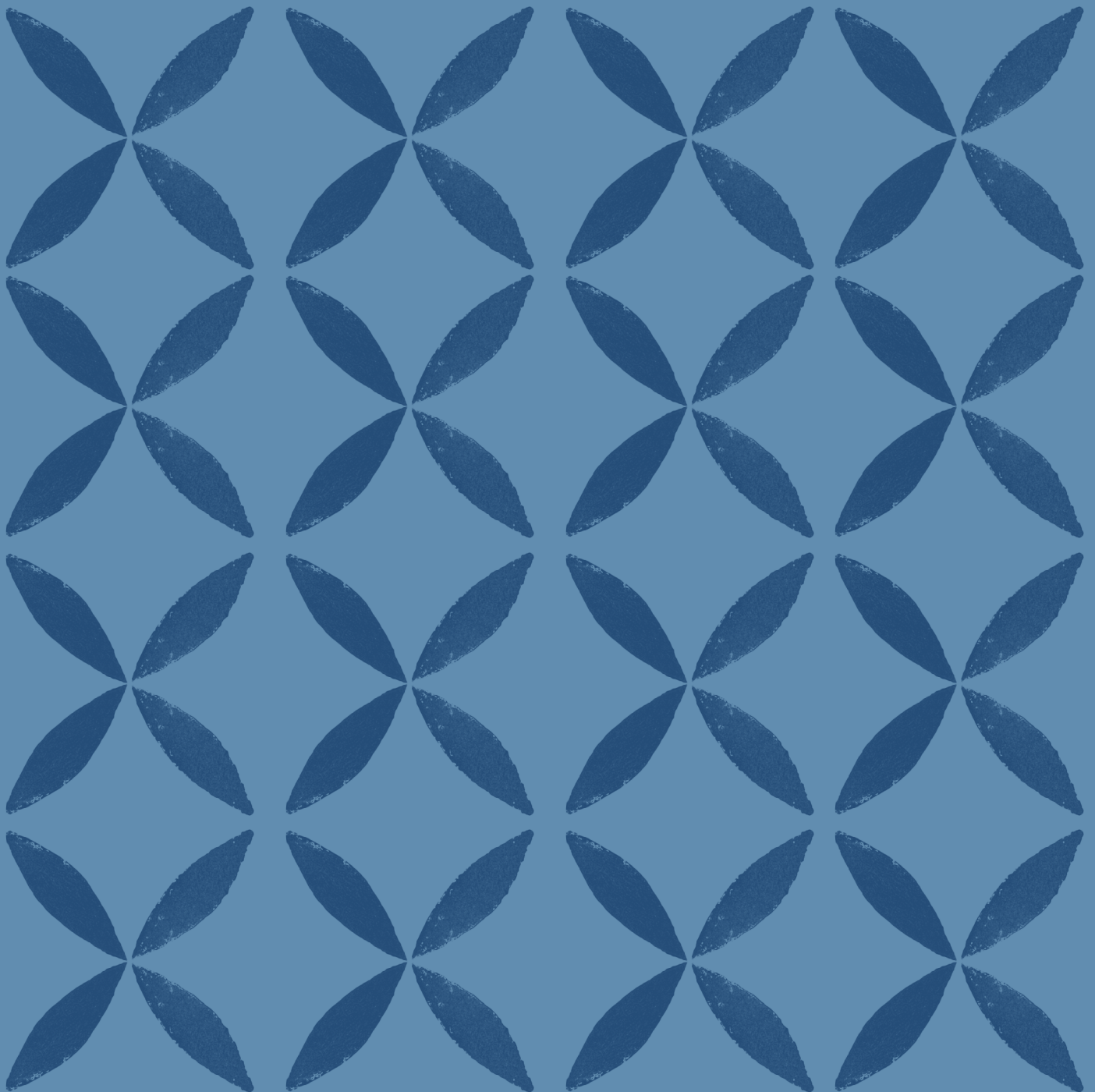


Valuing and Embedding Lived and Living Experience at The Wyatt Trust



April 2025



Acknowledgements

The Wyatt Trust (Wyatt) acknowledges the Kurna people of the Adelaide Plains on whose unceded lands we conduct our business. Wyatt acknowledges their Elders past, present and emerging leaders.

Wyatt acknowledges the people with Lived and Living Experience of financial hardship who contributed and continue to share their experiences, expertise and time to co-design and prototype new initiatives with us. They have become colleagues in this work.

Wyatt acknowledges the partner agencies that have committed to this way of working.

About The Wyatt Trust

The Wyatt Trust is working to achieve a South Australia free from poverty. Our grantmaking is focused on finding ways to support people experiencing financial hardship.

Three key principles underpin our work:

1. Respecting Lived and Living Experience: No one knows what is needed to help people in poverty better than those who have experienced it.
2. Self-determination and choice: We believe everyone has a right to participate in the decisions that impact their lives.
3. Collaboration and partnership: Poverty is complex and has no single solution. We build coalitions and partnerships to create change.

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How we've prepared this report

This report was written by Nicole Richards from The Wyatt Trust, with guidance and support from Stacey Thomas, Keren Sutton, Alex Emmerich, Jo Edwards and Angela Meegan.

The report is the result of a focused review of our experiences and insights, compiled to ensure organisational knowledge is captured, preserved and more easily shared. To achieve this, we trawled through documents, meeting notes, recordings and more.

Our goal was to bring together, in one place, the specialist project knowledge and histories that had typically been held by individual team members and consultants. By centralising this information, we aim to create a more structured and accessible map of our journey.

Included in the process of creating this report was a review by Lived and Living Experience colleagues, whose perspectives added depth and accountability, and to whom we are very grateful.

By producing this report, our intention is not only to document our process and progress, but also to define our baseline for future learning and growth.

How to read this report

There are a lot of words and a significant amount of contributed wisdom contained within the pages of this report.

We encourage readers to use the headings and links throughout the report to jump to the sections that are of most interest. For example, if you'd like to see a snapshot of our biggest learnings you'll find them [here](#) on a single page. Prefer to read the first-person contributions that appear throughout the report? You'll find links [here](#). Additional first-person contributions can be found throughout each section of the report. To navigate back to the contents page, click the house icon 🏠 in the top right hand corner of the page.

The report has three sections. The background and how Wyatt began investigating and embedding Lived and Living Experience makes up the first section (in blue). You'll also find a summary of our 10 Biggest Learnings in this section.

The more technical information and detail about the process and structures can be found in the second part of the report (in gold).

The final section (in maroon), is where you'll find our challenges, learnings and where our Lived and Living Experience work is headed.

Our goal is to make the report as readable as possible, so we've done our best to simplify language, give short summaries at the beginning of each section, use accessible design principles and provide links to more information rather than adding extra pages to this report. We know there's always room for improvement, so any [feedback](#) that would help us do better is welcome.

First-person voices

Each of the voices featured here are excerpts from a selection of longer first-person accounts featured in the report. To read the full pieces, click on the paragraph to jump to the relevant section of the report.

‘We’re now constantly challenging our assumptions, historical decisions that have been made and why we do things the way we do. It’s changed how we ask questions and who we engage with to understand what is needed. It’s changed how we hold ourselves accountable by coming together regularly to reflect and ask each other, ‘what are we hearing and who are we asking?’

‘Our work to embed Lived and Living Experience in our programs has taken us out of our comfort zone many times. We have faced challenges and made mistakes. The ultimate success of these efforts is uncertain, but we accepted that waiting for perfect conditions or absolute certainty in our approach was not an option.’

‘More than once I heard people say things like, ‘You know, this is the first time anyone’s ever listened to my opinion and cares about what I have to say,’ so you can’t underestimate how powerful that is for people, especially people with Lived and Living Experience who often feel like they’re on the back foot, always having to ask for help or justify why they are in the situation they are facing.’

‘Perhaps a new norm could be weaved into the fabric of service delivery, creating meaningful engagement which finds common ground, humanises and enhances equality therefore promoting ‘striving together’ and a better quality of care toward positive outcomes for all.’

‘You go to one service, and they only help with one part of the problem. You get sent somewhere else, and it doesn’t exist anymore, or the phone number doesn’t work. When you find somewhere, then every single time you have to give a service your story again and they might not even take you. You get really traumatised doing this all the time.’

‘We have to watch the way we tell ourselves certain stories about how we ‘should’ do things, or ‘this is the right way’ or ‘there’s not enough money to do this’. We have to be able to find a way to hold onto the truths of other perspectives, other ways of seeing the world, and not get lost in the language of a system and think it’s the truth.’

‘While there have been challenges of balancing Lived and Living Experience perspectives with traditional service models with strict KPIs, we continue to regularly engage with Lived and Living Experience to improve service delivery and have learned the importance and value of sharing power and decision-making with this cohort.’

‘My personal mantra now is ‘thriving, not just surviving’. It was a phrase that came up in the second or third workshop, and it’s become a core value for me. I actively want to pursue a full life and go beyond simply meeting basic needs. I know that despite what I’ve been through, I can still seek happiness and growth and personal development, and I hope the Linker Network will do that for other people too.’

‘The first time I went to a meeting I was thinking, I can’t say nothing. I’m too shy, and I don’t trust, and I had different ideas, but when I went there, I felt that I could speak. I could see that everyone had a turn to talk, and I had trust in everybody, and so I opened up in the workshops because we really needed to let everyone know what we need and how they can help us.’

‘I can’t describe the feelings of excitement, happiness and enthusiasm knowing that women will have the ongoing support and guidance that they need to feel safe and whole again.’



The generosity of those who share

Lived and Living Experience colleagues shared their stories with courage and generosity to change things in a positive way for others.

One of the most striking aspects of our work with people who have Lived and Living Experience of poverty is their extraordinary generosity and willingness to share their stories. At Wyatt, we now refer to them as Lived and Living Experience colleagues. Time and again they tell us their motivation for sharing is because they genuinely hope it will make a difference for others.

Many of these stories are deeply personal and often traumatic. The act of sharing, can be painful, not only for the person who is sharing but also for those who hear them—especially fellow Lived and Living Experience colleagues who may have similar experiences of their own. Despite this, we were invited into their lives and homes and offered first-hand insights into their realities. This openness is a powerful testament to their trust and selflessness.

An onerous burden placed on individuals experiencing poverty is the need to retell their stories for service eligibility. While we were extremely mindful of this fact we were also reminded repeatedly by our Lived and Living Experience colleagues that they do not seek pity; rather, they hope to influence decision-making and improve conditions for others in similar situations. The courage displayed by these individuals is often very moving. As one Lived and Living Experience colleague put it, “This is the legacy I’m leaving to my children, to my daughter.”

Many Lived and Living Experience colleagues made incredible efforts to be present, despite daily struggles, while others learned to acknowledge when they needed to step back, saying, “Today, I just can’t.”

Their candour with us grew over time and their generosity is deeply connected to trust—trust that their words will not be in vain but will contribute to meaningful change. Yet, there is a cost to participation. If they feel unheard or undervalued, the emotional toll can be significant. It is crucial that every engagement leaves them as much as possible with something positive—whether through the connections they build, the sense of self-worth they gain, or the confirmation that their voices truly matter.

The ongoing engagement of many Lived and Living Experience colleagues with Wyatt and the Linker Network specifically, is evidence that they continue to see value in this work. We continue to do our part to meet their courage, generosity, and willingness to be vulnerable with genuine respect and action.

Message from the CEO

The Wyatt Trust has been supporting South Australians experiencing poverty and financial hardship for 139 years. Over that time, many social issues have changed for the better in Australia, but poverty is as intractable as ever.

The approach to embed Lived and Living Experience in Wyatt’s programs stems from the twin realisation that despite our best efforts, a) poverty rates are rising and b) if nothing changes in how we approach our work, nothing is likely to change in terms of impact either.

Rather than preserving our grant making status quo, we chose to challenge it.

