



**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix A: Centrelink payments eligible for  
Income Management**

**September 2010**

---

## **Appendix A — Centrelink payments eligible for income management**

The following payments may be managed by Centrelink and therefore can be subject to income management:

- ◆ Age Pension
- ◆ Disability Support Pension
- ◆ Wife Pension
- ◆ Carer Payment
- ◆ Parenting Payment Single/Parenting Payment Partnered
- ◆ Bereavement Payments and Allowances
- ◆ Widow B Pension
- ◆ Mature Age Allowance/Mature Age Partner Allowance
- ◆ Widow Allowance
- ◆ Newstart Allowance
- ◆ Youth Allowance
- ◆ Austudy Payment
- ◆ Sickness Allowance
- ◆ Special Benefit
- ◆ Partner Allowance
- ◆ Family Tax Benefit
- ◆ Carer Allowance
- ◆ Double Orphans Pension
- ◆ Mobility Allowance
- ◆ Pensioner Education Supplement
- ◆ Telephone Allowance
- ◆ ABSTUDY, if it includes Living Allowance
- ◆ ABSTUDY Pensioner Education Supplement
- ◆ Assistance for Isolated Children Scheme payments
- ◆ Service Pension
- ◆ Income Support Supplement
- ◆ Defence Force Income Support Allowance
- ◆ Utilities Allowance
- ◆ Rent Assistance
- ◆ Remote Area Allowance
- ◆ Pharmaceutical Allowance.



**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix B: List of participating Peak Welfare  
Sector Bodies and Community Organisations**

**September 2010**

## Appendix B — List of participating Peak Welfare Sector Bodies and Community Organisations

The table below shows the initial 35 organisations originally contacted, the 16 who intended on completing the questionnaire and the 7 who completed the survey.

Organisation	Indicated they would complete Peak Welfare Sector Bodies and Community Organisations questionnaire	Valid survey responses received <sup>(a)</sup>
Aboriginal Health Council of WA	yes	
Anglicare WA	yes	
ARAFMI	yes	
Australian Red Cross	yes	
<b>Broome CIRCLE</b>	<b>yes</b>	<b>yes</b>
Carers WA	yes	
Centrecare		
Citizens Advice Bureau		
City of Wanneroo	yes	
CLAN WA Inc		
Communicare		
Community Legal Centres Association (WA) Inc		
Domestic Violence Agencies Network	yes	
Eastern Region Domestic Violence Prevention Council Inc		
Eastern Region Domestic Violence Services Network		
Financial Counsellors Association of WA – Telephone Counselling Service		
Financial Counsellors Resource Project of WA Inc - Financial Counsellors Association of Western Australia		
<b>Jacaranda Community Centre</b>	<b>yes</b>	<b>yes</b>
Jungarni-Jutiya Alcohol Action Council		
Kullari Employment Service	yes	
Kununurra Waringarri Aboriginal Corporation		
<b>Midland Information Debt and Legal Advocacy Service (MIDLAS Inc)</b>	<b>yes</b>	<b>yes</b>
Mission Australia (WA)		
Ngunga Group Women's Aboriginal Corporation	yes	
Outcare		
<b>Relationships Australia (WA)</b>	<b>yes</b>	<b>yes</b>
<b>Ruah Community Services</b>	<b>yes</b>	<b>yes</b>
Saint John of God Foundation		
Salvation Army Perth		
St Vincent de Paul WA		
The Salvation Army		
The Smith Family		
<b>Uniting Care West</b>	<b>yes</b>	<b>yes</b>
Western Australian Council Of Social Services (WACOSS)		

<sup>(a)</sup> Two organisations only completed the organisational profile section of the questionnaire and did not provide any responses in relation to questions associated with the trial of income management in WA. Therefore these responses were not included in the analysis.



**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix C: Income Management and Non-  
Income Management client questionnaires**

**September 2010**

---

# SURVEY OF INCOME MANAGEMENT PARTICIPANTS

## QUESTIONNAIRE – FOR USE FACE-TO-FACE AND BY PHONE

### Introduction

Good morning/afternoon. My name is [SAY NAME] from ORIMA Research.

