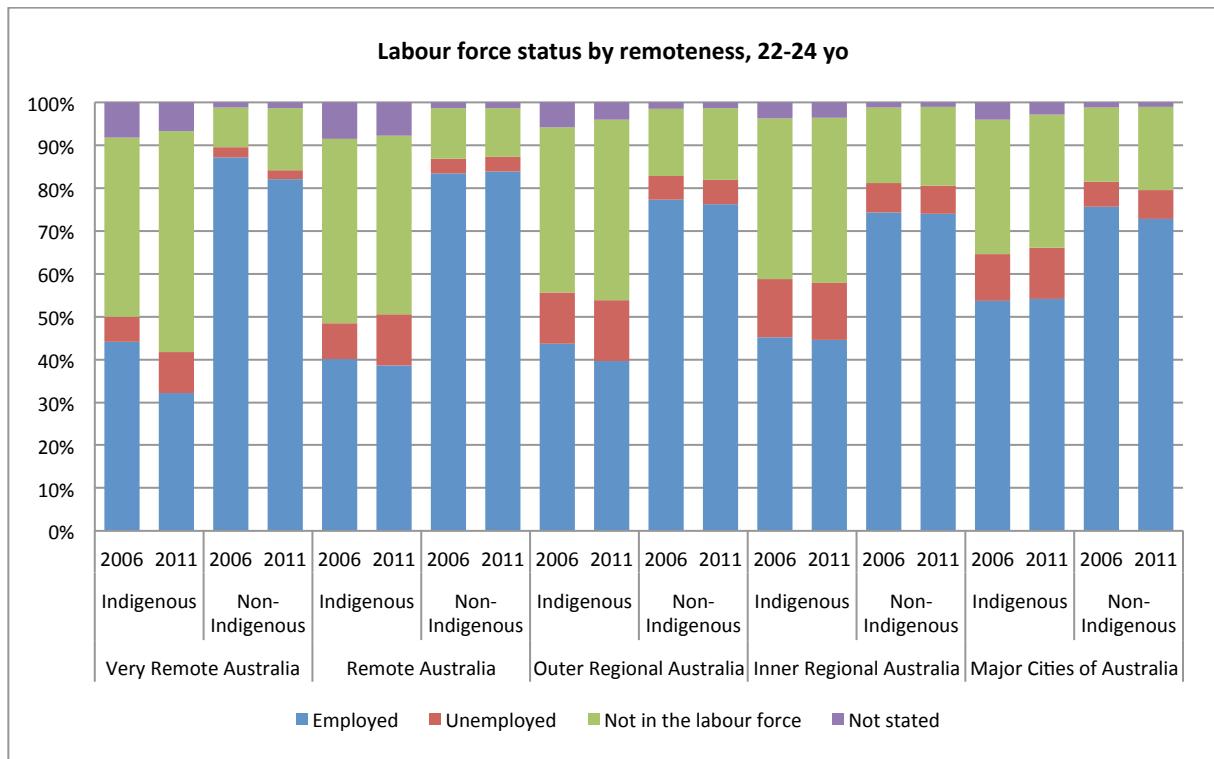
The proportion of young people in employment has generally declined or remained relatively unchanged across states and territories. The highest proportion of employed Indigenous young people is found in the Australian Capital Territory, while Queensland has the highest rate of unemployment for 2011 and the Northern Territory the highest rate of Indigenous young people not in the labour force. This suggests limitations around the availability of jobs and other barriers for Indigenous young people to access employment in the Northern Territory.

The proportion of Indigenous young people employed was at its lowest in 2011 in very remote Australia across all age groups (see Figure 9). Remoteness appears to negatively affect participation in paid employment for Indigenous young people but not non-Indigenous young people. For example, 32% of 22 to 24 year-old Indigenous young people were employed in very remote Australia compared to 54% in major cities. In comparison, 82% of non-Indigenous young people were employed in very remote Australia and 73% in major cities. This could be explained by a lack of labour market programs for Indigenous young people in these areas ([Hunter 2010](#)), with barriers such as

driver's licence, access to transport and availability of supported accommodation a feature of local job strategies in such areas ([Dusseldorf Skills Forum 2009](#)).

Figure 9 – Labour force status, by age and remoteness

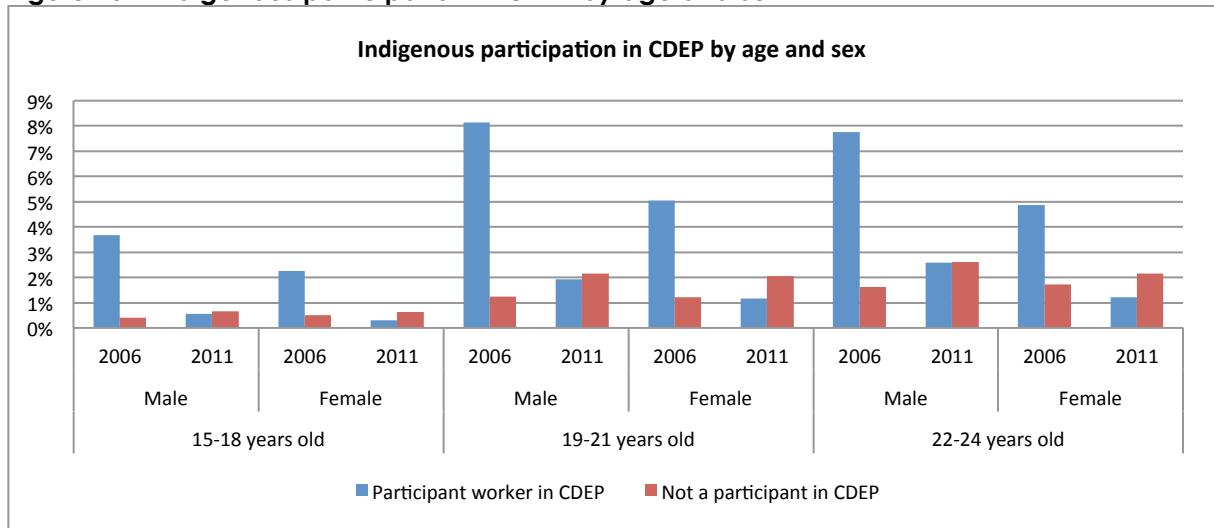




Community Development Employment Projects (CDEP) participation

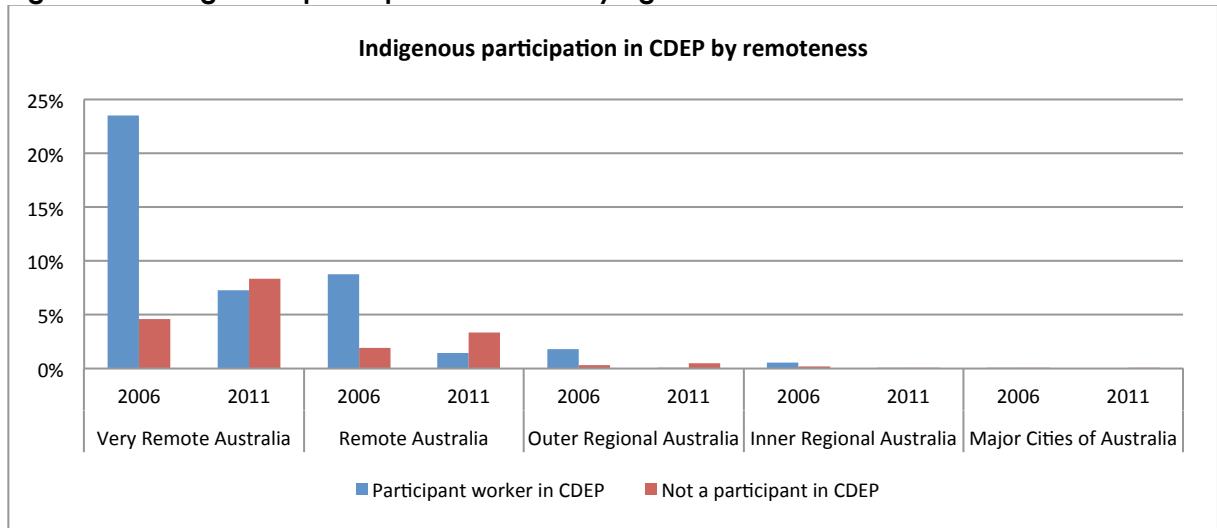
Participation in Community Development Employment Projects (CDEP) by Indigenous young people fell between 2006 and 2011 for all age groups and was at its highest amongst 19 to 21 year olds in 2006 and 22 to 24 year olds in 2011. In both 2006 and 2011, males were more likely to participate in CDEP than females (see Figure 10).