Instead of ‘Why this approach?’, the question we asked ourselves was, ‘Why not this approach?’

Our work to embed Lived and Living Experience in our programs has taken us out of our comfort zone many times. We have faced challenges and made mistakes. The ultimate success of these efforts is uncertain, but we accepted that waiting for perfect conditions or absolute certainty in our approach was not an option.

Why does this matter?

Because if we are not making a real, tangible difference to the people and communities we serve, then we must ask ourselves—what are we doing?

We are not suggesting that Wyatt’s approach is the only way forward. We acknowledge that this is not a one-size-fits-all model and that we are still at the beginning of this journey—we have not applied a Lived and Living Experience approach to every one of our programs. We use it with caution, respecting that other factors may mean it is not appropriate in every situation.

By sharing this report about our engagement with Lived and Living Experience, we hope to challenge, inform and inspire, encouraging others to:

- **Share knowledge and continue to learn from one another**—recognising the limits of our assumptions or what we think we ‘know’.
- **Collaborate in true partnership**—real impact comes when we break down silos and unlock new potential together.
- **Be prepared to cede power**—true change requires shifting the way decisions are made and who holds influence.

Finally, a heartfelt thank you to those who have generously shared their time, knowledge, and expertise—especially our Lived and Living Experience colleagues and key collaborators, including Dana Shen, Mel Lambert, and Lyn Flaherty.

Your guidance has been invaluable in shaping this work, ensuring that we operate in ways that are safe, respectful, and empowering.

Stacey Thomas
Chief Executive Officer

Message from a Lived and Living Experience Colleague

‘I love every day because it’s another chance to thrive, not just survive.’



I first heard about The Wyatt Trust’s Lived and Living Experience work several years ago. I had just moved into a safe house with my three kids after a traumatic domestic violence experience that forced us to leave our home with the clothes on our back - essentially, I’d lost everything. I’d come from a successful career, owned my own home and was living the dream you might say until it all came crashing down. After two years, we were just starting to get back on track with the help of many service providers, when a [Zahra Foundation](#) financial counsellor mentioned that Wyatt wanted to speak to people who’d had experiences like mine.

I had no idea what to expect. Some Wyatt team members came to the house for an informal chat about the challenges I had faced. I was a little apprehensive about having to tell my story again but we ended up talking for an hour and a half. They were just happy to sit and listen to what I had to say about what I’d been through, where I was and where I wanted to be.

The next step was a meeting with other individuals in a community centre to discuss our experiences and what we would like to see changed for the future. I was honestly quite nervous and scared about sharing my story with others and concerned about being triggered by other people’s truths. It turned out that talking about it with other women was very empowering.

It’s really changed part of my life. It’s changed my outlook on how I perceive others. I used to be very analytical, very logical, very black and white, but life isn’t like that. Now I have an opportunity to change my future and do something to ease the stress and frustration of others going through a difficult period.

The facilitators were amazing and there was no judgement from other people. There was no pressure to say anything, you could contribute as much or as little as you were comfortable with.

Despite many participants having trust issues based on previous experiences, over time the trust within the group grew and grew and more information flowed. We all knew the feedback and suggestions we provided were being heard, valued and applied to the process. We could see the changes in real time.

My personal mantra now is ‘thriving, not just surviving’. It was a phrase that came up in the second or third workshop, and it’s become a core value for me.

I actively want to pursue a full life and go beyond simply meeting basic needs. I know that despite what I’ve been through, I can still seek happiness and growth and personal development, and I hope the Linker Network will do that for other people too.

I really want to thank everyone who’s been involved throughout the life cycle of the project from other Lived and Living Experience colleagues, facilitators and presenters and The Wyatt Trust for wanting to make a change. It’s had such a big impact not just on my life, but on my family. The friendships formed, the knowledge gained and opportunities for further involvement have been amazing.

I’m so proud of where we are as a family and I’m proud of who I’ve become. It’s been humbling but the whole experience has made me stronger, and it’s made my family stronger, and the fact is, we’re still here fighting for a better future.

I love every day because it’s another chance to thrive, not just survive.

Kim, Lived & Living Experience colleague

When the Wyatt team began contemplating an invitation for feedback from people with Lived and Living Experience of poverty, no one could have predicted the journey that would follow.

From an initial series of 44 conversations that began four years ago, a new service network has been co-designed, prototyped and entered service delivery; stakeholder relationships have taken new shapes; other Wyatt programs have been re-oriented; and it's fair to say lives have been changed – both within and beyond Wyatt.

It's been a humbling, and at times, difficult journey. Mistakes and missteps have been made. It's taken time and practice to get comfortable sitting with discomfort.

We're still learning. We don't profess to have all the answers or a handy blueprint that can be rolled out by other funders or policy makers. What we do have is a series of insights and a small but compelling body of knowledge that we hope may be useful beyond our organisation.

In the spirit of knowledge sharing, this report captures our imperfect efforts to prioritise and embed the voices of Lived and Living Experience in our work to create a future in which all South Australians are free of poverty.

We hope it will be useful reading that inspires others, including service providers, philanthropic funders, government departments and policymakers to interrogate their own practices and explore this approach.

While we acknowledge that embedding Lived and Living Experience perspectives may not be possible or appropriate in every circumstance, it has improved the way we conceive, develop, evaluate and deliver our grantmaking at Wyatt.

We believe that incorporating Lived and Living Experience into program design and delivery should be standard practice, not the exception. There is no doubt that people with Lived and Living Experience of issues like poverty are the experts in their lives. They know best what is needed to change their situation. When we listen to their voices, we learn.

Creating safe spaces that build trust and confidence are integral to this approach. Dismantling the traditional barriers and distance between grantmakers and service providers, and the people we aim to help means we need to share power.

While this approach won't be right for every project or every organisation, we are convinced that it must, at the very least, be a consideration if we are to avoid the trap of serving systems rather than serving people.

1. Lived and Living Experience colleagues share their stories with courage and generosity when they feel safe, valued and respected by those who are listening.
2. Taking a Lived and Living Experience approach means sharing power.
3. The process takes time – usually more than you anticipated.
4. It's essential to adequately reimburse Lived and Living Experience colleagues for their time and expertise.
5. Building trust requires consistency, commitment and follow through. Small, thoughtful actions often do more to deepen relationships than grand gestures.
6. Safety is not a one-size-fits-all concept and must be defined by Lived and Living Experience colleagues, not the consultants or agencies that work with them.
7. When trust and safety are established, confidence grows. Empowered individuals engage more meaningfully in decision making.
8. Transparency and honesty are non-negotiables. Communicate clearly and often about how the project is progressing, what's coming next and why any changes are necessary.
9. Taking a Lived and Living Experience approach will very likely change the way you see your work and the world.
10. There are no shortcuts. It's a journey that demands accountability, regular reflection and continuous improvement.

Defining Lived and Living Experience

Where I am it's still sort of racist here and we don't know who to talk to. Our young ones go astray because of the alcohol use and the racism, and they think they're nothing because of how they are treated, like I was brought up thinking that too.

I liked being involved as a person with Lived Experience because I was once really shy to talk.

The first time I went to a meeting I was thinking, I can't say nothing. I'm too shy, and I don't trust, and I had different ideas, but when I went there, I felt that I could speak.

I could see that everyone had a turn to talk, and I had trust in everybody, and so I opened up in the workshops because we really needed to let everyone know what we need and how they can help us.

I know how to be strong now and I'm hoping my grandchildren will be strong. Sometimes we are too shy. We are scared to ask for things sometimes.

My grandson is too frightened to go to appointments. I said to him, 'Look here, you just go straight in that office, and you go there and you tell them your needs and what's wrong with you and how they can help you and be strong'. And if there's any bullying you know, we've talked some about it, and I've learned a lot about that because I've been through it.

A lot of organisations I've been to, they just rush off, you know, and so I walk out, but what I've learned is we need to be heard. A lot of people need to understand that, because we are still scared. We're scared. We are still not trusting people from the racism we have and the things that have happened in previous generations.

I think it would be good for there to be more workshops for different Living Experience people so they can bring out what they're holding in them, like whatever they're holding that needs to be brought out. They'll have a voice there, and they can bring it out, and they'll feel good like we did. And that feeling of support and care and having a voice was really great.

Lived and Living Experience colleague

The Wyatt Trust defines Lived and Living Experience as direct and indirect expertise gained from navigating adversity. This includes intergenerational experiences of financial hardship.



Wyatt's evolving work in this space

The concept of Lived and Living Experience is widely discussed, yet its definition can vary. Some view it as firsthand encounters with adversity, while others expand it to include intergenerational experiences.

Wyatt has chosen to define Lived and Living Experience as a person's direct and indirect expertise, knowledge, and insights gained from managing life adversity or societal barriers. This particularly includes experiences of financial hardship and economic injustice. Importantly, we believe that intergenerational experiences—where economic struggles and systemic challenges persist across generations—must also be recognised as a crucial component of Lived and Living Experience.

Acknowledging and valuing Lived and Living Experiences of poverty means recognising that those who have faced these challenges are the true experts in their own lives. Their perspectives are essential in designing solutions that address real-world problems effectively. Without their voices at the table, efforts to create change risk being ineffective or even harmful. Genuine engagement with people who have Lived and Living Experience allows us to better understand their needs and circumstances.

Centring Lived and Living Experience requires deep respect and an ongoing commitment to learning together. This means moving beyond tokenistic involvement to embedding Lived and Living Experience perspectives into decision-making processes. It requires shifting power dynamics and ensuring that those with Lived and Living Experience are not just consulted but also have meaningful opportunities to input and influence policies and programs.

Such a commitment also requires an organisation-wide approach. From staff to board members, every level of an organisation must actively work to integrate Lived and Living Experience.

This includes creating opportunities for leadership, ensuring equitable compensation for contributions, and fostering an inclusive culture where Lived and Living Experience is genuinely valued.