We have been commissioned by the Australian Government (FaHCSIA) to conduct an evaluation of Income Management, which is being trialled here in Western Australia. The purpose of the evaluation is to hear your views on how income management has affected you and how the program can be improved.

The interview should last for around 20-30 minutes.

### What will the interview involve?

In the interview you will be asked questions about how you found the process of starting and being on income management, your spending habits, and how income management has affected you, your children and your family. So some of the questions are a bit personal, but we're asking them so we can understand more about how Income Management is working for people like you and the experiences you've had on the program.

### What will be done with the information?

The information you provide in the survey will help the Government improve income management services and decide how the program will be run in the future.

The results of the research may be published in a report or other publications. You can get a summary of the results at your request. If you would like to be sent a summary of the research results, please let me know. All information you provide in the survey is confidential. Your name, address, and contact details will not be identified at any time.

### Participation is Voluntary

The benefit of participating in the evaluation of income management is that you get to have a say about how income management has gone so far and how it can be improved. While we would greatly appreciate hearing your views, participating in the interview is **not** compulsory. You can choose whether to participate in the interview. If you choose not to participate there will be no consequences for you and it will not affect your Centrelink payments or service as an income management participant. You can also choose not to answer any question. You can decide to stop participating in the interview at any time, and you do not have to provide a reason.

If you would like to discuss any aspect of the interview or the survey, or the information you gave, please feel free to contact Natalie Arkle at ORIMA Research on our toll free number 1800 883 345.

---

**Access to Centrelink Data**

We would also like your approval to access the information that Centrelink has on you. This is just so that we can ensure we have correct information on your payments and other demographic data for research purposes. We're not interested in checking up on you, and your information won't be used for anything other than this research. Once we have access, your identity will be removed and on completion of the research all information will be destroyed. If that's OK, can you please sign below. [For Telephone interviews oral consent will need to be recorded below.]

**Respondent Consent to Access Centrelink Data**

I consent to ORIMA Research being given access to information on me held by Centrelink, for the purpose of conducting this research.

Respondent Signature: \_\_\_\_\_

Respondent Name: \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / 2010

**Thank you for taking the time to participate in the study.**

**Interviewer to complete before signing.**

I have informed the respondent of the purpose of the research and their rights.

I have informed the respondent that their identity will be kept confidential and that any information they supply will only be used for the purposes of the research.

I have informed the respondent of their right to stop the interview at any time and / or ask that the information I've given not be used by contacting ORIMA Research.

The respondent has consented to participating in the evaluation of income management measures in Western Australia.

Signature: \_\_\_\_\_

Interviewer Name: \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / 2010

TIME INTERVIEW COMMENCED \_\_: \_\_

**INTERVIEWER NOTE:****Current** IM Customers complete sections **A, B and C****Lapsed** IM Customers complete sections **A, B, D and E**

**SECTION A:**  
**Customer Demographics**  
**THIS SECTION IS FOR ALL PARTICIPANTS**

<b>A1.</b>	[Interviewer to indicate gender of participant]	
	Female	1
	Male	2

<b>A2.</b>	<b>Were you...</b>	
	Born in Australia	1
	Born overseas (specify country _____) GO TO A4	97

**IF BORN IN AUSTRALIA, ASK:**

<b>A3.</b>	<b>Are you of Aboriginal and/or Torres Strait Islander origin?</b>	
	No	1
	Yes, Aboriginal	2
	Yes, Torres Strait Islander	3
	Yes, both	4
	Refused	99

<b>A4.</b>	<b>What is your date of birth?</b>					
	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Date of Birth</td> </tr> <tr> <td>/ /</td> </tr> </table> <span style="margin: 0 10px;">OR</span> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Age</td> </tr> <tr> <td> </td> </tr> </table>	Date of Birth	/ /	Age		
Date of Birth						
/ /						
Age						

<b>A5.</b>	<b>What town or suburb do you live in?</b>	
	_____	97



**INTERVIEWER NOTE FOR QUESTION A6:**

For the purposes of this survey a respondent is regarded as 'caring' for a child if the child is living with the respondent at least one day per week on an ongoing basis OR if the child lives with them 7 days per week for at least one month per year AND the respondent self-nominates as caring for that child.