Figure 10 – Indigenous participation in CDEP by age and sex



Participation in CDEP increased with remoteness both in 2006 and 2011, being at its highest for both years in very remote Australia. The phasing out of CDEP in non-remote areas of Australia from 2009 onwards explains the trend in participation by Indigenous young people observed in outer and inner regional Australia, and major cities (see Figure 11) and is consistent with the decline in employment in those areas observed in the previous section.

Figure 11 – Indigenous participation in CDEP by age and remoteness



Hours worked if employed

The number of hours worked by Indigenous and non-Indigenous young people in both age groups were fairly similar in 2006, and evened out further in 2011. A higher proportion of young people, both Indigenous and non-Indigenous aged 15 to 18 who were employed, reported working 1 to 15 hours a week in 2006 and 2011, with the number of hours worked increasing with age. This is probably due to the fact that most young people aged 15 to 18 are still also studying.

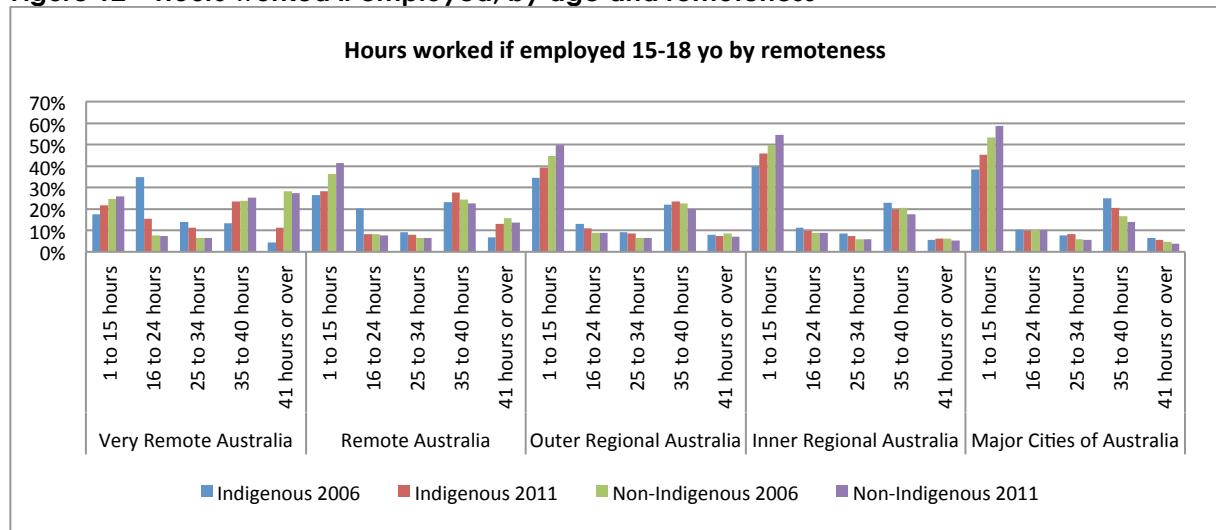
Indigenous young people aged 15 to 18, however, were more likely than their non-Indigenous counterparts to report working 16 or more hours a week in 2006 and 2011. Female young people across both populations and age groups worked fewer hours than their male counterparts (34 hours or less) in both 2006 and 2011. For both female and male young people, differences in the number of hours worked between Indigenous and non-Indigenous young people seems to have generally been decreasing between 2006 and 2011. This is a positive trend, suggesting that, if employed, disparities in hours worked between Indigenous and non-Indigenous young people are getting smaller.

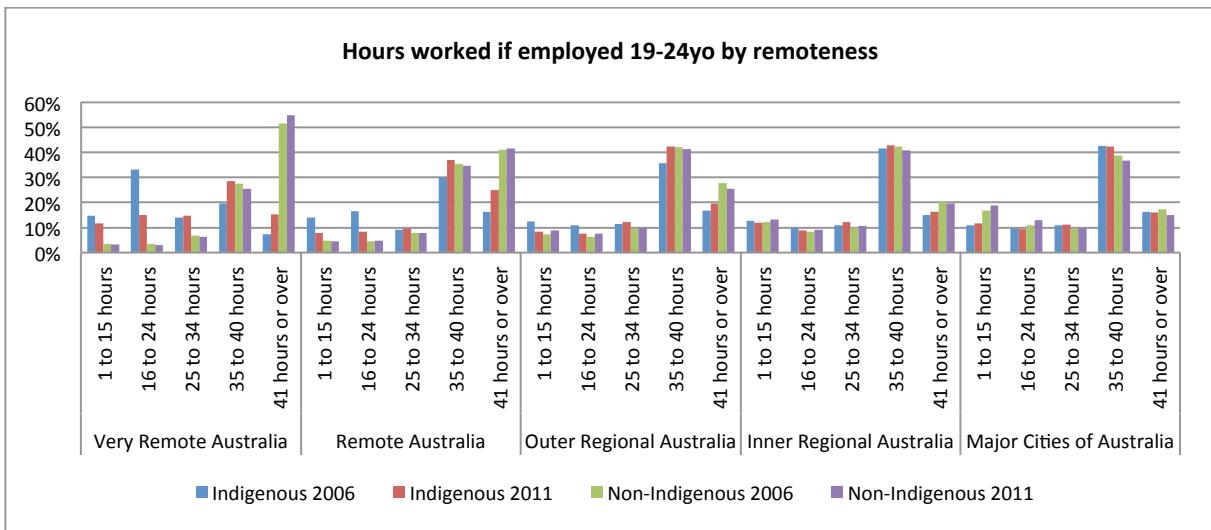
There is not a lot of variation in the number of hours worked between Indigenous and non-Indigenous young people across states and territories. The Northern Territory, however, had the lowest proportion of young people aged 15 to 18, both Indigenous and

non-Indigenous, reporting working 16 or more hours; while Indigenous young people aged 19 to 24 were among the least likely to report working 35 hours or more a week. The number of hours worked in a week for both Indigenous and non-Indigenous young people increases with remoteness across both age groups, with young people in very remote and remote Australia more likely to report working 41 hours or more (see Figure 12).

This trend was particularly visible for non-Indigenous young people, with the difference between the proportion of young people reporting working 41 hours or more in very remote Australia almost 7 times greater than in major cities in 2011 for the 15 to 18 age group, and 3 times for the 19 to 24 age group. There was also an increase between 2006 and 2011 in the proportion of Indigenous 15 to 18 year olds reporting working 35 hours or more in very remote (17 percentage points), remote (11 percentage points) and outer regional Australia (1 percentage point), while it decreased in inner regional and major cities of Australia (by 2 percentage points and 5 percentage points respectively). This suggests that young people tend to work more hours in a week in more remote areas of Australia.