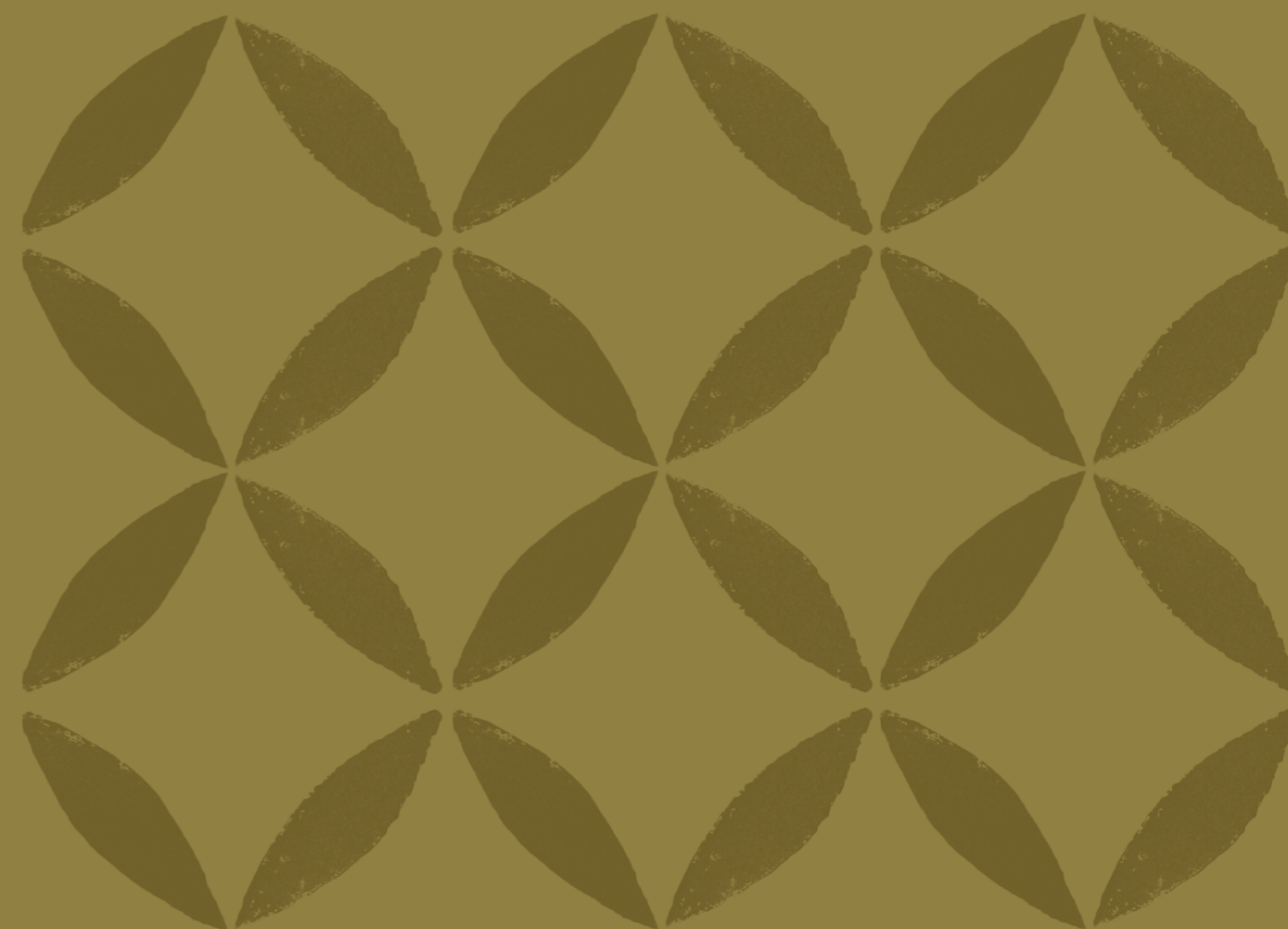
Holding ourselves accountable is critical in this process. Teams must frequently assess whether they are truly amplifying Lived and Living Experience voices and adapting their approaches based on feedback. It is an evolving journey, requiring reflection, learning, and course correction along the way.

Ultimately, this work is about more than just listening—it is about sharing power. Centring Lived and Living Experience means creating spaces where those most affected by an issue have the agency to drive change. Only through such intentional efforts can we develop more inclusive and effective policies and practices that have the potential to reduce poverty.

'Organisations and boards must go beyond inviting people with lived experience to share insight and perspectives only, to being willing to share power and provide real opportunity for them to influence decisions and outcomes.'

Hodges, E. & Reid, A. (2021)
A guide for enabling Lived and Living Experience involvement and leadership to thrive and have impact in your organisation.
LELAN: Adelaide

Since 2021, Wyatt has actively sought to integrate Lived and Living Experience perspectives into our work. Our focus continues to evolve and deepen.



Women over 50 and sole parent families are at significantly higher risk of experiencing poverty.

Since operations began in 1876, Wyatt has worked to achieve a South Australia free from poverty. Over that time, the Trust has distributed more than \$75 million in grants that have helped more than 86,000 South Australians.

Still, poverty remains as stubbornly intractable as ever.

Despite being one of the world’s wealthiest countries, one in six children and one in eight adults in Australia live in poverty. Sixty per cent of households that rely on JobSeeker payments, which amount to only 43 per cent of the minimum wage, live below the poverty line. Women over 50 and sole parent families are at significantly higher risk of experiencing poverty.¹

Faced with these numbers, Wyatt began interrogating its impact more deeply in search of ways to create meaningful change.

Following a leadership change at CEO level and the development of a new strategic plan, a proposal went to the Wyatt Board of Governors in 2021 to explore the potential of applying a Lived and Living Experience lens to the organisation’s work.

A subsequent workshop facilitated by the SA Lived and Living Experience Leadership & Advocacy Network (LELAN) generated strong interest from Wyatt staff and Board directors and explored the possibilities of integrating Lived and Living Experience perspectives across the organisation’s work. LELAN helped explore readiness and skills by surveying the Board and staff and this resulted in a resounding ‘yes’ for the initiative to proceed. The workshop was credited as an important milestone and turning point that helped create an enabling environment across the organisation with everyone on board.

¹ ACOSS, Poverty in Australia: Facts and Solutions Briefing Note, October 2024

The biggest questions Wyatt then faced were both practical and conceptual ones: How? How do we embed this? Where do we start? What is the recipe for doing this successfully?

‘The attitudes of senior managers, board members and organisational leadership is critical to partnering well with people with Lived and Living Experience and successful involvement experiences.

Leaders must genuinely believe in the value of Lived and Living Experience and lead by example by making space for Lived and Living Experience perspectives and contributions, supporting the development of Lived and Living Experience leaders and sharing their platform and power.’

Hodges, E. & Reid, A. (2021)
A guide for enabling Lived and Living Experience involvement and leadership to thrive and have impact in your organisation.
LELAN: Adelaide

Importantly, much of the early challenge was managing and accepting this work comes with an associated risk. As one team member reported, “We had no idea what we were signing up for.”

After securing endorsement from the Board of Governors to explore a Lived and Living Experience approach in a new grants program, Dana Shen from DS Consulting walked alongside Wyatt in her capacity as an organisational mentor to help staff and board navigate the process.

At the same time, Wyatt began reconsidering its impact across all other grants programs. A focus on systems change and the potential for individuals to receive longer term (rather than one-off) support from Wyatt came into the mix. A review of grantmaking practices also took a long view, accepting that greater impact would require shifting some of the power to the people the organisation aims to help and inviting the voices of Lived and Living Experience would need to be a key focus.

These intentions were used to build a Lived and Living Experience project scope that aimed for four long-term outcomes:

- Reduced experience of financial stress (poverty) for sole parent families and women over 50 through prototype(s) program granting
- Individual Lived and Living Experience team members have greater agency (skills and confidence) in aspects of their lives

- Wyatt embeds Lived and Living Experience throughout organisational practices
- Partner organisations utilise shared learnings and are influenced to adopt Lived and Living Experience practices

A unique challenge was a period of uncertainty as to what exact shape the project would take, while having the deep faith required to follow through on the learnings. This was more than simply having the intent to embed Lived and Living Experience perspectives but following through on processes that not only welcome those contributions but insist upon them. In effect, overcoming assumptions and understanding that whatever the Lived and Living Experience group designed would need to be actioned or implemented as much as possible. This required a sense of pre-approval from the Board, which was given.

The Board of Governors has taken the journey with the Wyatt team every step of the way, staying up to date with progress and challenges.

Clear and consistent updates and communication helped enormously in keeping the process moving and resulted in heightened engagement, receptivity and pride in the work that has been (and continues to be) undertaken.

‘Having an organisation with the long history of The Wyatt Trust doing this type of work and being willing to listen more closely to the people they serve is amazing.

The willingness of Wyatt team members to be interactive with people with Lived and Living Experience, in that they really felt they needed to be in the room was very important. That’s something not everybody realises – that co design means you don’t separate yourself, you’re not outside the process - you are inside it, showing respect to the people you’re talking with and listening to.

To innovate, you need the ability to pause, reflect, adapt, change direction. The really useful thing Wyatt was able to contribute to this process was to hold the process of innovation with people that are in service delivery land, and to do it for a period of time that allowed innovation. And that takes investment: you’re investing time. You’re investing in an openness to listen.

You’re investing in a willingness to be uncomfortable and learn new things and then actually do something with the knowledge that you’re given. That’s really important.

We have to be mindful of helping the person, not serving the system.

Sometimes, we start out with a particular goal in mind about what we want to do for people. We have a certain vision and a certain view about what’s ethical, fair, and just. And if we’re not careful, the different kinds of pressures in systems, whether that’s financial, political, or something else, our views and our ways of working can become eroded, and we begin to get pulled into other ways of seeing the world, and we can lose sight of our original vision for human beings, and we begin to think that because everybody else around us is doing the same thing, that that’s actually the right way, or the only way. And in fact, over time, sometimes we just go that way because it’s easier.

We have to watch the way we tell ourselves certain stories about how we ‘should’ do things, or ‘this is the right way’ or ‘there’s not enough money to do this’. We have to be able to find a way to hold onto the truths of other perspectives, other ways of seeing the world, and not get lost in the language of a system and think it’s the truth.’

DS Consultancy

The Linker Network takes shape

The Linker Network is a co-designed initiative aimed at developing personal networks of support for women over 50 and sole parents experiencing financial hardship. Through extensive consultations, a new service model was piloted and developed to navigate support services more easily.



Wyatt has backed the Linker Network with five years of funding at \$1.2 million per year to implement a service, that, in the words of the Lived and Living Experience co-design team, will help people:

- Work out what to do next and adapt plans as things change
- Find and access help and support ‘to get back to ground zero’
- Create their personal road map to navigate their way to independence
- Regain control, agency and choice in their lives

As this work started unfolding and the Wyatt team began thinking about what it meant for existing and future grant programs designed to assist those most susceptible to poverty, such as women over 50 and sole parents, new ways of thinking began to emerge.

“We started to ask ourselves, ‘What would this grant program look like if we actually asked the people we are trying to help?’ And it snowballed from there,” a Wyatt team member says.

In 2022 work began in earnest with DS Consultancy and Think Human to train, facilitate and mentor Wyatt through co-design principles and approaches before Wyatt invited expressions of interest from women over 50, sole parents and sole carers to participate in a co-design project.

Recognising from the outset the value of Lived and Living Experience knowledge, experience and insights, Wyatt offered to compensate participants for their time and reimburse expenses such as related travel and childcare costs and consider any other expenses that were barriers to participation.

The invitation was well received, and Wyatt interviewed more than 40 people from this cohort about their experiences of financial hardship and the successes, challenges, gaps and blocks of seeking and accessing support. The experience of domestic violence was a prevalent theme, directly mentioned by 17 participants despite no direct questions relating to violence.

A clear takeaway from the interviews was the sense that a standard grant program was not going to meet the needs identified by Lived and Living Experience colleagues.

As a result, the Lived and Living Experience colleagues who had participated in an interview were invited to a series of co-design workshops, with 20 individuals participating in one or more workshops over a number of months.

The first iteration of the Linker/Navigator role and service was conceptualised and then presented and explored in a workshop with the broader service sector.

Service sector organisations were invited to submit an Expression of Interest (EOI) to participate in a 12-month prototyping project, to further develop and test a Linker/Navigator concept. Lived and Living Experience colleagues partnered with Wyatt in reviewing the organisational EOIs, interviewing short-listed organisations and selecting seven partner agencies for the 12-month prototyping project. Following the initial co-design phase, Wyatt set out to further develop the Linker/Navigator concept and prototype all elements of a new service over a twelve-month period through 2023-24.

Wyatt continued to design, test and share decision making with people with Lived and Living Experience of financial hardship, and service organisations.

Six co-design workshops were facilitated over the 12 months of prototyping, in addition to one-on-one conversations with Lived and Living Experience colleagues in between. A range of workshops options were offered to give people choice and in control in attending.

Each series of workshops included a Women’s in-person workshop, a Women’s online workshop and a Men’s hybrid workshop, in response to the discomfort of many women in the room whose experience of domestic violence was a primary contributor to their experience of poverty.