<b>A6.</b>	<b>Do you care* for any children?</b>	
a.	Yes	1
b.	No [go to A11]	2

<b>A7.</b>	<b>How many children, if any, do you care for? _____</b>	1
------------	--	---

<b>A8.</b>	<b>How old [are/is] the [child/children] you care for? WRITE AGE IN COLUMN A8 BELOW</b>	1
<b>A9.</b>	<b>Which, if any of these children, are not your biological or adoptive children? MARK IN COLUMN A9 BELOW</b>	1
<b>A10.</b>	<b>Do you have any biological or adoptive children that are cared for by someone else? If so, what are their ages WRITE AGE IN COLUMN A10 ON NEW LINES BELOW</b>	1
(A8)Age (A9) Non-biological children? (A10) Other biological/adoptive children cared for by others?		
Child 1	—	—
Child 2	—	—
Child 3	—	—
Child 4	—	—
Child 5	—	—
Child 6	—	—
Child 7	—	—
Child 8	—	—

<b>A11.</b>	<b>Are you currently on income management?</b>	
a.	Yes	1
b.	No [go to A15]	2

<b>A12.</b>	<b>What type of income management are you currently on?</b> <b>READ OUT IF NECESSARY</b>	
	<b>Voluntary Income Management</b>	1
	<b>Voluntary Income Management With Consent</b>	2
	<b>Compulsory Income Management</b>	3

<b>A13.</b>	<b>How long have you been on this form of Income Management for?</b>	
	_____months OR _____weeks	97

**IF CURRENTLY ON COMPULSORY OR VOLUNTARY WITH CONSENT INCOME MANAGEMENT ASK:**

<b>A14.</b>	<b>After you finish compulsory or voluntary with consent income management, would you consider going onto voluntary income management?</b>	
	<b>Yes</b>	1
	<b>No</b>	2
	<b>Maybe / depends ....INTERVIEWER ASK: on what does it depend?</b> _____ _____ _____ _____	97
	<b>Don't know</b>	99

<b>A15.</b>	<b>[Not counting the current time], how many times have you been on income management before?</b>	
	<b>None [go to A18]</b>	1
	<b>Once</b>	2
	<b>Twice</b>	3
	<b>More than twice - how many times? _____</b>	4

**IF HAVE BEEN ON INCOME MANAGEMENT PREVIOUSLY, ASK:**

<b>A16.</b>	<b>What type of income management were you on previously?</b>	
	Voluntary	1
	Voluntary with consent	2
	Compulsory	3
	All of the above	4
	Don't know/not sure	99

<b>A17.</b>	<b>So, in total, how long have you been on Income Management for?</b>	
	_____ months OR _____ weeks	97

<b>A18.</b>	<b>Considering the total time you have been on income management, for most of this time have you lived in:</b>	
	The Kimberley	1
	Perth or surrounding areas	2
	Both the Kimberley and Perth or surrounding areas	3
	Other (please specify) _____	97

<b>A19.</b>	<b>Do you live with anyone else who is on income management?</b>	
	Yes	1
	No [go to A21]	2

<b>A20.</b>	<b>What is your relationship to them?</b> (For example, are they your: father, mother, husband, wife, boyfriend, girlfriend, sister, brother, aunt, uncle etc.) <b>ACCEPT MULTIPLE RESPONSES</b>	
	_____	97

<b>A21.</b>	<b>Where did you FIRST hear about income management? SINGLE RESPONSE ONLY</b>	
	Centrelink	1
	Community Organisation (for example: St Vincent De Paul)	2
	A Financial Counsellor (for example: Jacaranda)	3
	A DCP Case worker	4
	Family member or a friend	5
	Community leader	6
	Advertising material (for example: posters, postcards)	7
	Video /DVD	8
	Radio, Television or Newspaper	9
	Communication Information session	10
	Other (please specify): _____	97
	Don't know	99