Figure 12 – Hours worked if employed, by age and remoteness





Industry of employment

Non-Indigenous young people are slightly more likely than Indigenous young people to be in wholesale trade; retail trade; accommodation and food services; information media and telecommunications; and professional, scientific and technical services. The largest difference is in retail trade with the proportion of non-Indigenous young people exceeding that of Indigenous young people by 9 percentage points in 2006 and 6 percentage points in 2011.

Indigenous young people are slightly more represented in agriculture, forestry and fishing; mining; construction; public administration and safety; education and training; health care and social assistance; and other services. The largest difference is in public administration and safety with the proportion of Indigenous young people exceeding that of non-Indigenous young people by 9 percentage points in 2006 and 3 percentage points in 2011.

Male young people, both Indigenous and non-Indigenous, are generally more represented in primary and secondary industries, while female young people made up a higher proportion in service industries. These differences are slightly larger between Indigenous male and female young people, although the gender gap has decreased in most industries. The construction industry shows the largest gender gap with male young people across both populations making up a higher proportion, by 15 to 16 percentage points, compared to their female counterparts in 2011. This is in contrast to the health care and social assistance industry where female young people are over represented by 10 to 11 percentage points. Construction and health care and social assistance are also two of the few industries where the gender gap has grown, rather than decreased, between 2006 and 2011.

For most states and territories, retail trade is the industry with the highest proportion of both Indigenous and non-Indigenous young people. Although in Western Australia,

mining and construction employs a proportion of Indigenous young people as high as retail trade. In remote Australia, retail trade employs the largest proportion of non-Indigenous young people, while public administration and safety, on par with construction and health care and social assistance, employed the largest proportion of Indigenous young people in 2011, at 10%. Public administration and safety also employs the largest proportion of Indigenous young people in very remote Australia although this has decreased from 40% in 2006 to 21% in 2011 – compared to agriculture, forestry and fishing for non-Indigenous young people. Differences between the proportions of Indigenous and non-Indigenous young people employed are commonly more pronounced as remoteness increases but generally decreased between 2006 and 2011.

Occupation

In 2006 and 2011, non-Indigenous young people aged 15 to 18 were more likely to be employed as sales workers (about 40%), while Indigenous young people were more likely to be labourers (31%) in 2006 and labourers or sales workers in 2011. This was also the case for Indigenous young people aged 19 to 24 years old; labourer was the most common occupation, employing 27% of Indigenous young people in this age group in 2006, but dropping to 19% in 2011, behind technicians and trades worker (20%). The proportion of Indigenous and non-Indigenous young people in the other occupations was fairly consistent across 2006 and 2011, with the gaps between Indigenous and non-Indigenous participation generally decreasing. Indigenous young people, however, remain under-represented in managerial, professional and sales positions.

In the 15 to 18 age group for both Indigenous and non-Indigenous, male young people are around five times as likely than female young people to be technicians and trade workers; around four times as likely to be machinery operators and drivers; and almost three times as likely to be labourers. Similarly, female young people are almost three times as likely than male young people to be community and personal service workers; around four times as likely to be clerical and administrative workers; and around two and a half to three times as likely to be sales workers. This trend is also observed in the 19 to 24 age group in which male young people are eight times more likely to be machinery operators and drivers than female young people, both Indigenous and non-Indigenous.

These trends are observed across most states and territories, with technician and trade worker being the most common occupation for Indigenous young people in New South Wales (20%), Victoria (24%), South Australia (19%), Western Australia (21%) and Tasmania (26%) in 2011 – on par with labourers in South and Western Australia. Labourer was also the most common occupation for Indigenous young people aged 19 to 24 in Queensland and the Northern Territory in both 2006 and 2011. In the Australian Capital Territory, like for non-Indigenous young people in this age group, clerical and administrative worker is the most common occupation for Indigenous young people. Representation across all occupations, by both Indigenous and non-Indigenous young people, does not vary much by remoteness.

Personal income

Across all age groups, most Indigenous and non-Indigenous young people earned \$399 or less a week. The proportion of young people earning more than \$399 a week increases with age. This is consistent with the fact that younger age groups tend to work less hours and may earn lower wages. There is less discrepancy between income earned by Indigenous and non-Indigenous young people in the lower age groups compared to the higher age groups. Female young people, Indigenous and non-Indigenous, generally reported lower income than male young people. 13% of male Indigenous young people aged 22 to 24 years old reported earning \$1,000 or more a week compared to 7% of female Indigenous young people in 2011.

There were not many differences in the distribution across income brackets of Indigenous and non-Indigenous young people aged 15 to 18 year olds across states and territories. However, for the two older age groups, more discrepancies are observed. The Northern Territory in particular presents stark differences between Indigenous and non-Indigenous young people's weekly income. For the 19 to 21 years old group, 59% of Indigenous young people reported a weekly income between \$1 and \$399 in 2011, compared to 17% of non-Indigenous young people. On the other hand, while 3% of Indigenous young people in this age group reported earning \$1000 or more a week in 2011, 16% of non-Indigenous young people reported this level of income. The gap further broadens when looking at 22 to 24 year olds, with 36% of non-Indigenous reporting earning \$1000 or more weekly in 2011, compared to 5% for Indigenous young people.

Non-Indigenous young people 15 to 18 years old are more likely to report higher weekly incomes in remote areas than Indigenous young people, as well as non-Indigenous young people living in more urban areas. The opposite trend can be observed for Indigenous young people aged 19 and above who are more likely to report a low, nil or negative income as remoteness increases and more likely to report higher incomes in more urban areas. 45% of non-Indigenous and 5% of Indigenous young people aged 22 to 24 years old reported earning \$1,000 or more a week in very remote Australia in 2011. This is in contrast to 17% of non-Indigenous young people and 12% of Indigenous young people reporting earning \$1,000 or more a week in major cities. This is consistent with the number of hours worked decreasing for Indigenous young people as remoteness increased, and increasing for non-Indigenous people as remoteness increased.

Paid Work and Transitions to Mainstream Economy

Indigenous young people have higher rates of unemployment than their non-Indigenous counterparts. In 2011, Indigenous young people (aged 15 to 24) were less likely than their non-Indigenous counterparts to be employed by 23 percentage points, more likely to be unemployed by 5 percentage points and less likely to be participating in the paid labour force by 15 percentage points (they were also less likely to state their labour force status by 3 percentage points). The general trend shows a decrease in employment as well as participation in the labour force, and an increase or no change in unemployment for both Indigenous and non-Indigenous young people between 2006 and 2011.

Labour market discrimination makes it harder for Indigenous young people to find work if they do not finish school ([Hunter 2010](#)). Barriers such as racial discrimination and negative employer attitudes may also impact on young people's ability to find and secure sustainable work ([Karmel et al. 2014](#)). The geographic, socio-economic context, childcare and other family responsibilities (particularly for female adolescents and young women), may also impact on young Indigenous people's ability to seek and find work ([Hunter 2010; Senior and Chenhall 2012](#)). Indeed, the statistics show female young people are less likely than male young people to be employed, and if employed, to be working part-time.

A lack of social capital in the mainstream economy can also make it difficult for young Indigenous people to transition successfully into the labour market ([Morgan 2012; Lahn 2012; Karmel et al. 2014](#)). Today's economy often requires young people to have gained workplace experience while still in school or other education ([Dusseldorf Skills Forum 2009](#)). Many young people find such employment by drawing on a range of personal and educational networks, including personal/family contacts ([Wyn et al. 2012](#)). However, the evidence suggests that Indigenous young people are less likely to secure employment in this way ([Hunter 2010](#)). As such, targeted and practically-focused work experience in schools, the provision of ongoing and supported individual case management and 'wrap around services', and knowledge counsellors have been shown to provide effective career development supports for Indigenous students transitioning into higher education and employment ([Polvere and Lim 2015](#)).