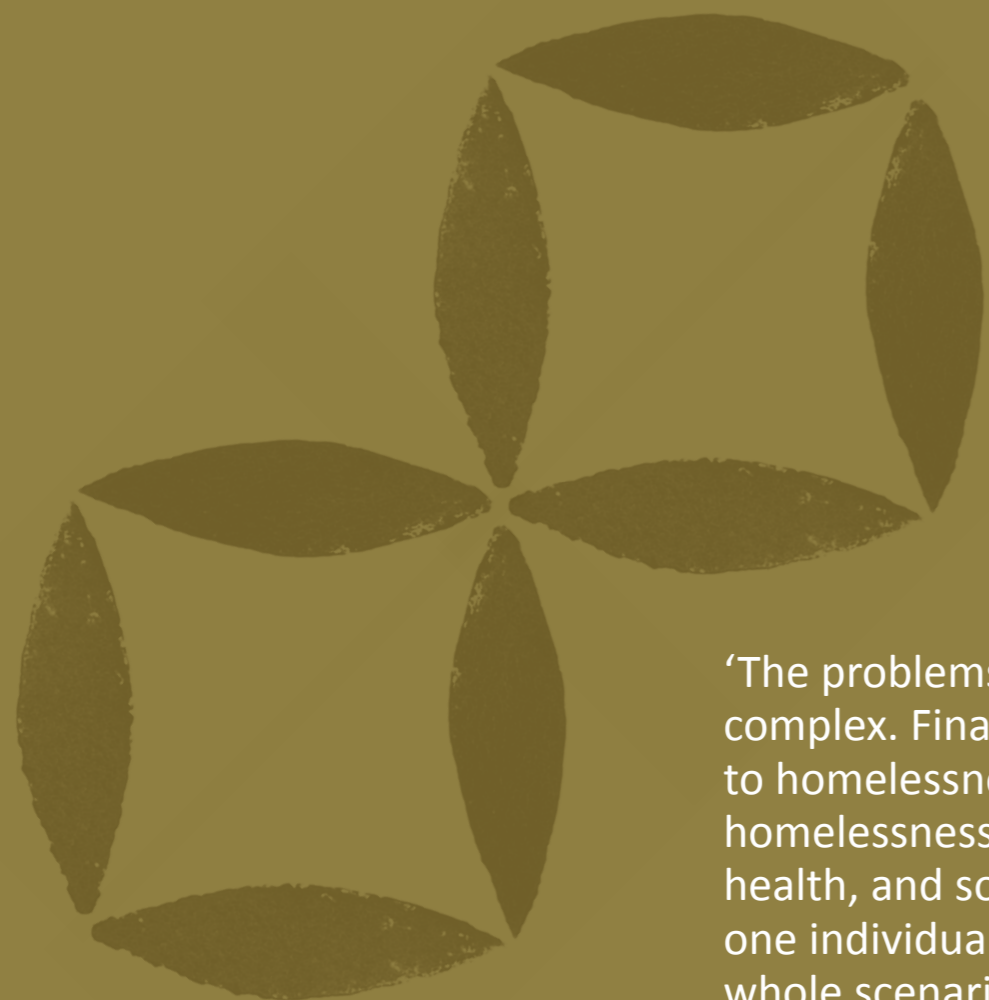
On average, 30-40 people with Lived and Living Experience participated in each series of workshops.

In all, engagement of people with Lived and Living Experience included 114 participants:

- 101 women, 13 men
- 36 First Nations people
- 15 people from culturally and linguistically diverse backgrounds
- 36 people living in regional areas.

Prototyping involved designing, testing and refining every aspect of the ‘Linker Service’ journey to ensure it met client needs and valued their agency, choice, safety, and holistic wellbeing.

Too often within community services the referral process ends once a client is provided with the name and phone number of another agency.



‘The problems we face are complex. Financial stress leads to homelessness, then homelessness to poor mental health, and so on. It’s not just one individual issue, there is a whole scenario. You work on one and are moving forward, while working on something else in the background, while something else comes up. You go to one service, and they only help with one part of the problem. You get sent somewhere else, and it doesn’t exist anymore, or the phone number doesn’t work. When you find somewhere, then every single time you have to give a service your story again and they might not even take you. You get really traumatised doing this all the time.’

Lived and Living Experience colleague

Being a Linker involves having a direct, tailored and relationship-based experience with an individual and their family.

Finding the ‘right service’ is rarely simple and setbacks can arise that leave clients feeling vulnerable and unsupported. The intention of the Linker Service was to go beyond this to ensure clients felt safe, comfortable, and welcomed as they connected to new services or supports, and to walk alongside them as they worked towards their goals.

‘Linking’ refers to the inherent responsibility of the Linker role developed during prototyping to link clients into the support services and programs they are eligible for and can benefit from. Each of the Linkers is based within the service delivery host agency with a Linker Coordinator acting in a backbone role at a central agency (Wyatt) at the request of the service delivery organisations.

Being a Linker involves having a direct, tailored and relationship-based experience with an individual and their family. Linkers support clients and families to connect into and navigate the service system, having a continuous presence in a client’s service journey. Seven service delivery organisations, representing a mix of service sizes and locations, participated in the prototyping of the Linker Network: five based in metropolitan Adelaide, one in Port Augusta and one in Mount Gambier.

'In 2022 I was fortunate to be involved in the interviews of women over 50 and sole parents that helped shape what has become the Linker Network. We wanted to know if Wyatt could be doing things better. How could we do more to provide exactly what's needed? How could we remove barriers and make it easier for people to access resources and services?

Although everyone's story was unique, their motivation in speaking with us was the same: they wanted to tell their story in order to help others.

The interviews took place wherever the interviewee felt comfortable. That included online, at the Wyatt office or at a shopping centre, but often it was in the interviewee's home. Being welcomed into someone's home to listen to their personal stories, many of which include significant trauma, is extremely humbling.

The interview process was a learning exercise for me. Two team members sat in on each conversation. We also worked with experts who were involved in the interviewing with us. The women were so generous in their responses, sharing their life story very openly and honestly. They are strong, resilient and resourceful. For a lot of the women, their situation was due to circumstances well out of their control and yet they still felt personally responsible.

There's a lot of guilt, shame and grief about the life they have and sometimes that's because they once had a different life that they lost; other times it's that they never achieved the life they thought they would.

Now that the Linker Network is up and running it's incredible to look back at how much that early work informed so much of what we do now at Wyatt in terms of elevating unheard voices, promoting agency and choice, listening to what works, and what doesn't, and being flexible to respond and adapt. These principles now inform the whole Financial Wellbeing program and others too, and our grant partners are onboard as well. It's a journey we're on together.'

Wyatt team member

Principles of co-design

Wyatt's co-design approach prioritises shared power, meaningful engagement, and trust-building with Lived and Living Experience colleagues and service partners.



These principles were developed in the initial co-design phase of the Linker Network with our Lived and Living Experience colleagues:



Authentic lived experience involvement is valuable, necessary and encouraged at all stages of the project.



We view people with Lived and Living Experience as having equal expertise and power.



“Nothing about us without us.” No decisions will be made about the service model before consulting our Lived and Living Experience colleagues.



Lived and Living Experience participants will be reimbursed for their time and any out-of-pocket expenses. They will be given choice of reimbursement (bank transfer or gift card).



We will test every aspect of the model and be open to change until we have a Linker service that is robust, adaptable and transformational for women over 50 and sole parents and carers.

More voices of Lived and Living Experience

‘Just being asked, ‘What do you need?’ – how wonderful is that’

Lived and Living Experience colleague

‘The experience of receiving services helps the person not feel judged and therefore enhances honest self-reflection. I believe it assists in knowing, or at least in trying to work out what our own barriers are. They may just be a tiny, needed adjustment that we probably wouldn’t ever say to anyone in another service because we think it would sound strange.

Delivery of services should be important from the perspectives of both the worker and the person receiving their services. Perhaps a new norm could be weaved into the fabric of service delivery, creating meaningful engagement which finds common ground, humanises and enhances equality therefore promoting ‘striving together’ and a better quality of care toward positive outcomes for all.’

Lived and Living Experience colleague

‘The feeling of support and that someone actually cared was really awesome. Being involved gave me a chance to have a voice as a Lived and Living Experience person and that voice could help other people who were in a similar situation as me.’

Lived and Living Experience colleague

‘It’s helped us see there is hope out there.’

Lived and Living Experience colleague

‘Knowing it was a safe environment, my interests were at the forefront. The process has been there for me, where I felt like I could have space and be heard. It has been a process of connecting, I was suppressed for so long, I am opening up, open to talking and making connections.’

Lived and Living Experience colleague

‘I can’t describe the feelings of excitement, happiness and enthusiasm knowing that women will have the ongoing support and guidance that they need to feel safe and whole again.

A huge credit to the Linkers and organisers for not only including us Lived and Living Experience ladies but actually listening and pro-actively hearing and implementing our ideas, our suggestions, our feedback. Literally involving us in every workshop, in activities to brainstorm and share from experience where systems need to change and what it is we actually practically need to safeguard ourselves, our children and to be able to know that someone is with us, advocating for us, throughout our journey for as long as it may take.’

Lived and Living Experience colleague

‘I hope people grow from me [and my experience].’

Lived and Living Experience colleague

Deepening partnerships

'I first got involved when I responded to a Facebook post where they were asking people to come forward and be interviewed about what things we actually needed, which is absolutely unheard of. I was very grateful to be able to tell my story and contribute in that respect.'

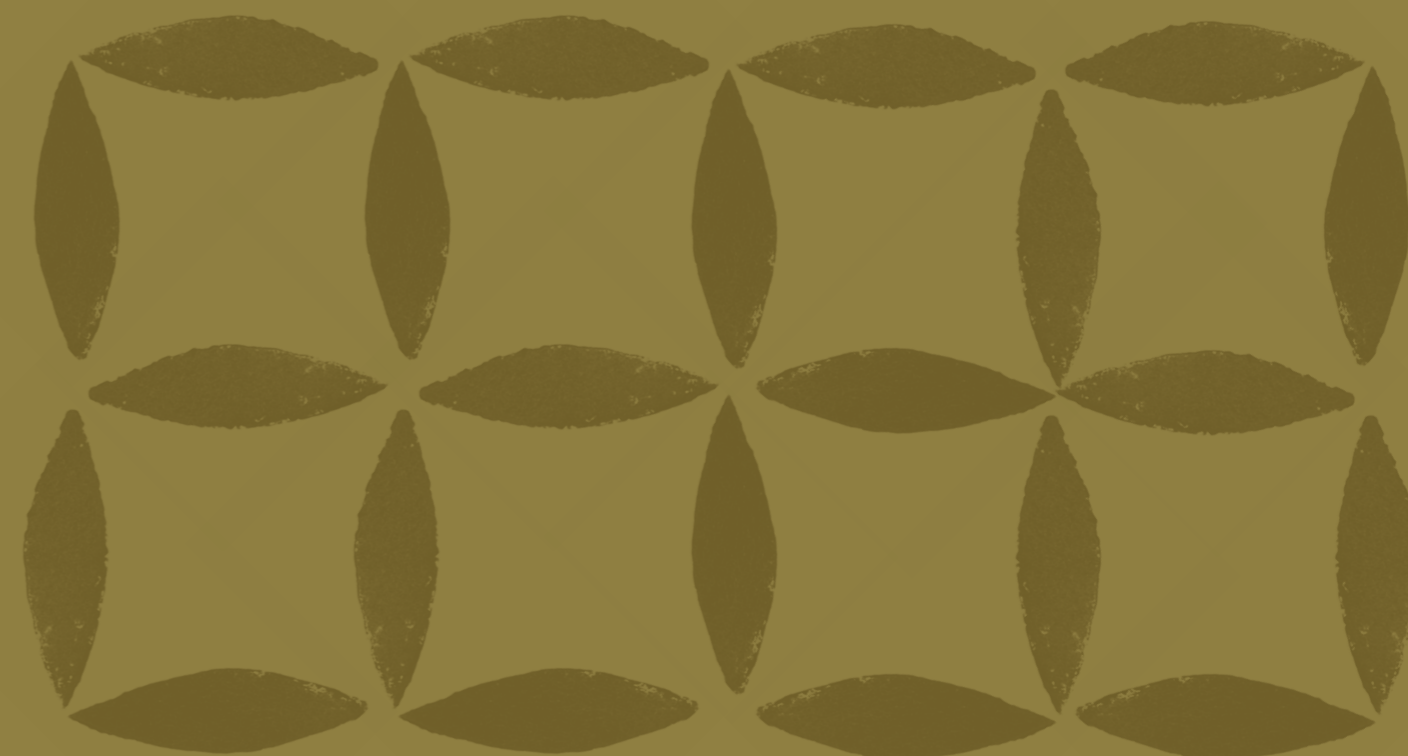
It's always been that I've felt valued and been part of the team. The whole co-design process has always felt like that. We've been equal decision makers in the process and I've always felt that my opinions have been valued and that it's a safe space to express whatever I want to contribute.'