<b>A22.</b>	<b>Where ELSE have you got information on income management from? ACCEPT MULTIPLE RESPONSES</b>	
	Centrelink	1
	Community Organisation (for example: St Vincent De Paul)	2
	A Financial Counsellor (for example: Jacaranda)	3
	A DCP Case worker	4
	Family member or a friend	5
	Community leader	6
	Advertising material (for example: posters, postcards)	7
	Video /DVD	8
	Radio, Television or Newspaper	9
	Communication Information session	10
	Other (please specify): _____	97
	Nowhere else / Don't recall	99

---

<b>A23.</b>	<b>Do you have any ideas why the Government has introduced income management?</b> <b>ACCEPT MULTIPLE RESPONSES DO NOT ASSIST</b>	
	<b>To make sure money is available for priority needs</b>	1
	<b>To prevent people from pressuring me for my money/humbugging</b>	2
	<b>To help pay bills</b>	3
	<b>To help me look after my children, family, or myself</b>	4
	<b>Other (please specify)</b> _____ _____	97
	<b>Don't know</b>	99

---

**SECTION B – PRIOR TO INCOME MANAGEMENT**

**This section refers to the period before the individual went on income management**

**THIS SECTION IS FOR ALL PARTICIPANTS**

**INTERVIEWER NOTE FOR QUESTION B1:**

For any items indicated at B1 – Col A, if respondent say they happened “constantly” or “all the time” encourage respondent to quantify, but if they cannot, write in “CONSTANTLY” in Col B.

B1.	In the year before going on Income Management (for the first time) did any of the following things happen to you? [CIRCLE IN Col A]	Col A	Col B
	<b>FOR ANY ITEMS INDICATED ASK: How many times did each of these happen to you in the past 12 months? [WRITE NUMBER IN Col B] ENCOURAGE BEST GUESS</b>		
A	Ran out of money to buy food	1	___
B	Did not have money to pay a utility bill when it was due	2	___
C	Did not have money to pay another bill or debt when it was due	3	___
D	Did not have money to pay rent on time	4	___
E	Could not pay for things that my child/children needed for school, like books	5	___
F	Could not pay for essential (non-food) items for my children, such as nappies and medicine	6	___

**IF ANY OCCURENCES AT B1, ASK:**

<b>B2.</b>	<b>(In general) when this happened to you how did you manage to pay for what you needed?</b>	
	<b>PROBE FULLY ACCEPT MULTIPLE RESPONSES</b>	
	I borrowed money	1
	Started budgeting and eventually saved the money	2
	I went without	3
	I went to a financial counsellor for help	4
	Sought assistance from a charity (e.g. Salvation Army) or community organisation	5
	Had debt waived or was able to defer payment	6
	Sold things to raise money	7
	Someone gave me the money	8
	Other _____	97

<b>B3.</b>	<b>In the year before going on Income management (for the first time) were you able to regularly save money?</b>	
	Yes	1
	No [go to B5]	2
	Can't recall / Don't know	99

<b>B4.</b>	<b>What kind of things did you save money for?</b>	
	_____	97

<b>B5.</b>	<b>Before you were on income management, were you using Centrepay deductions?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

**SECTION C – DURING INCOME MANAGEMENT**

**THIS SECTION IS FOR INDIVIDUALS CURRENTLY ON INCOME MANAGEMENT,  
INDIVIDUALS NO LONGER ON INCOME MANAGEMENT PROCEED TO SECTION D**

**IF EVER ON VOLUNTARY (NOT VOLUNTARY WITH CONSENT) INCOME MANAGEMENT, ASK:**

<b>C1.</b>	<b>Why did you volunteer to go on income management?</b>	97
	_____	
	_____	
	_____	
	_____	