Remoteness also affects participation in paid employment for Indigenous young people. Indigenous youth in remote areas have experienced a slower growth in employment than those in non-remote areas. This is possibly a result of structural limitations on labour demand in such areas ([Gray et al. 2014; Pearson and Daff 2013](#)). Indigenous youth in remote and very remote Australia also face different? difficulty accessing educational institutions than young people in urban and regional areas ([Gray et al. 2014](#)). As a result, Indigenous young people may not have the required education, skills, training, access and social capital to participate in the limited labour markets in remote areas. They may also face systemic racism and discrimination within such markets ([Dusseldorf Skills Forum 2009](#)). Health problems and high rates of contact with the justice system may also have potentially negative impacts on young people's employability and participation in the labour market ([Gray et al. 2014](#)). Young people in remote areas may also have significantly different social and cultural priorities and aspirations than young people in other locations. This may impact on their ability and desire to participate in mainstream employment ([Senior and Chenhall 2012; Dusseldorf Skills Forum 2009; Parkes et al. 2015](#)). Research with young Indigenous people in urban and regional areas has shown that participating in the mainstream labour market and the development of an economic identity can provide resources for overcoming entrenched marginalization for young Indigenous Australians ([Morgan 2012](#)). Indeed, the numbers of Indigenous Australians in mainstream jobs in non-remote areas of Australia is helping to build new role models for children and young people ([Karmel et al. 2014](#)).

Since the late 1970s, the Community Development Employment Projects (CDEP) scheme has operated as a social and employment program which seeks to combine job creation, income support and community development goals. The data shows an increase in participation with remoteness which is in line with the nature of the scheme that was originally developed for remote context where markets were limited ([Jordan 2012](#)). Critics of the scheme, however, have found “limited success” in supporting Indigenous people into real employment, rather, sheltering participants from economic reality ([Indigenous Business Australia 2005: 26](#)).

Another important labour market program designed specifically around young people is the ‘Work for the Dole’ scheme. It establishes a maximum number of hours of work required in order to receive social security benefits. Original features of the scheme included targeting unemployed youth between 18 and 24 years who were unemployed for at least 6 months ([Biddle and Burgess 1999](#)). The scheme has been controversially received ([Bessant 2000](#)). Unlike the CDEP, participants of the ‘Work for the Dole’ scheme are seen, statistically, as ‘unemployed’ and providing unpaid work as they do not have an employer/employee relationship.

Unpaid work

Key points:

- In 2011, Indigenous young people aged 19 to 24 years old were twice as likely (8%) as non-Indigenous young people (4%) to provide unpaid assistance to someone with a disability.
- Indigenous young people in very remote areas are more likely to be carers than those in other locations and this is increasing over time.
- Indigenous young people are more likely than non-Indigenous young people to provide unpaid childcare.
- 40% of female Indigenous young people, aged 19 to 24, provided childcare in 2011, compared to 19% of Indigenous males, 16% of non-Indigenous females and 7% of non-Indigenous male.
- For those who provide unpaid domestic work, Indigenous young people provide more hours per week than non-Indigenous young people – with female young people more likely to do so.
- Unpaid domestic work for Indigenous young people is especially high in very remote areas.
- 15% of Indigenous young people, aged 19 to 24, provided unpaid assistance in very remote Australia in 2011 compared to 9% in major cities.
- The majority of young people do not participate in voluntary work but reported rates are higher for non-Indigenous young people and higher for females than males.
- Volunteering rates for non-Indigenous young people were highest in very remote (18% in 2011 for 19 to 24 year olds) and remote locations (19%), and lowest in major cities (16%). In contrast Indigenous young people in major cities (12%) were more likely to report volunteering than those in remote or very remote areas (8%).

Indigenous young people are more likely than non-Indigenous young people to report providing unpaid assistance to someone with a disability – with little evidence of any change over time. In 2011, 10% of Indigenous 19-24 year olds reported providing assistance to a person with a disability compared to 5% of non-Indigenous 19-24 year olds. For both populations, 19-24 year olds are more likely to provide unpaid assistance than 15-18 year olds – with females more likely to do so than males. Whilst carer rates are lower for males, Indigenous males are about twice as likely as non-Indigenous males to be carers.

There is a greater proportion of young Indigenous carers in very remote areas than in other areas, and this proportion has increased over time (2006 to 2011), from 9% to 11% of Indigenous 15-18 year olds and from 12% to 15% of 19-24 year olds. Those living in major cities are the least likely to report caring for someone with a disability. The Northern Territory and Western Australia have the highest rates of young carers; while for non-Indigenous young people, the proportion of carers is similar in all states and territories.

Unpaid childcare

Indigenous females aged 15-18 are nearly twice as likely to provide childcare as Indigenous males and non-Indigenous females of the same age. By age 19-24, around 40% of Indigenous females provide unpaid childcare compared to less than 20% of non-Indigenous females of the same age. Similarly, Indigenous males aged 19-24 are more than twice as likely as non-Indigenous males of the same age to provide unpaid

childcare, although the rates for male young people are less than half that of female young people in this age group.

Differences in rates of childcare provision between Indigenous and non-Indigenous young people are largest in the Northern Territory where Indigenous young people are also more likely than in other states to provide unpaid childcare. The greatest differences between Indigenous and non-Indigenous young people providing childcare are in very remote areas where the proportion of Indigenous young people providing childcare has risen between 2006 and 2011 compared to a small decrease for non-Indigenous young people. Rates of childcare are similar in regional areas and major cities, ranging between 9% and 11% of the Indigenous population, and between 6% and 8% of the non-Indigenous population. For 19-24 year olds rates of childcare are lower in major cities than other remoteness areas for both the Indigenous and non-Indigenous populations. However, the proportion of Indigenous 19-24 year olds in major cities providing unpaid childcare is still more than twice as high as non-Indigenous 19-24 year olds in major cities.

Unpaid domestic work

A larger proportion of non-Indigenous than Indigenous young people reported providing unpaid domestic work, with not much change over time. In 2011, 47% of Indigenous and 54% of non-Indigenous 15-18 year olds provided unpaid domestic work. Rates were higher for the 19-24 age group with 59% of Indigenous and 65% of non-Indigenous people reporting unpaid domestic work for the same year. Indigenous young people, however, provide more hours per week, particularly those in the 19-24 age-group, for whom the majority undertaking unpaid domestic work provide more than 5 hours per week. Female young people are more likely to provide unpaid domestic work and those who do, provide more hours than male young people. This is consistent across Indigenous and non-Indigenous populations.

There are no major differences in the provision of unpaid domestic work across state or territory – except for a notable increase in the proportion of Indigenous young people providing domestic work in The Northern Territory, from 44% in 2006 to 54% in 2011 for Indigenous 15-18 year olds and from 57 to 64% for Indigenous 19-24 year olds. Similarly, there are no major differences in patterns of unpaid domestic work when split by remoteness area with the exception of an increase for 19-24 year old Indigenous people in very remote areas, from 60% to 66%, whilst non-Indigenous 19-24 year olds providing domestic work in very remote areas fell from 70% to 58%.

Voluntary work

The majority of young people do not participate in voluntary work (over 70%). Rates of volunteering for both populations increase slightly with age. Non-Indigenous young people are more likely to report voluntary work than Indigenous young people, however, larger proportions of Indigenous young people did not state whether they volunteered or not. Female young people across both populations reported higher rates of volunteering than their male counterparts.

Rates of volunteering for Indigenous young people ranged from 7% in the Northern Territory (15-18 and 19-24 year olds in both years) to 19% in the ACT for (15-18 year olds in 2006). For non-Indigenous young people there appears to be less variation with volunteer rates ranging from 14% to 21% depending on the year and state.