Lived and Living Experience colleague

'It's been a rollercoaster ride with different emotions. Overall, it's been really great. I loved it because it's helped me in parts of my grief I guess, and growing in confidence.'

Lived and Living Experience colleague

Collaborating and innovating with grant and service delivery partners has strengthened The Wyatt Trust's ability to address financial hardship, fostering a culture of shared learning and mutual trust.





Shared learning and mutual trust have been key pillars of the design and evolution of the Linker Network. An open pathway for sharing knowledge has been intentionally embedded as part of the process of building the Network.

As the process moved beyond prototyping, the selection process for the dedicated Linker roles within the final five service delivery organisations generated genuine excitement among candidates, particularly because they were interviewed by individuals with Lived and Living Experience.

This hands-on decision-making approach reinforced the uniqueness of the initiative and the enthusiasm about being funded to undertake this work.

However, staff turnover within partner organisations has posed challenges. Those involved from the beginning developed an understanding of the complexities of co-design—acknowledging that the process is inherently messy, difficult, and not always neatly accounted for within typical work structures. While patience has been a key factor, there has also been frustration when progress has felt slow, and a desire at times to make decisions more quickly.

Staff turnover has also influenced the robustness of conversations within the Network which have fluctuated over time. When new members join, trust-building becomes necessary again. Participants have openly challenged Wyatt and one another, particularly when they struggle to see certain aspects working in practice.

Early in the process, the prevailing mindset was that Wyatt as funder was responsible for fixing challenges, but over time, this has evolved. Instead of expecting Wyatt to provide solutions, discussions became more collaborative, with a collective effort to address issues.

The initial Linker design phase started with seven organisations involved, though each organisation was aware from the start that they might not be selected to deliver the final service. Despite this, each of the organisations demonstrated a deep, and often joyful, relationship with the initiative.

Engagement levels varied over time. Some organisational participants chose reduced engagement due to the complexity of the work, while others managed the work at a distance, given that the initiative represented a small portion of their broader responsibilities. On the flip side, some partners have remained closely engaged throughout the process and the impact of this collective learning process has led to a change in practice within their organisations.

An important note: while collaboration has strengthened relationships with specific individuals or programs within larger service providers, it would be inaccurate to suggest that relationships with all organisations in their entirety have markedly changed.

‘Lived and Living Experience consultants have been involved in the co-design and ongoing review of the program, which has helped anchor the founding principles of the service. The action of partnering with Lived and Living Experience to co-design the program has led to a service that is accessible and meets client needs.

The program has instilled trust and hope in clients through its simple and broad eligibility, trauma-informed and client-centred approaches, the ability to receive consistent support with no time constraints and not having to overshare or re-tell their story repeatedly.

The Linker Network has been valuable in forging a collaborative spirit between the Linkers and Partner organisations, where we can share information and experiences, while supporting each other in a non-judgmental and respectful manner.

While there have been challenges of balancing lived experience perspectives with traditional service models with strict KPIs, we continue to regularly engage with lived experience to improve service delivery and have learned the importance and value of sharing power and decision-making with this cohort.

We are also seeking feedback from new clients to capture new perspectives and ensure the program remains a client-centred, trauma-informed community service.’

Linker Network Partner: UnitingCare Wesley Bowden

Beyond the Linker Network

The importance of trust and creating safe spaces that encourage innovation and honest conversations with grant partners has been critical to the success of other areas of Wyatt's grantmaking, beyond the Linker Network.



Several years ago, after removing many of the restrictions of outdated grant programs, Wyatt piloted a new model of granting that included shared evaluation and learning workshops with grant partners. The workshops became spaces where grant partners and the Wyatt team could come together to share, learn and adapt their respective practices and the program, effectively building a common and timely understanding of what's happening, what needs to change, and how we can advocate together.

As part of its current practice, Wyatt now convenes two shared reflection workshops each year with its Financial Wellbeing and Housing Program partners. The sessions are part of an ongoing commitment to knowledge sharing.

Financial Wellbeing & Housing Program Partners

'Wyatt's Financial Wellbeing sessions provide an important opportunity for us to come together with a shared commitment to empower our individual community of clients to navigate their way through financial hardship.

There is no jealousy of information, but rather deep collaboration and the sharing of tools, contacts and solutions that can be applied across organisations. The more we attend these sessions the better I get to know other service providers and their strengths and learnings. I find these sessions overwhelmingly inspiring.'

Rural Business Support

'As agency managers we get consumed by business so it's really nice to be able to reflect and connect, hearing that we are all having the same experiences.'

'I also really love hearing the innovative ideas that come from each agency, different projects that are happening and the creative ways they are working with clients. There is such a best practice lens and generosity of sharing in that room, all about outcomes not competition which is really refreshing and so enjoyable.'

Lutheran Care

'The most valuable part of the session was having a space where we could come together and learn about the different aspects and approaches to how we are using Wyatt funded brokerage, and brokerage in general, to support people in need.'

'As Wyatt allows each of us the flexibility to develop brokerage programs that best meet our individual client need (within boundaries), the workshop provided the opportunity to explore what this means for our clients, to compare notes, hear how others are delivering the programs and to learn more about or pick up practices that can be adapted - improving service delivery across the sector.'

Uniting Country SA

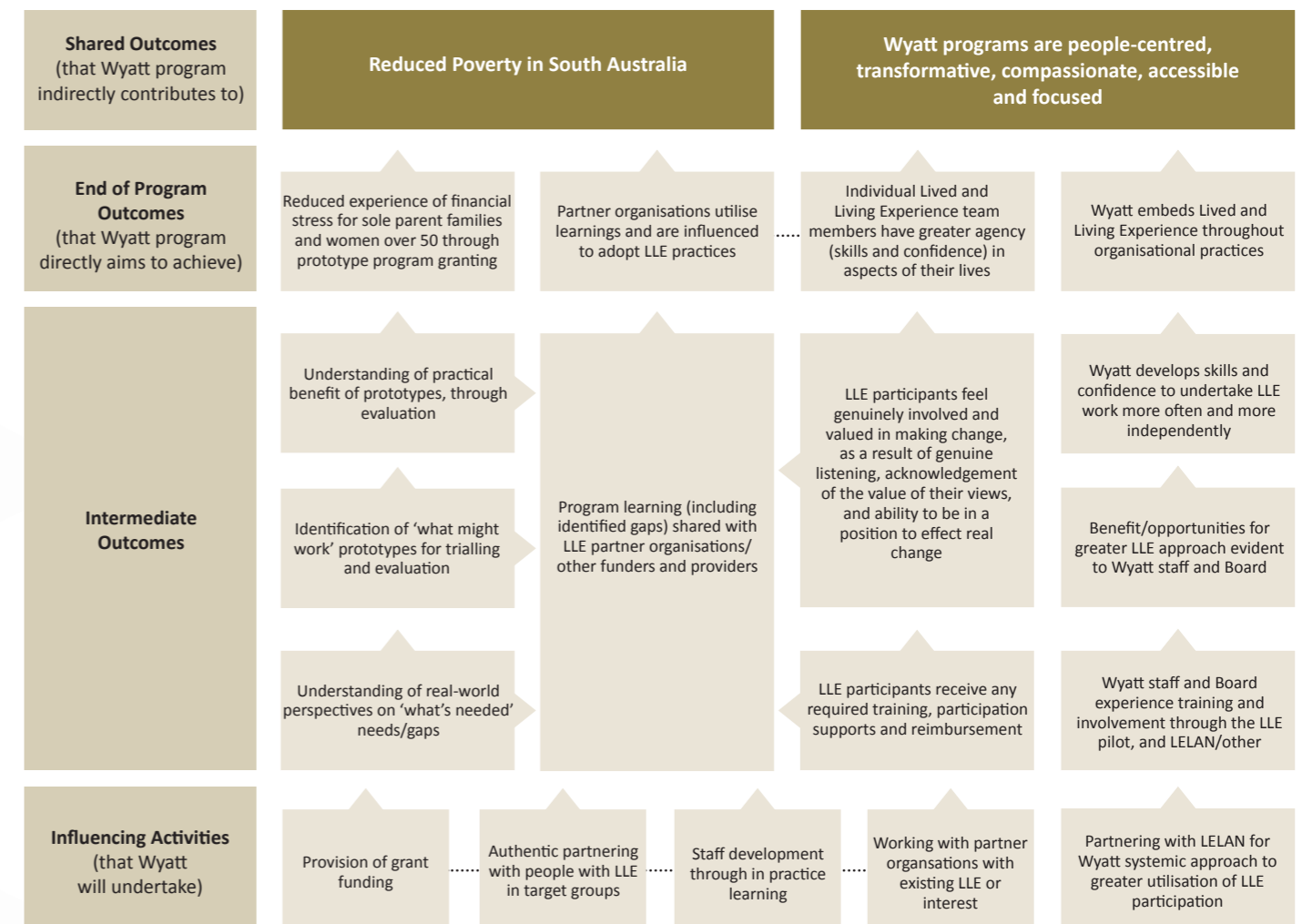
representing Country North Homelessness Alliance

The Wyatt Trust's Lived and Living Experience Theory of Change

A strategic framework that guides our work, ensuring Lived and Living Experience remains central to our decision-making and program development.



This diagram is Wyatt's first Lived and Living Experience Theory of Change created in 2022 (zoom in for more detail).



LLE: Lived and Living Experience

LELAN: the independent peak body in South Australia by, for and with people with lived experience of mental distress, social issues or injustice

Agency and choice in direct grantmaking

Ensuring grant recipients have a voice in decision making as much as possible, enabling them to select solutions that best meet their needs.



Wyatt believes that direct grants to individuals can contribute to conditions for change when they are used in ways that allow for self-determination and choice for a person through their connection with specialist supports.

Wyatt's Direct Grants are made to people through selected financial counselling, specialist homelessness case management and Aboriginal-led programs across South Australia.

Leading with the principles of self-determination and choice not only enables Wyatt to share what we are looking to achieve through our direct grantmaking, but also to align with organisations and programs that value these principles.

By doing this we create opportunities for shared learning and adaptations, from everyday conversations around individual grants, to refining and understanding the practice of leaning in and exploring grants as a tool and resource.

Wyatt's Direct Grants relieve financial pressure and stress associated with a financial or housing need that's unable to be met by an individual at that point in time. In partnership with holistic, client-centred services, a modest grant can provide the space needed for a person to look beyond an immediate challenge, and increases opportunity to address other, often more complex issues.

The only eligibility requirements for Wyatt's Direct Grants program are that recipients are on a low income and experiencing financial hardship, and that they have lived in South Australia for five years or more. Applications are made by approved referring organisations (generally financial counsellors, case workers or social workers in housing or financial wellbeing programs) on behalf of their clients.

In every instance we ask that applicants have a voice not only in their request for financial support or for a particular product needed, we also aim to ensure that they receive wrap-around support from partner organisations alongside Direct Grant funding.

In selecting the organisations and programs that refer to the Direct Grants program, agency and choice were key discussion points held between Wyatt and the referrers.

Amplifying the voices of Lived and Living Experience

Wyatt partners with the Economic Media Centre to amplify unheard voices of Lived and Living Experience and broaden the public debate on poverty and financial hardship.



One of Wyatt's goals is to elevate unheard voices, ensuring South Australians experiencing poverty can share their knowledge and possible solutions.