**IF EVER ON COMPULSORY (OR VOLUNTARY WITH CONSENT) INCOME MANAGEMENT ASK:**

<b>C2.</b>	<b>Now I'd like you to think back to when you first met with a DCP officer to talk about income management. After that meeting did you...?</b>	Yes	No
A	<b>CLEARLY</b> understand why you were going on income management	1	2
B	<b>CLEARLY</b> understand what would happen to you next	1	2

**IF EVER ON COMPULSORY (OR VOLUNTARY WITH CONSENT) INCOME MANAGEMENT ASK:**

<b>C3.</b>	<b>How long was it between when you saw your DCP Caseworker and when you had your Centrelink interview about Income Management?</b>	
	_____ weeks _____ days	97
	Don't know / can't recall	99

**ASK ALL:**

<b>C4.</b>	<b>Now I'd like you to think back to when you first met with a Centrelink officer to talk about income management . After that meeting did you...</b>	Yes	No
A	<b>CLEARLY</b> understand why you were going on income management	1	2
B	<b>CLEARLY</b> understand how income management would work	1	2
C	Know that you could change what priority items your income managed money was spent on each fortnight (that is, how your IM money was allocated to different essential items)	1	2
D	That you could use a free financial counselling service	1	2



<b>C5.</b>	<b>What percentage of your Centrelink payment is income managed? DO NOT READ OUT</b>	
	50%	1
	70%	2
	All	3
	Other _____	97
	Don't know	99

**IF 'DON'T KNOW' AT C5 ASK:**

<b>C6.</b>	<b>Is it ...?</b>	
	Less than half	1
	About half	2
	Most	3
	All	4
	Don't know	99

**ASK ALL:**

<b>C7.</b>	<b>Since starting income management have you attended, or do you plan to attend, a financial counselling or money management service?</b>	
	Yes	1
	No [Go to C11]	2
	Not yet, but I intend to	3
	Don't know/refused	99

**IF HAVE ATTENDED OR PLAN TO ATTEND AT C7, ASK:**

<b>C8.</b>	<b>Why did you decide to go?</b>	Multiple response
	Centrelink suggested/referred me	1
	Because I thought it would help me	2
	Someone else said I should go	3
	Thought I had to go/no choice	4
	Other (please specify): _____	97

<b>C9.</b>	<b>Did attending the financial counselling or money management service give you skills so that you could manage your money better?</b>	
	Yes	1
	No	2
	Unsure/ Don't know	99

**IF YES AT C9, ASK:**

<b>C10.</b>	<b>What skills did the financial counselling or money management service give you?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	
	_____	

**IF HAVE NO INTENTION TO ATTEND COURSE AT C7, ASK:**

<b>C11.</b>	<b>Why haven't you gone to a financial counselling or money management service?</b>	Multiple response
	Just haven't got around to it yet	1
	Have arranged an appointment but not yet attended	2
	Didn't understand what it was about	3
	Too far away / transport is too expensive	4
	Can't find the time / too busy	5
	I have family responsibilities that prevent me from going	6
	Don't think it will be useful / waste of time	7
	I don't need skills because I have my money managed for me now	8
	Other (please specify): _____	97
	Don't know	99

**INTERVIEWER NOTE FOR QUESTION C12:**

For any items indicated at C12 – Col A, if respondent say they happened “constantly” or “all the time” encourage respondent to quantify, but if they cannot, write in “CONSTANTLY” in Col B.

<b>C12.</b>	<b>Since being on Income Management have any of the following things happened to you? [CIRCLE IN Col A]</b>	<b>Col A</b>	<b>Col B</b>
	<b>FOR ANY ITEMS INDICATED ASK: How many times have each of these happened to you since being on Income Management? [WRITE NUMBER IN Col B] ENCOURAGE BEST GUESS</b>		
A	Ran out of money to buy food	1	___
B	Did not have money to pay a utility bill when it was due	2	___
C	Did not have money to pay another bill or debt when it was due	3	___
D	Did not have money to pay rent on time	4	___
E	Could not pay for things that my child/children needed for school, like books	5	___
F	Could not pay for essential (non-food) items for my children, such as nappies and medicine	6	___