For Indigenous 15-18 year olds, rates of volunteering were lower in very remote and remote areas compared to other areas. In contrast, volunteering rates for non-Indigenous young people were highest in very remote and remote locations and lowest in major cities. For 19-24 year olds, the highest rates of volunteering reported were in major cities for Indigenous young people and very remote areas for non-Indigenous young people. The lowest rates for Indigenous 19-24 year olds were in remote areas (7% in both years), with rates ranging from 9% to 12% in other areas.

Unpaid Work and Transitions to Mainstream Economy

Indigenous young people are more likely than non-Indigenous young people to perform unpaid work. This is true across the dimensions considered. Indigenous young people are more likely to provide assistance to someone with a disability across age groups, states and remoteness. Indigenous young people are also more likely than non-Indigenous young people to provide unpaid childcare, particularly those aged 19-24. Comparisons by remoteness show that the greatest differences between Indigenous and non-Indigenous young people providing childcare are in very remote areas, where the proportion of Indigenous young people providing unpaid childcare has risen from 43% to 49%, compared to a small decrease from 17% to 15% of the non-Indigenous population. Although there is limited literature to date on the experiences of Indigenous young people's unpaid labour contributions, young people throughout Australia with caring responsibilities are less likely to be engaged in employment ([Hill et al. 2011](#)). Research by Smyth et al. ([2011](#)) in urban Australia finds Indigenous young people to be among those more likely to not formally identify as carers and thus not access supports and services. They also make up a greater proportion of carers in very remote areas of Australia, and carers in these regions have greater difficulty accessing services ([Hill et al. 2011](#); [see also Edwards et al. 2009](#)).

Financial literacy and financial inclusion

Financial literacy is generally defined as a combination of the knowledge and understanding of financial terms and concepts, and the ability to use those to make sound decisions in a variety of financial situations ([ASIC 2014; OECD 2014; see ANZ and The Social Research Centre 2015](#)). Budgeting, assessing financial products and services, or planning for the future are considered positive financial literacy skills. These are vital to guide young people through financial decision making. It can improve their financial wellbeing – and broader wellbeing – as well as influence economic growth through increased participation in the financial sector ([International Bank for Reconstruction and Development 2013](#)). Changes in the broader financial environment such as the growing diversity of financial products and services ([ASIC 2014](#)) and their increasing complexity ([OECD 2014](#)) also means that these skills are becoming more and more critical.

Governments around the world, for example, are recognising that people need to be able to protect themselves and make informed financial choices, prompting many, including Australia, to include financial literacy on the policy agenda ([ASIC 2014](#)). Research suggests, however, that gaps remain ([Commonwealth Bank Foundation 2006, 2012](#)) in the levels of financial literacy between young and older age groups ([Financial Literacy Foundation 2007; ANZ and The Social Research Centre 2015](#)).

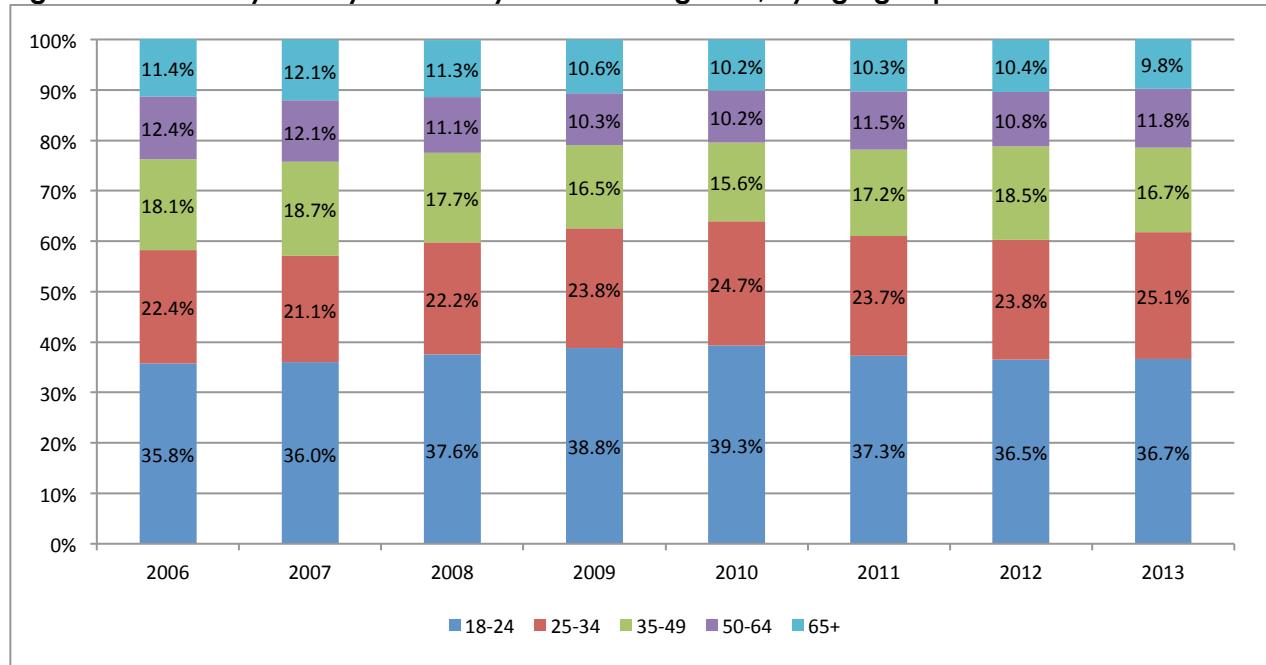
In an Australian survey of 14 to 16 year old students assessing their financial literacy levels ([Commonwealth Bank Foundation 2005, 2006](#)), it was found that while young people in this age group are “reasonably ‘savvy’ consumers, (...) there are some significant gaps in the students’ financial understanding, which, if unaddressed, will put them at considerable risk as consumers” ([Commonwealth Bank Foundation 2006: 4](#)). Similar conclusions were made when measuring financial literacy amongst 18 to 24 year old Vocational Education and Training students ([Commonwealth Bank Foundation 2012](#)). While the majority were comfortable with budgeting and saving – 63% followed a personal budget and 54.5% saved on a regular basis – debt management and long-term investing were identified as areas where students lacked confidence and/or awareness ([Commonwealth Bank Foundation 2012](#)). This is consistent with the 2014 ANZ Survey of Adult Financial Literacy in Australia ([ANZ and The Social Research Centre 2015](#)) identifying young people aged 18 to 24 as one of the four groups with lower financial literacy levels on average, as well as a weak performance across most financial literacy components and scoring well below population average in the planning ahead section ([ANZ and The Social Research Centre 2015](#)).

In Australia, lower levels of financial literacy were also found amongst people without formal post-secondary education, people employed in manual occupations and people with lower levels of wealth and income ([ANZ and The Social Research Centre 2015](#)). This suggests that “low financial literacy is more common among groups where disadvantage and financial exclusion is prevalent” ([Ali et al. 2014: 338](#)). For example, in Australia, between 2006 and 2013, the severely or fully financially excluded were less likely than the financially included or the broader population to have university qualifications ([Muir et al.](#)

[2015](#)). Over the same period, the severely or fully financially excluded were also more likely to be unemployed and had lower levels of average personal income than their financially included counterparts and the broader population ([Muir et al. 2015](#)). Financial exclusion has also been linked to disadvantage in housing and mental health ([Muir et al. 2015](#)) further highlighting the role of financial literacy as an avenue “for promoting financial resilience and optimal financial decision-making, but also as a broader social policy to address poverty and financial exclusion” ([Ali et al. 2014: 338](#)).