By resourcing and supporting programs and opportunities for people with Lived and Living Experience to contribute to public discourse, we seek to challenge harmful and unhelpful narratives about poverty.

Our first grant partner in this space has been the [Economic Media Centre](#), a partnership between Australian Progress and the Australian Council of Social Services.

The Economic Media Centre works to position Lived and Living Experience spokespeople as the go-to for journalists looking for knowledge and solutions, using a Theory of Change that involves increasing the diversity of voices represented on economic issues in mainstream media, to generate more inclusive economic policies. Since 2021, the Economic Media Centre has trained 53 South Australians in how to connect with journalists and the media and supported them in their role as spokespeople. The network of spokespeople speaks to policy and solutions around disability, welfare rights, healthcare, family and domestic violence, homelessness, renters' rights and the unique position of grandcarers.

'The Economic Media Centre's South Australia project has encouraged some important shifts in how we interact and support all our spokespeople - from training to media outreach. Before this project, the EMC had primarily trained and supported civil society professionals and social movement organisers - with the exception of our migration spokesperson network who also have Lived and Living Experience. Working with South Australians who had Lived and Living Experience of poverty and inequality forced us to recognise that we as an organisation have increasingly honed our commitment to best practice in duty of care to the spokespeople we support and to recognise the deeply relational nature of our work.

We found this to be especially true for spokespeople who share raw personal experiences with the media in the hope of spurring positive change in their communities. In these cases there are often additional steps to be taken to support the spokesperson to share elements of their own stories and to be able to manage boundaries and to stay safe in a media environment that is not always safe.

These lessons have in many ways reshaped our work: we've expanded the sections on duty of care in our two-day spokesperson media training and established more intentional follow-up practices and debrief processes with spokespeople after they've finished speaking with the media.'

Economic Media Centre

Why do you think getting more voices of people with Lived and Living Experience of homelessness and financial hardship into the public domain is so important?

Because the fact is, you see the same experts talking about these things all the time. Occasionally you get a new person with a new degree or a new younger face, but it's still people who haven't lived it, they've just done a university degree on the subject.

And that means you don't really connect, there is a real disconnect to the news. I think people just tune out.

I think it's good to have real people in there. That way when you're watching the news you can relate to it a bit better and hear what people have lived through and what they've done to get through it.

Lived and Living Experience participant in the Economic Media Centre's media spokesperson training

What we're learning

In any meaningful Lived and Living Experience engagement, trust, safety, and confidence are deeply interconnected. Over the course of our work, these three themes emerged as essential pillars that shaped our approach, informed our decisions, and ultimately, strengthened our outcomes.

Each of these characteristics are values-based and take time to build, with trust in particular, being earned over time. Honouring these themes required ongoing reflection and commitment, and, at times, challenged us in unexpected ways.



Trust: The foundation of everything

Building trust takes time,
commitment and consistency.



Transparency about what we could and could not do has been critical.

In the context of embedding a Lived and Living Experience approach, nothing happens without trust. It is the bedrock upon which all relationships—whether individual or organisational—are built. It requires constant renewal and is earned through intentions and actions that align. Put simply, it's doing what you say you'll do.

In our experience, establishing and maintaining trust has required flexibility, understanding, and a steadfast commitment to following through. Transparency about what we could and could not do has been critical.

Building trust within a large group—where over 100 people were involved—also meant accepting that the process takes time. Usually more than we'd estimated.

We've also learned that trust isn't necessarily built through grand gestures—more often it is small, thoughtful actions that deepen relationships. That could take the form of demonstrated compassion through a quiet check-in after a personal conversation, listening deeply and actively, and acknowledging experiences without judgment or assumption.

The simple positioning of a chair beside a Lived and Living Experience colleague rather than creating distance across a table, was cited more than once as a gesture that was felt deeply and warmly received.

Similarly, actions spoke louder than words in demonstrating our commitment to valuing the contributions of our Lived and Living Experience colleagues.

Trust is not just about saying the right things but putting our money where our mouth is—acknowledging the of people's time and experiences, including financial recognition where appropriate.

Safety: A personal and collective experience

Creating spaces where people feel heard and respected.



Trust helps bring about safety. For those with Lived and Living Experience, safety is not a one-size-fits-all concept; it is deeply personal and shaped by individual histories. More importantly, safety should be defined by those experiencing it, not by the agencies or organisations working with and for them.

Safety is about creating spaces where people can speak freely, knowing their words will be held with care and not used for someone else's agenda.

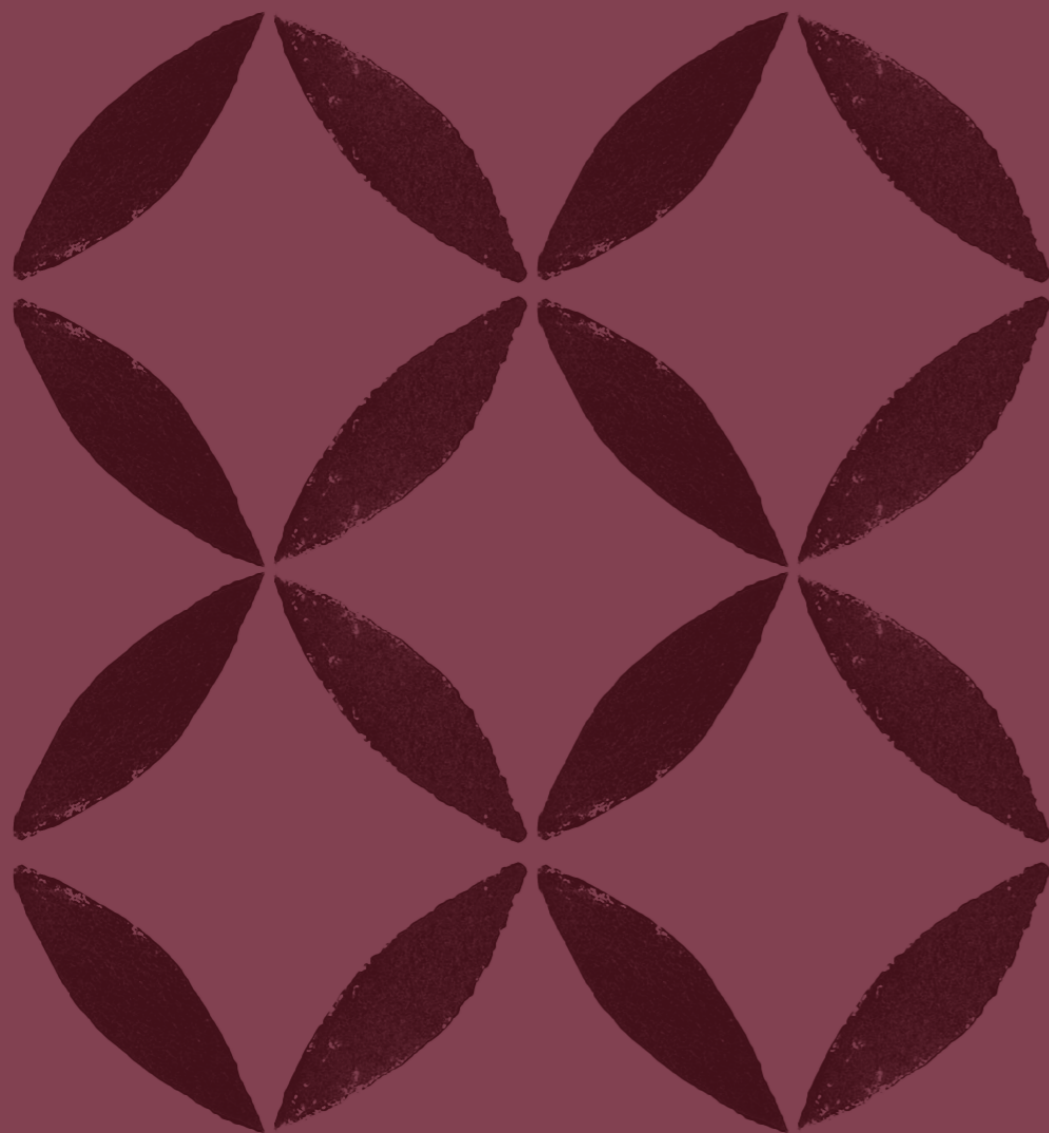
It requires an understanding that different people need different things to feel safe—whether it's the environment, the tone of conversation, or the language used. Being culturally aware, forward focused, and ensuring that engagement does not force individuals to relive past trauma but instead builds toward a shared future are important factors.

A high number of Lived and Living Experience colleagues involved in this work are survivors of domestic violence. After a short time, a conscious decision was made to provide gender separated co-design opportunities to participants to support safety. Similarly, a high number of Lived and Living Experience colleagues were mindful of not wanting their children to hear some of their personal history.

Safety is also a broader consideration than many people realise. It extends beyond physical and emotional aspects and includes having the confidence to step away when needed. Something as simple as knowing that you can leave a room at any time, without judgment, is a privilege that many Lived and Living Experience colleagues we worked with had not previously experienced.

Confidence: The outcome of a safe and trusting environment

Empowered individuals engage more meaningfully in decision-making.



The idea of sharing was appealing, but only on their own terms.

When trust is established and safety is felt, confidence begins to grow. In spaces where individuals feel secure, self-esteem and self-confidence re-emerge. People become more willing to advocate for themselves, exercise choice and control, and engage in peer-to-peer support.

Confidence manifests in different ways: speaking up when once an individual might have stayed silent, making choices that were previously unavailable, or even just reaching a place of expecting respect from others. We saw this evolution in real-time—initial hesitations gave way to open discussions, anonymous notes turned into spoken contributions, and where once-apprehensive participants began connecting over shared experiences.

At first, some individuals were hesitant, or even slightly suspicious, of the process. The idea of sharing was appealing, but only on their own terms. Over time, as trust deepened, so did the willingness to engage.

The transformation over a period of many months was tangible, shifting from isolation to connection, from self-doubt to self-assurance.

‘What has stayed with me most is the deep impact of witnessing genuine growth in people—especially among our First Nations communities. It’s been an eye-opening and empowering experience to see individuals who contributed to the design of the Linker Network begin to stand taller, speak with more confidence, and carry themselves with a growing sense of pride in who they are and where they come from. This transformation hasn’t just been inspiring—it’s been a privilege to witness. Seeing people become more empowered, more self-assured, and more trusting has left a lasting imprint on me, both personally and professionally.

As trust has grown, I’ve been given the opportunity to see a closer, more authentic view into people’s lives and experiences. This deeper connection has allowed me to hear their stories, understand their challenges, and celebrate their resilience. It’s made me more aware of the strength and richness that exists within communities when they feel seen and supported. Being part of this process—of walking alongside people as they rediscover and embrace their voice—has been incredibly humbling. It’s a reminder of the power of trust, connection, and creating space for others to work through challenges while walking alongside them.

More than anything, it’s shown me what’s possible when we walk alongside each other with respect, honesty, and care. Working together, we really can create positive, lasting outcomes—and that’s something I feel proud to be part of.’

Community Linker

Lived and Living Experience perspectives of how services can create a safe and welcoming space

Key principles identified by Lived and Living Experience colleagues for fostering safe, inclusive environments in service settings.