**IF ANY OCCURENCES AT C12 ASK:**

<b>C13.</b>	<b>(In general) when this happened to you how did you manage to pay for what you needed?</b>	
	<b>PROBE FULLY ACCEPT MULTIPLE RESPONSES</b>	
	I borrowed money	1
	Started budgeting and eventually saved the money	2
	I went without	3
	I went to a financial counsellor for help	4
	Sought assistance from a charity (e.g. Salvation Army) or community organisation	5
	Had debt waived or was able to defer payment	6
	Sold things to raise money	7
	Someone gave me the money	8
	Other _____	97

**INTERVIEWER NOTE FOR QUESTION C14:**

At C14 below 'saved money' includes money saved in a person's Income Management 'kitty' as well as money saved up for a specific purpose (beyond day-to-day living expenses).

<b>C14.</b>	<b>Since being on Income Management have you been able to regularly save money? INTERVIEWER NOTE – including saving money in your IM 'kitty'</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

<b>C15.</b>	<b>What kind of things have you saved money for?</b>	
	_____	97

<b>C16.</b>	<b>Since being on Income Management have you been using Centrepay deductions?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

<b>C17. Since you have been on income management, have you...</b>					
A	Eaten more, less or the same amount of food	Less	Same	More	Not sure
B	Eaten more, less or the same amount of FRESH food	Less	Same	More	Not sure
C	Eaten more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
D	Purchased more, less or the same amount of clothing for yourself	Less	Same	More	Not sure
[Ask the following questions only if the respondent indicated he/she cares for children] <b>Since you have been on income management...</b>					
E	Have you purchased more, less or the same amount of clothes for your children	Less	Same	More	Not sure
F	Have you purchased more, less or the same amount of toys for your children	Less	Same	More	Not sure
G	Do your children eat more, less or the same amount of food	Less	Same	More	Not sure
H	Do your children eat more, less or the same amount of FRESH food	Less	Same	More	Not sure
I	Do your children eat more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
J	Do your children attend school any more, less or about the same	Less	Same	More	Not sure
K	Do you feel you have more, less or about the same say within your family in how money is spent on your children	Less	Same	More	Not sure

<b>C18. Since being on Income Management do you feel like there have been any changes in the relationships within your family?</b>		
	Yes	1
	No	2
	Can't recall / Don't know	99

**IF YES, ASK:**

<b>C19.</b>	<b>What have those changes been?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	

**FOR RESIDENTS OF INDIGENOUS COMMUNITIES ONLY, ASK:**

<b>C20.</b>	<b>Since Income Management started in your community have you noticed more, less or the same amount of:</b>				
	Drinking in the community	Less	Same	More	Not sure
	Noise in the community	Less	Same	More	Not sure
	Cultural activities like hunting done by community members	Less	Same	More	Not sure
	Violence in the community	Less	Same	More	Not sure
	Gambling in the community	Less	Same	More	Not sure
	Humbugging in the community	Less	Same	More	Not sure

<b>C21.</b>	<b>Overall , which of the following best describes the impact Income Management has had on your life? Income Management has...</b>	
	Made my life a lot better	1
	Made my life a bit better	2
	Not made much difference to my life	3
	Made my life a bit worse	4
	Made my life a lot worse	5
	Don't know/unsure	99

**[Ask the following question only if the respondent indicated he/she cares for children]**

<b>C22.</b>	<b>Overall , which of the following best describes the impact Income Management has had on your children’s lives? Income Management has...</b>	
	Made their lives a lot better	1
	Made their lives a bit better	2
	Not made much difference to their lives	3
	Made their lives a bit worse	4
	Made their lives a lot worse	5
	Don’t know/unsure	99

<b>C23.</b>	<b>Have you recommended Income Management to anyone, or do you plan to?</b>	
	Yes, I have	1
	No, I haven’t but I plan to	2
	No, and I don’t plan to	3
	Don’t know/unsure	99