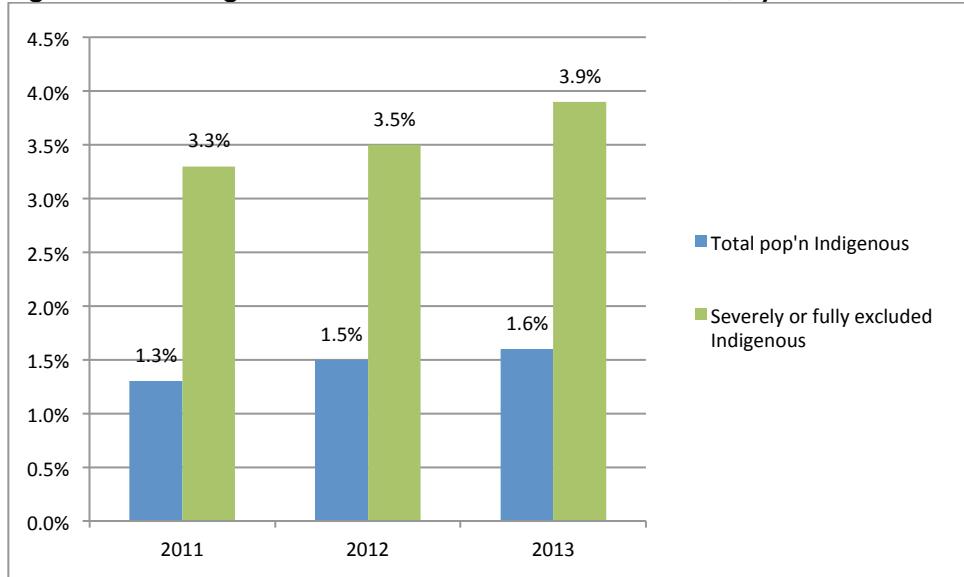
Between 2006 and 2013, the severely or fully financially excluded were more likely to be women, younger adults, living in capital cities, Indigenous Australians, born overseas in a non-English speaking country, and speaking a language other than English at home ([Muir et al. 2015](#)). Young people, in particular 18 to 24 year olds, were found to be experiencing financial exclusion at a rate higher than the national average ([Connolly 2014](#)). In addition, they made up a larger proportion of the severely or fully financially excluded segment, compared to other age groups, every year between 2006 and 2013 ([Muir et al. 2015](#)) – see Figure 13. Indigenous Australians were also found to be over-represented in the severely or fully financially excluded group between 2011 and 2013 ([Muir et al. 2015](#)). In 2013, while they made up 1.6% of the population, they made up 3.9% of the severely or fully financially excluded ([Muir et al. 2015](#)) – see Figure 14. “Although this data is based on a relatively small sample size, it nonetheless provides an indication of their financial exclusion” ([Muir et al. 2015: 15](#)).

Figure 13 – Severely or Fully Financially Excluded Segment, by age group



Source: Muir, K., Marjolin, A. & Adams, S. 2015. Eight years on the fringe: what has it meant to be severely or fully financially excluded in Australia? Sydney, Australia: Centre for Social Impact for the National Australia Bank, p. 11.

Figure 14 – Aboriginal or Torres Strait Islander Australians, by Financial Exclusion Status



Adapted from: Muir, K., Marjolin, A. & Adams, S. 2015. Eight years on the fringe: what has it meant to be severely or fully financially excluded in Australia? Sydney, Australia: Centre for Social Impact for the National Australia Bank, p.15.

THE INDIGENOUS ECONOMY

Indigenous economic practices are rooted in social and cultural environments that have distinct differences to the mainstream economy and non-Indigenous enterprises, with a dominant theme being both enormously diverse and having universal characteristics. Common characteristics across geographic locations include ties and responsibilities to family and community, physical and social attachments, cultural knowledge and in some circumstances, non-western (non-individualised) forms of subjectivity and attachment to place ([Indigenous Business Australia 2005](#); [Foley 2006b](#); [Altman 2001a](#)).

This report stresses the heterogeneity of Indigenous economic practices across the country and the diversity of Indigenous economic experiences and identities ([Foley 2006a](#)) – ranging from communally-established identities and goals to individual prerogatives, which appear significantly affected by a person's geographic location, socio-economic status and gender.

The 'Indigenous economy' goes beyond the mainstream market. It takes into account how Indigenous people have worked to accumulate and distribute resources and maintain social and economic order in the aftermath of European colonisation. It has been characterised by non-western social and economic systems based on the transformation and cultural continuity of specific forms of economic practice ([Austin-Broos 2003, 2012](#); [Altman 2001b](#)). Most recently, such differences have been recognized through the launch of the Indigenous Investment Principles "to enable intergenerational wealth" ([Indigenous Business Australia 2015](#)).

In Western NSW, the Indigenous economy is defined as an 'internal' system which is distinguished from 'external' economies, the former having been shaped by obligations to kin through reciprocity ([Macdonald 2000](#)). The Indigenous economy is also referred to as a 'domestic moral economy' in Central Australia ([Peterson and Taylor 2003](#)). An ethic of 'generosity' and 'sharing' is used by Indigenous people in accumulating and distributing resources in some regions of Australia – this may include social and moral obligations such as attending funerals, taking people shopping and to health services, and caring for friends and family ([Gibson 2010](#)), and is informed by a practice of social relationships and reciprocity or what has been called 'demand sharing' ([Peterson 2013b](#)). This refers to a system of kin relationships, where high value is placed on egalitarian relations and personal autonomy. Politeness and indirectness in interaction is also emphasised which can make overt refusal of (economic) demands difficult. These factors are also cited as a hindrance when it comes to individuals and families seeking to improve their personal social and economic situation since it makes the accumulation that is fundamental to material well-being in the mainstream economy difficult ([Peterson and Taylor 2003](#); [Peterson 2013a](#)).

A related definition of the 'Indigenous economy' is the 'hybrid economy' ([Altman 2001b](#)). This model has been applied to remote and very remote regions of Australia in which livelihood options in market capitalism are minimal ([Altman 2006](#)). In such locations, local

Indigenous economies are argued to generally take place through three sectors; the market, state (mainly through Community Development Employment Programs [CDEP] and Centrelink payments) and customary sectors (hunting, fishing and customary activity and distribution, which meets cultural obligations and has ecological benefits). In such environments, mainstream market economic opportunities may exist (e.g. mining, tourism, art production, land management and commercial fisheries). However these opportunities are rare and often unevenly distributed ([Altman 2001a](#)). The hybrid economy aims to make this work visible and quantifiable as this sector is seen as crucial to sustainable livelihoods on remote lands held under various forms of Indigenous title ([Thomassin and Butler 2014](#)). This geographic-based model has also been critiqued for focusing on a very small segment of the Indigenous population, assuming that the spatial segregation in very remote places is an active choice rather than a result of dispossession or failing to equip people with the resources to make informed choices ([see Curchin 2013](#)).

A growing body of work has defined Australia's Indigenous economy through practices of Indigenous entrepreneurship within the business sector – although primarily from the perspective of Indigenous adults ([Hunter 2013, 1999; Foley 2006a, 2006b, 2008, 2013; Morrison et al. 2014; Indigenous Business Australia 2005](#)). There is evidence that the number of Indigenous self-employed almost tripled between 1991 and 2011, increasing from 4,600 to 12,500 ([Hunter and Yap 2014](#)), with a substantial number of Indigenous people now being self-employed. Though Hunter ([2014](#)) continues that this remains a relatively small component of overall Indigenous employment; only 3 per cent of the working-age Indigenous population is self-employed (compared with more than 10% of the non-Indigenous population).