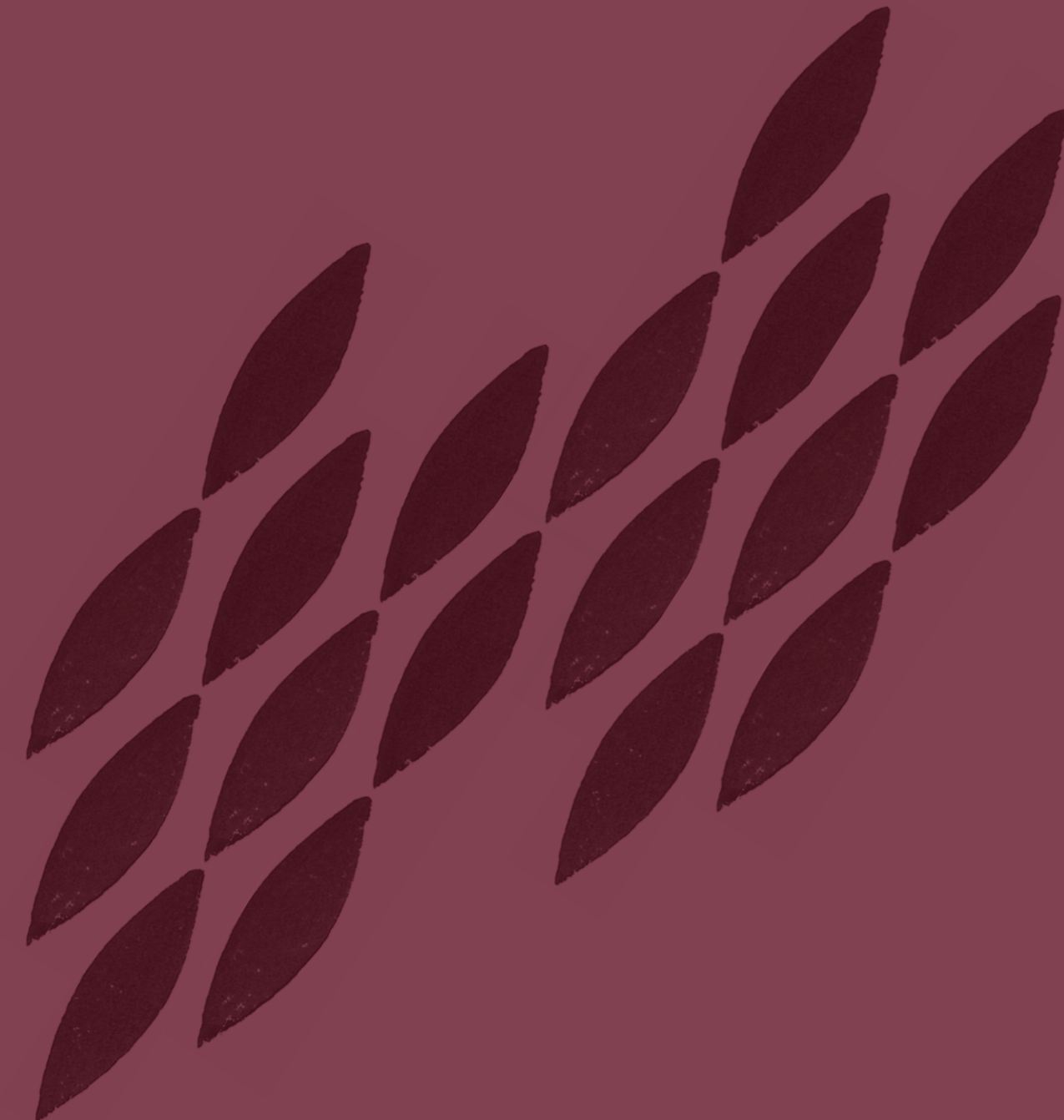


Respect that every person matters and wants to feel important - what they have to say is significant.

- Have an open-door approach
- Be available by phone, email or in person
- Respond in a timely manner (48 hours if urgent, otherwise up to 3 days)
- Check if a person has any safety concerns
- Confirm the best contact details and preference
- Arrange the best day and time to meet with people
- Be friendly and welcoming
- Greet people warmly
- Be culturally considerate and respectful
- Be someone who really listens
- Welcome people and acknowledge their effort to be present
- Respect that every person matters and wants to feel important - what they have to say is significant
- Remember that difficulties and challenges for each person are relative
- Believe what they tell you
- Work side by side and together
- Explain the process, duration and any unexpected things and check this is okay
- Help people feel reassured by explaining what they can expect
- Check regularly if people need to take a break or ask them to let you know when they would like to take a break
- Thank people for being there
- Be family friendly
- Meet in places where children will be safe and in full view
- Consider any cultural needs and diverse abilities
- Ask about preferences, for example: Is it okay if I sit here? Are you comfortable? Do you need anything?
- Always consider location and setting
- Try and make the space calm and relaxing and at a comfortable temperature
- Meeting in nature can be therapeutic and less 'formal'
- Make sure there is access to the Internet
- Consider transportation needs to and from appointments
- Maintain confidentiality and be trustworthy
- Connect people with the right service
- Ensure staff are well trained
- Don't underestimate the value of a coffee catch up

Ongoing learning: The journey, not just the destination

There are no shortcuts for reflection
and continuous improvement.



This journey has been filled with learning. Some things didn't go as well as we had hoped—but every challenge has delivered a better understanding of the issues and led to more effective processes.

One of the biggest tensions we faced was balancing Lived and Living Experience-driven solutions with the realities of a service environment constrained by funding requirements and strict KPIs. The challenge was to shift from an institutional mindset of 'we are the experts' to one where expertise is defined by those with Lived and Living Experience. This required ongoing flexibility, and our processes changed as we learned more.

There were difficult moments too: instances when funding was available, but we couldn't act immediately because we needed to take the time to co-design properly. Holding space for this work, resisting the impulse to spend money quickly, and explaining delays to the Board while knowing urgent needs existed, were all part of the challenge.

We also learned the importance of listening differently.

True listening isn't about offering solutions or stepping into a 'helper' role; it's about valuing people's stories, acknowledging their strengths, and resisting the urge to fit their experiences into a predefined framework.

One of the toughest parts of this process has been managing expectations and the emotions tied to transition. As we shifted from prototyping to delivery, we saw the impact of change on those who had been deeply engaged. There was a real sense of grief—relationships that had been built, experiences that had been shared, and a phase that had been meaningful to many, was coming to an end.

We learned that it's essential to acknowledge this openly—to be clear about what's coming next, how involvement will evolve, and why certain changes are necessary.

Not all partnerships continued, and not every organisation was able to carry forward. Transparency and honesty were key to maintaining trust, even when some people and partners were moving in different directions.

It's also made us more open about the fact that we don't always have the answers.

'Wyatt's focus on Lived and Living Experience has had a ripple effect on so many levels. As an individual, both personally and professionally, at a team level, at an organisational level and even beyond that in the way we think about our partnerships and the way we show up.

We're now constantly challenging our assumptions, historical decisions that have been made and why we do things the way we do. It's changed how we ask questions and who we engage with to understand what is needed. It's changed how we hold ourselves accountable by coming together regularly to reflect and ask each other, 'what are we hearing and who are we asking?'

There's been a very intentional organisational shift that flowed from this work which is about how we become people who facilitate conversations and actively listen to our partners and our Lived and Living Experience colleagues, rather than just turning up as funders saying, 'here's what we'll fund, please go and deliver it'. It's taken a lot of re-learning, and it's hard to do, but we're doing it.

It's also made us more open about the fact that we don't always have the answers. We've learnt the importance of being able to put our own comfort aside, which is the first step towards building a relationship and trust. We've had to drop our assumptions and become more vulnerable ourselves. You have to show up being ready to trust rather than judge.

When we stop focusing inwards and start listening to people with Lived and Living Experience, we learn about the reality of the challenges we seek to address. It's no longer academic. Our perspective shifts from 'this is a participant in a program we're funding' to 'this person is incredible, has so much to give and wants to share that knowledge to help others.

There's a really important piece about 'value' too. You have to understand things from another's perspective and the only way to do that is to listen and value them as a person and understand that you can't dictate what 'moving forward' looks like – it's going to be different for every person.

It's one thing to be told 'you are valued' and another thing altogether to feel valued. To move forward, we all need to feel valued. It's not enough to say, 'I value you', you have to act on what you hear, you have to be able to show how those Lived and Living Experience contributions are shaping things and how they are represented in the outcome.

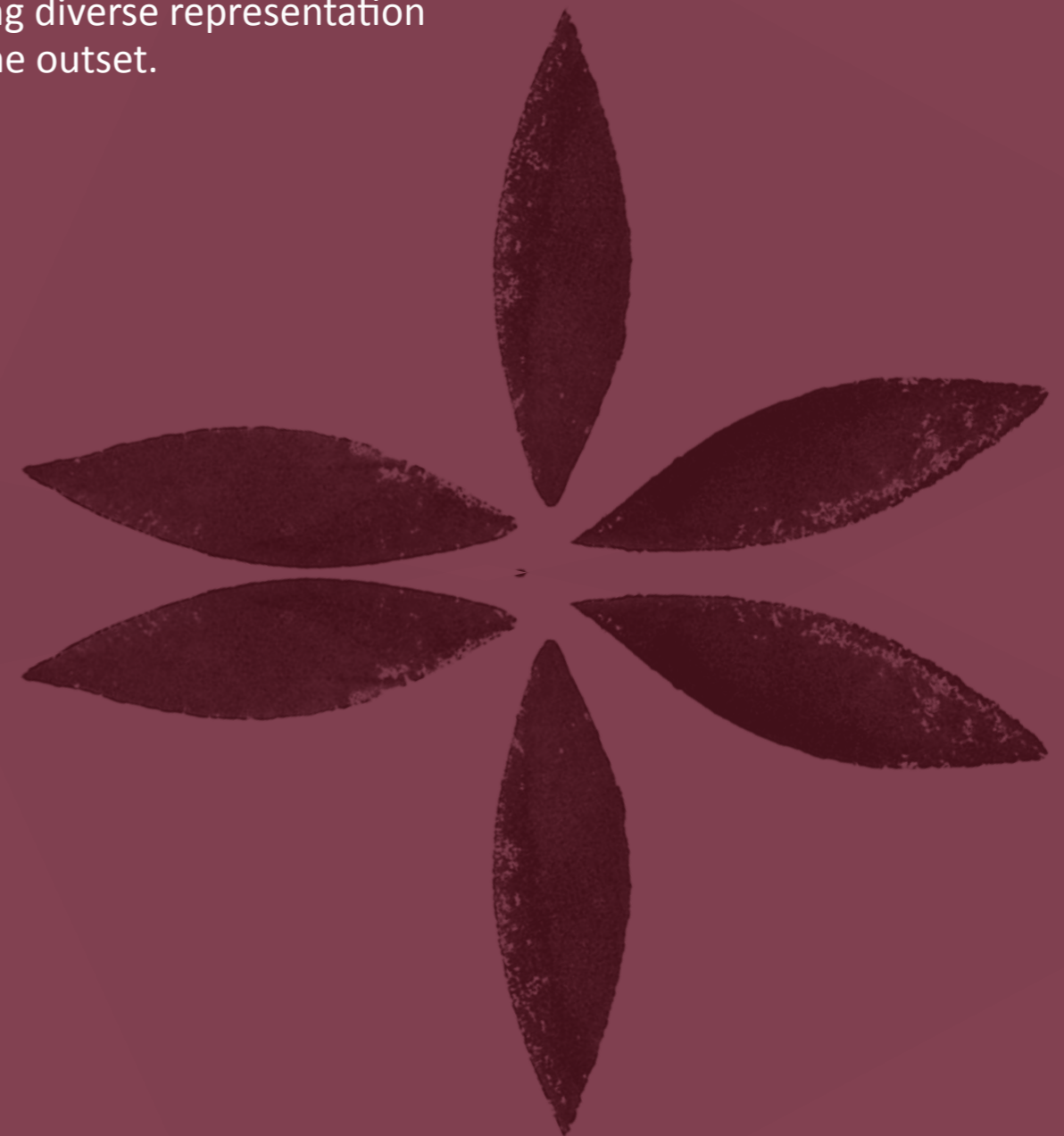
I have been humbled by our community of our Lived and Living Experience colleagues who allow themselves to be vulnerable in trust, because they want things to change for better, for themselves and their families, and for others experiencing tough times.