This literature sits within a global research agenda on Indigenous entrepreneurship, notably within regional and remote areas of nation states in Canada, North America, Alaska, New Zealand and Australia ([Anderson 2002; Dana and Remes 2005; Dana and Anderson 2007; Hindle and Lansdowne 2005; Hindle and Moroz 2009](#)). In Australia, this research recognises that significant numbers of privately-owned, small to medium Indigenous enterprises are providing employment to Indigenous people and making significant contributions to families and communities, particularly in urban areas ([Morrison et al. 2014](#)). Indigenous businesses are also understood to operate in social and cultural environments that are different in fundamental ways from those experienced by non-Indigenous enterprises ([Indigenous Business Australia 2005; Foley 2006b; Altman 2001a](#)). For example, management and decision-making structures which are appropriate in non-Indigenous business ventures may not be entirely appropriate in Indigenous ones ([Indigenous Business Australia 2005](#)).

Indigenous businesses and entrepreneurship are highly heterogeneous and often strongly motivated by a desire for economic independence. Escaping poverty, welfare dependency and/or poorly paid employment, strengthening cultural identity and combatting negative racial stereotypes have all been cited as motivations for Indigenous

entrepreneurs ([Foley 2003, 2006b, 2006a, 2008; Indigenous Business Australia 2005; Hunter 1999, 2013, 2014; Morrison et al. 2014; Collins 2004](#)). Research around such topics continues to stress the importance of family and community as well as cultural identity, and in some instances attachment to place, as being specifically Indigenous aspects of such economic practices ([Foley 2003, 2006b, 2006a, 2008; Foley and Hunter 2013; Indigenous Business Australia 2005; Morrison et al. 2014](#)). Foley ([2006b, 2008](#)), who highlights the growth of successful Indigenous Australian business-owners in urban environments, stresses the role played by strong cultural values of urban Indigenous entrepreneurs. He argues that kinship, family relationships and responsibilities and ethics, all remain the pinnacle of Indigenous identity within such enterprises with entrepreneurs operating at the intersection of multiple cultural spaces (see [Foley 2003, 2006b, 2006a](#)). Another significant difference is money as a lesser motivation to Indigenous entrepreneurs than non-Indigenous entrepreneurs, which Foley ([2006a](#)) attributes to Indigenous societies being historically pluralist and based on the sharing of resources. Morrison et al. ([2014](#)) find that, for Indigenous entrepreneurs, the need to generate income sits alongside other ambitions such as to provide for family. Collins ([2004](#)) and Morrison et al. ([2014](#)) also draw links between Indigenous entrepreneurs and 'ethnic' (non-white/Western) migrant businesses in Australia, and stress the need of such groups to provide for their family in a mainstream economy within which they been marginalised. Some Indigenous business owners also see entrepreneurship as a distinctly Indigenous economic practice which has deep roots in Indigenous cultural heritage ([Foley 2006a, 2012](#)).

A range of Indigenous businesses have been researched under the banner of community, not-for-profit business enterprises, though Foley ([2006b](#)) finds that most successful Indigenous businesses are stand-alone commercial enterprises in urban environments. Indigenous community enterprises are typically established by Indigenous community organisations to provide goods and services to Indigenous communities that are not provided by non-Indigenous enterprises ([Morrison et al. 2014](#)). Morrison et al. ([2014](#)) find that community and cooperative businesses increase employment for Indigenous people (although their sales and profit growth is less than for private firms), and make substantive non-economic contributions to their communities (more so than privately-owned businesses). Indigenous business owners, however, might face challenges in their engagement with the mainstream business sectors, such as a lack of basic business skills and poor financial literacy, a limited pool of skilled labour, poor mentoring and inadequate business advisory support in the establishment phase of the business, and a lack of access to finance and education ([Morrison et al. 2014](#)). Indigenous culture is seen as both enabling and constraining business success – Indigenous businesses may face both racial and gender discrimination from non-Indigenous society, as well as discrimination from Indigenous communities emerging from a lack of Indigenous understanding of entrepreneurship ([Morrison et al. 2014](#)).

HOW DO INDIGENOUS YOUNG PEOPLE TRAVERSE THE INDIGENOUS AND THE MAINSTREAM ECONOMIES?

Several studies assume most young Indigenous people come from backgrounds without a tradition of managing money, debt, investment and superannuation ([Bin-Sallik et al. 2004](#); [see also Coombs et al. 1983](#); [Aboriginal and Torres Strait Islander Studies Commission 1988](#)). However, there are signs that a number of Indigenous people have started to earn good-to-reasonable incomes and this trend is growing ([Bin-Sallik et al. 2004](#)). Evidence also shows an increasing integration of Indigenous workers into the mainstream labour market in urban Australia ([Hunter and Yap 2014](#)). Bin-Sallik et al. (2004) stress that the development of a culturally appropriate financial curriculum for Indigenous high school students will provide young people with better economic opportunities to create financial wellbeing and to become self-reliant. Education can help build self-confidence, self-motivation, visionary capabilities and entrepreneurial talents and abilities ([Foley 2012](#)). Much of the financial literature focuses on 'financial literacy' and has sought to understand the options, opportunities and limitations for Indigenous people to engage with these mainstream financial institutions (see [McDonnell and Westbury 2001](#); [McDonnell 2003](#); [Demosthenous et al. 2006](#); [Financial Literacy Foundation 2008](#); [Gerrans et al. 2009](#); [Brimble and Blue 2013](#)). The current levels of Indigenous people's social and economic disadvantage shape their interaction with the mainstream economy ([Westbury 2004](#)). For example, low-income Indigenous households in rural and remote areas are more likely to be without financial savings and to pay more than other households for financial services. This includes cheque cashing fees, bank account keeping fees and 'book down' interest charged by stores ([Westbury 1999](#), [Westbury 2000](#), in [Westbury 2004](#)).

Families who do not have financial savings often have poor or non-existent credit ratings or debt- to-income ratio that excludes them from mainstream forms of credit. Such households then have no financial margin for safety, and even temporary disruptions in family earnings or unforeseen costs can create serious hardship ([Westbury 2004](#)). A lack of banking services in rural and remote areas, and communities losing agency or branch services may also impact on the ability of Indigenous people to engage in the mainstream economy. Westbury (2000) further argues that in some contexts, Indigenous people become dependent on third parties such as storekeepers and taxi drivers to cash cheques and complete complex correspondence and become caught in exploitative situations. In remote communities, this can make it difficult for families to maintain a steady cash flow.

Implicit to the financial literacy model is a focus on education and knowledge transfer ([First Nations Foundation 2011](#); [Godinho and Russell 2013](#); [Godinho 2014](#)) as a solution for Indigenous people to traverse the Indigenous and mainstream economies – this, however, is not enough. It is important to understand how cultural identity (such as providing for family members) and socio-cultural practices (such as reciprocity and 'sharing') may impact everyday use of money and underpin Indigenous people's engagement with mainstream financial institutions. Particular aspects of cultural identity

are stressed as both a hindrance and resource around the development of financial knowledge and assets. This includes the high value placed on sharing resources such as guaranteeing family member loans, community-funded funerals and responsibilities around 'sharing' ([Brimble and Blue 2013](#); [see also Urbis Keys Young 2006; McDonnell and Martin 2002](#)). Indigenous financial capability programs aiming at facilitating Indigenous people's journey through the Indigenous and mainstream economy, need to reflect the cultural balance between the mainstream focus on individual asset building and intergenerational wealth, and an individual's cultural, family and community obligations ([First Nations Foundation 2011](#)). Godinho and Russell ([2013: 10](#)) further discuss the concept of "Indigenous money", and emphasise how money is adapted in different social and cultural contexts to different social priorities – how "Indigenous money flows within and between large clusters of related households".

When it comes to young people and their 'successful transition' into the mainstream economy, it is traditionally characterised by their ability to secure full-time employment or continue on to further education or training – such transition is also associated with the move towards 'adulthood' ([Liu and Nguyen 2011](#); [see also Smyth et al. 2002](#)). As this report has shown, however, there are variabilities in the number of Indigenous young people engaged in education and employment and their levels of participation and attainment. For Indigenous young people, the importance of maintaining a strong social and cultural identity is also emphasised throughout their journey- from school to post-school studies and on to employment. The cultural costs that come with moving into mainstream Anglo-European centred institutions when attending school need to be mitigated ([Toombs and Gorman 2010a, 2010b](#)). While mainstream economic values around education, employment and nuclear family structures assume that young people's aspirations for the future include a move from dependence to increasing independence, some Indigenous young people stress the importance of family, kinship and connectedness in their identity construction and orientation towards the future ([Parkes et al. 2015](#)). Further research shows that Indigenous young people in diverse locales desire more meaningful and relevant information to help them negotiate how education and employment might benefit them and complement their own interests and values (see [Parkes et al. 2015](#); [Helme and Lamb 2011](#); [Stokes et al. 2003](#)).

CONCLUSION & WHAT NEXT

This desk-based research provides a mixed view of the ease with which Indigenous young people traverse the Indigenous and mainstream economies.

While Indigenous young people tend to leave school earlier than their non-Indigenous counterparts, the gap is closing and at a faster rate for younger age groups in less remote areas. Remoteness significantly impacts the age at which young people leave school – which is important as it is well recognised that increased educational participation and attainment is essential to improve the socio-economic and wellbeing outcomes of young Indigenous Australians.

Young Indigenous Australians tend to enter technical education earlier than non-Indigenous young people. This may have implications for entering the workforce at a younger age but employment rates and labour force participation rates suggest significant barriers. Indigenous young people are more likely to be unemployed and less likely to be employed than their non-Indigenous counterparts. Remoteness seems to also negatively affect participation in paid employment for Indigenous young people but increases participation for non-Indigenous young people. Furthermore, younger people in the workforce earn less than their older counterparts and this may have implications for future earning capacity, especially because young people with higher education degrees earn more than young people with lower levels of educational attainment ([Gregorio and Lee 2002](#)). And, while personal income increases for non-Indigenous young people as remoteness increases, it decreases for Indigenous young people.

Although the economic position of Indigenous young people is more precarious than for their non-Indigenous counterparts, they are contributing more significantly to the economy via unpaid work. Indigenous young people are more likely than non-Indigenous young people to do unpaid work including but not limited to, caring for someone with a disability, caring for children and doing more hours of unpaid domestic work. Indigenous young people in very remote areas are more likely to do unpaid work than those in other locations. Reported volunteering rates, however, are higher for non-Indigenous young people and are highest for this group in very remote and remote locations and lowest in major cities. Indigenous young people in major cities were more likely to report being volunteers than Indigenous young people living in remote or very remote areas. Given the high rates of unpaid work undertaken by Indigenous young people and these statistics, it suggests that 'volunteering' may be a construct of the mainstream economy. Indeed, this term does not account for the enormous contribution of unpaid work undertaken by Indigenous young people, for whom 'volunteering' is already a part of everyday lives.

Strong family connections and support are seen as the foundation of good subjective wellbeing amongst Indigenous young people and close contact with extended family as essential to develop a strong sense of identity. This might influence Indigenous young people towards not reporting unpaid work as volunteering. But while Indigenous people indicate family relationships as one of the things they value the most (along with

friendships and independence) ([Haswell et al. 2013](#); see also [Mission Australia 2010](#)), they also indicate it is an important cause of difficulties for which they are likely to seek help ([Price and Dalgleish 2013](#); [Secretariat of Aboriginal and Islander Child Care 2005](#)).

Reconciling kinship, reciprocity and concepts of shared resources with mainstream notions of the financial economy may be a challenge for some young Indigenous people but further research is needed to better understand if this is the case, and examples of success as well as challenges in reconciling the two.

While the research shows there is established literature about the Indigenous economy and there are disparities between Indigenous and non-Indigenous young people, there is limited-to-no research covering Indigenous young Australians and their 'place' in the economy, whether Indigenous or mainstream, or how this differs by location. Gaps in our understanding remain – we need to:

- Better understand barriers and facilitators to participation in the mainstream and Indigenous economies from the point of view of Indigenous young people.
- Understand the reasons for low levels of financial literacy.
- Understand from Indigenous young people and others in the system what works and why, so as to refine financial literacy programs and support banking institutions and financial services to adapt their products to be appropriate, acceptable and accessible to an Indigenous youth market.
- Better understand how to support Indigenous young people to navigate unpaid work and the participation in education and paid employment.
- Undertake economic modelling on the financial return of Indigenous young people's contribution to unpaid labour in Australia and the return of their increased educational participation and employment.
- Understand how a global youth strategy on the financial services industry would improve the way the financial services industry engages with Indigenous young people and the communities in which they live.

To address these gaps, we propose to supplement this desk-based research with an in-depth understanding of how Indigenous young people experience and manage the financial services industry from their perspective.

We propose phase two of this research explore the facilitators and challenges young people face and offer potential solutions. It will contribute to improving Indigenous youth financial inclusion in the longer term by informing financial literacy programs, policy responses and advancing Indigenous-led, evidence-based research. It will ask questions such as: What synergies and conflicts exist between the Indigenous and mainstream economies for young people? How do Indigenous young people manage and negotiate potential conflicts that arise? What solutions might help reconcile this potential divide? How can policy, service provision and financial literacy programs effectively support Indigenous young people to benefit from the two economies?



We propose a mixed method project using quantitative surveys (with 250 Indigenous young people (16 - 24 years) from around Australia) and qualitative focus groups and interviews in 6 to 8 regional and urban locations; and an online survey and interviews with other players in the financial services and support sectors.

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FINANCIAL ECONOMY & INDIGENOUS YOUNG PEOPLE IN AUSTRALIA

First Nations Foundation &
The Centre for Social Impact

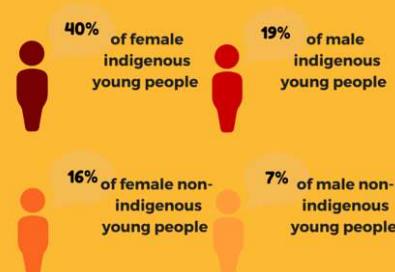


42% vs 68%

OF INDIGENOUS 17 YEAR OLDS
PARTICIPATED IN SECONDARY
EDUCATION

OF NON-INDIGENOUS 17 YEAR
OLDS PARTICIPATED IN
SECONDARY EDUCATION

WHO PROVIDED CHILDCARE IN 2011?



Twice the number of Indigenous young people provided unpaid care for someone with a disability in 2011, compared to non-Indigenous young people.

63% of Australia's Indigenous community was under 30 years old in 2006, compared with 39% of non-Indigenous people.

12% vs 7%

OF INDIGENOUS YOUNG PEOPLE
WERE UNEMPLOYED IN 2011

OF NON-INDIGENOUS YOUNG
PEOPLE WERE UNEMPLOYED IN 2011

32% OF INDIGENOUS YOUNG PEOPLE AGED 22 TO 24 YEARS OLD WERE EMPLOYED IN VERY REMOTE AUSTRALIA COMPARED TO 82% OF NON-INDIGENOUS YOUNG PEOPLE



REMOTENESS SIGNIFICANTLY IMPACTS THE AGE AT WHICH INDIGENOUS YOUNG PEOPLE LEAVE SCHOOL

INDIGENOUS AUSTRALIANS ARE NOT A SINGULARLY DEFINED GROUP, BUT RATHER PEOPLE FROM MANY DIFFERENT NATIONS, LIVING IN URBAN, REGIONAL AND REMOTE LOCATIONS ACROSS THE COUNTRY





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