Since this process began four years ago, what I'm learning, through the many conversations and designing together, is that when we show up with respect, empathy and a genuine desire to walk together, when we treat each other as valuable and valued, when we withhold judgement - only then can we move forward in a way that matters to each of us.'

Wyatt team member

Challenges and what we'd do differently

Reflecting on challenges, including maintaining boundaries and ensuring diverse representation from the outset.



While this work was our job, for the people with Lived and Living Experience, it was their life.

One of the key strengths of this approach was the willingness to take time and let the process unfold naturally. However, the deep engagement with people also presented challenges, particularly in maintaining boundaries over extended periods.

While this work was our job, for the people with Lived and Living Experience, it was their life. We could step away at the end of the day, whereas they lived within these realities which meant that professional boundaries were not always relevant to them.

Reflecting on the process, we recognise the importance of being more intentional about ensuring diversity from the outset. While we did incorporate more voices as we progressed, an earlier focus on inclusion may have led to different solutions.

For instance, within the initial Lived and Living Experience interviews, men were absent from the conversation. Although Aboriginal women were engaged in the ongoing conversations, there was limited diversity within that group. Our engagement with culturally and linguistically diverse communities was also initially lacking, partly due to the absence of interpreters and tailored engagement strategies. A partner agency played a crucial role in improving this later.

A major learning was the need for clearer communication about how Lived and Living Experience input translated into outcomes. Some participants struggled to see how their contributions shaped the next steps during prototyping.

This disconnect could have been mitigated by demonstrating more clearly how their input led to the actions that followed.

Admittedly, sometimes we didn't know the next steps ourselves, and in hindsight, being open about that and inviting guidance from participants would have been valuable. As the process evolved, we became better at articulating these links and involving people in determining the way forward.

Given the wide range of perspectives, transparency was essential to building trust. While we sent email updates, many people didn't read them, making face-to-face communication and workshops crucial.

Time was a critical factor in respecting and honouring the contributions of Lived and Living Experience colleagues. However, it became clear that not every program should adopt this time-intensive approach. Balancing inclusive processes with the ability to make timely decisions are still key considerations.

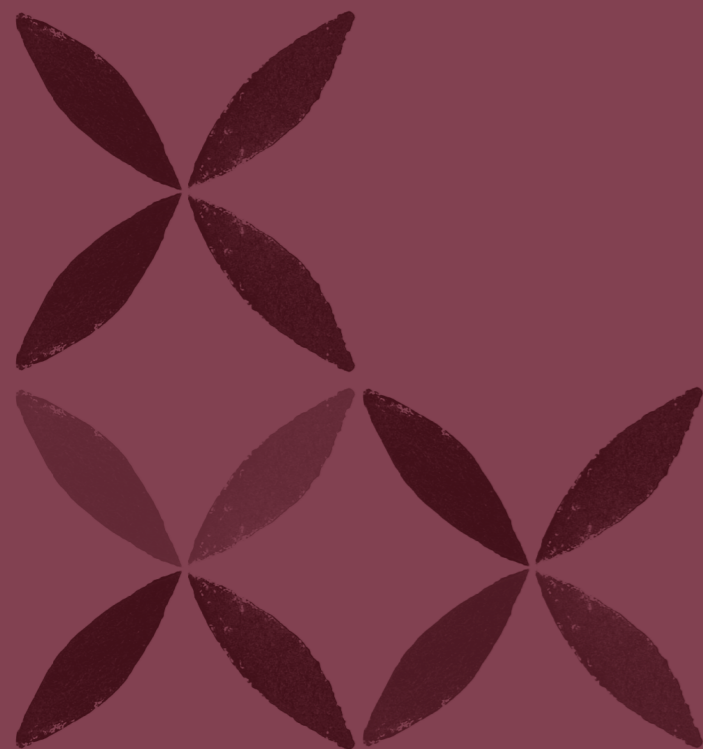
Each organisation needs to consider for itself when, and how, to integrate Lived and Living Experience expertise into decision-making. Ultimately, leadership teams must make judgement calls about when Lived and Living Experience involvement is essential and when it may not be the best approach for a given project, accepting that there is both a cost to the organisation and a cost to individual participants that must be factored into the decision making.

Being prepared for scrutiny is also important. At one point during our process a Lived and Living Experience colleague challenged the team, questioning the Lived and Living Experience representation among decision-makers.

This highlighted the privilege of choosing whether or not to disclose Lived and Living Experience and moments of accountability such as these reinforced the need for intentionality and self-reflection throughout the process.

Where to from here?

Moving forward, the now operational Linker Network will continue in its current form, with a focus on adaptation and improvement, maintaining strong engagement with Lived and Living Experience colleagues over the next five years to ensure it stays true to its principles.



Wyatt will also continue expanding its focus across other programs, starting with capturing stories of Most Significant Change directly from people who access our programs, by working closely with partners.

We will continue to take a collaborative approach with our grant partners, encouraging them to bring forward the voices and participation of Lived and Living Experience as much as possible whether through co-design, co-production or shared decision making.

'I joined Wyatt when the concept of a Linker Network had been in development for about a year. Everybody was excited about getting the prototyping underway, but the biggest challenge was figuring out how we go from the theory to the practicalities of making it happen. Literally, translating what we heard and learned into an actual service delivery model.

There were plenty of challenges and sometimes there weren't easy answers because there aren't neat little places to put these kinds of projects—you have to talk it through. It's complex work and I know at times people felt frustrated or lost, and we'd have to step back and get clear again on the purpose of the prototyping and work through the data.

The sheer scale of the prototyping over 12 months was a challenge too. There were seven partner agencies—five in Adelaide in two in regional areas—and seven Linker roles, as well as all the stakeholders and people who'd been involved in the project up to that point. At the end of prototyping this included over 100 people with Lived and Living Experience.

It was great to have so many voices, but at times we had to move from co-production, back to co-design because of the logistical challenges. It was difficult to get everyone in the room at the same time, and the scheduling of regional workshops needed to be compressed into blocks of time back-to-back due to distance, rather than doing regular workshops spread over time. This meant four days of workshops in one week which was taxing for everyone involved.

At the end of the 12 months of prototyping, we had a slightly different design where we weren't going to be employing just Linkers—we also wanted to employ peer workers and engage volunteers. The cost for each partner agency became higher and we could only afford

to continue with five partner agencies, which meant that we had to let go of two of our partners that had designed with us. That was really tough.

It's really humbling work. We received a lot of feedback from people who participated that it really was life changing. Just being involved and coming to workshops and feeling heard and feeling valued. More than once I heard people say things like, "You know, this is the first time anyone's ever listened to my opinion and cares about what I have to say," so you can't underestimate how powerful that is for people, especially people with Lived and Living Experience who often feel like they're on the back foot, always having to ask for help or justify why they are in the situation they are facing. For that to be flipped, and for them to be the experts and for everyone else to do all the listening—that was significant.

Having choice and control was really important for our Lived and Living Experience colleagues. Things like being able to choose if they met with their Linker at an office or a café made a big difference to feeling safe and respected and then building trust. We were told people need to be seen as whole and support them holistically rather than siloing their needs like other services and systems do. Respectful engagement, active listening and compassion were also qualities people with Lived and Living Experience expected of their Linkers. I've never seen an organisation commit 12 months to prototyping a new service before. The fact that Wyatt has done that shows that it's possible.

I think the biggest thing for me is just for the sector to know that it IS possible to do this work, we should be listening and designing with the end users of services, they are the experts and should be valued contributors of service design.'

Yasmin Sinclair
former Linker Network Coordinator, The Wyatt Trust

In summary

Our commitment to embedding Lived and Living Experience has reshaped our approach, fostering deeper engagement and more meaningful impact.



The journey continues, and the learning never ends.

For The Wyatt Trust, embedding Lived and Living Experience across our work has reinforced that real, lasting change is complex and requires patience and humility. It takes time to build trust, to create safe spaces, and to foster confidence in individuals and communities. We need to continually reflect, adapt, and challenge our own assumptions.

Above all, it has shown us that people's experiences, insights, and strengths must be at the heart of our work to eliminate poverty and reduce financial hardship.

If we are not truly listening—if we are not creating the conditions for trust, safety, and confidence—then we are not doing the work that needs to be done.

As stated in the beginning of this report, Wyatt's focus on Lived and Living Experience is intended to create meaningful outcomes for individuals seeking to improve their own lives, ensuring that success is defined by them. Our ultimate goal is to create pathways out of financial hardship that are self-directed and meaningful to those experiencing them.

We hope our emerging work in this space might influence the broader system and sector, challenging traditional funding-driven approaches and demonstrating that valuing people with Lived and Living Experience leads to better solutions.

The journey continues, and the learning never ends.

We invite interested readers to reach out to us at The Wyatt Trust should you wish to discuss any of the work or insights we've shared in this report.

Please contact us by emailing: admin@wyatt.org.au or by phoning: 08 8224 0074. We'd be delighted to have a conversation with you.

Alternatively, stay up to date with our progress by subscribing to our quarterly newsletter [here](#).

Thank you

Thank you to every one of our Lived and Living Experience colleagues, whose privacy we respect and have not named, for coming on this journey with us over recent years.

We remain grateful for your participation in interviews, focus groups, workshops, panels, and the review of policies and documents like this report. None of this would have been possible without your generosity.

Thank you to the consultants and organisations that have supported our Lived and Living Experience work:

ac.care (Mt Gambier and the Limestone Coast)
Centacare Catholic Country SA (Port Augusta region and the Northern Line)
Grandcarers SA
Kornar Winmil Yunti Aboriginal Corporation
UnitingCare Wesley Bowden
Uniting Communities
The Zahra Foundation

DS Consulting
Think Human
SA Lived Experience Leadership & Advocacy Network
Clear Horizons
Flinders University

Thank you to the partners and organisations who contributed comments for this report:

Rural Business Support
Lutheran Care
UnitingCare Wesley Bowden
Uniting Country SA
Economic Media Centre

Glossary

Lived and Living Experience

Refers to a person's direct and indirect expertise, knowledge, and insights gained from managing life adversity or societal barriers. This particularly includes experiences of financial hardship and economic injustice. Intergenerational experiences—where economic struggles and systemic challenges persist across generations—must also be recognised as a crucial component of Lived and Living Experience.

Testing

Testing involves evaluating and refining solutions collaboratively.

Co-design

A collaborative process where individuals with professional expertise and lived experience work as equals to enhance services by actively listening, learning, and jointly making decisions.

Prototyping

Prototyping involves creating tangible representations of program ideas and interventions. These prototypes can range from initial sketches to interactive models. By testing and refining these prototypes with stakeholders, this can ensure that the final solutions align with community needs and enhance service delivery.

Further reading

Linker conference report

The Power of Sharing, Listening and Learning: Experiences of the Linker Conference 2024

Helen McLaren, Emi Patmisari, Michelle Jones, and Ros Wong – Flinders University, South Australia
(available on request)

Stronger Together: A co-production toolkit from Ageing Better. What is co-production?

'Smaller! Simpler! Fewer words!': How shared learning is shaping the work of The Wyatt Trust

(Nov 2024)

'Nobody should have to prove they're worthy of a home': Voices of Lived and Living Experience

(Jun 2024)

Listening and learning from Lived and Living Experience

(Jul 2024)

Changes to Wyatt's Direct Grants Program

(Sep 2023)

Refining our focus to increase impact

(Aug 2023)

Breaking new ground through joint learning and evaluation

(Apr 2023)

Amplifying the voices of Lived and Living Experience: The Economic Media Centre

(Dec 2022)

Building on past learning to create a better future

(Nov 2022)

Honouring Lived and Living Experience

(May 2022)





WYATT

The Wyatt Benevolent Institution Inc.

161 Frome Street,
Tarntanya, Adelaide, SA, 5000
Phone: 08 8224 0074
admin@wyatt.org.au
ABN: 57 292 556 081