**IF HAVE OR PLAN TO RECOMMEND IM, ASK:**

<b>C24.</b>	<b>Why?</b>	
	<hr/> <hr/> <hr/> <hr/> <hr/>	97

<b>C25.</b>	<b>Do you have any suggestions for how Income Management could be improved?</b> <b>PROMPT FOR:</b> Improvements to how BasicsCard can be used / functions Improvements to initial interview Improvements to financial counselling services Improvements to Income Management processes or timing	
	<hr/> <hr/> <hr/> <hr/>	97

<b>C26.</b>	<b>We have come to the end of the questionnaire.</b>  <b>Would you like to say anything else about income management or your experiences on income management, that we have not covered?</b>	
	<hr/> <hr/> <hr/> <hr/> <hr/>	97



**SECTION D: DURING INCOME MANAGEMENT**

**THIS SECTION IS FOR THOSE INDIVIDUALS WHOM ARE NO LONGER ON INCOME MANAGEMENT (THEN PROCEED TO SECTION E)**

This section relates to your experiences *while you were on income management*.

**IF EVER ON VOLUNTARY (NOT VOLUNTARY WITH CONSENT) INCOME MANAGEMENT, ASK:**

<b>D1.</b>	<b>Why did you volunteer to go on income management?</b>	97
	_____	
	_____	
	_____	
	_____	

**IF EVER ON COMPULSORY (OR VOLUNTARY WITH CONSENT) INCOME MANAGEMENT ASK:**

<b>D2.</b>	<b>Now I'd like you to think back to when you first met with a DCP officer to talk about income management. After that meeting did you...</b>	Yes	No
A	<b>CLEARLY</b> understand why you were going on income management	1	2
B	<b>CLEARLY</b> understand what would happen to you next	1	2

**IF EVER ON COMPULSORY (OR VOLUNTARY WITH CONSENT) INCOME MANAGEMENT ASK:**

<b>D3.</b>	<b>How long was it between when you saw your DCP Caseworker and when you had your Centrelink interview?</b>	
	_____ weeks _____ days	97
	Don't know / can't recall	99

**ASK ALL**

<b>D4.</b>	<b>Now I'd like you to think back to when you first met with a Centrelink officer to talk about income management. After that meeting did you...</b>	Yes	No
A	<b>CLEARLY</b> understand why you were going on income management	1	2
B	<b>CLEARLY</b> understand how income management would work	1	2
C	Know that you could change what priority items your income managed money was spent on each fortnight	1	2
D	That you could use a free financial counselling service	1	2

<b>D5.</b>	<b>What percentage of your Centrelink payment was income managed?</b> THIS REFERS TO THE LAST TIME THEY WERE ON INCOME MANAGEMENT	
	50%	1
	70%	2
	All	3
	Other _____	97
	Don't know	99

**IF 'DON'T KNOW' AT D5 ASK:**

<b>D6.</b>	<b>Was it ...?</b>	
	Less than half	1
	About half	2
	Most	3
	All	4
	Don't know	99

<b>D7.</b>	<b>While on income management did you attended a financial counselling or money management service?</b>	
	Yes	1
	No [Go to D11]	2
	Don't know/refused	99

**IF ATTENDED, ASK:**

<b>D8.</b>	<b>Why did you decide to go?</b>	Multiple response
	Centrelink suggested/referred me	1
	Because I thought it would help me	2
	Someone else said I should go	3
	Thought I had to go/no choice	4
	Other (please specify): _____	97

<b>D9.</b>	<b>Did attending the financial counselling or money management service give you skills so that you could manage your money better?</b>	
	Yes	1
	No	2
	Unsure/ Don't know	99

**IF YES, ASK:**

<b>D10.</b>	<b>What skills did the financial counselling or money management service give you?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	
	_____	

**IF DID NOT ATTEND A FINANCIAL COUNSELLING OR MONEY MANAGEMENT COURSE, ASK:**

<b>D11.</b>	<b>Why didn't you go to a financial counselling or money management service?</b>	Multiple response
	Just haven't got around to it yet	1
	Have arranged an appointment but not yet attended	2
	Didn't understand what it was about	3
	Too far away / transport is too expensive	4
	Can't find the time / too busy.	5
	I have family responsibilities that prevent me from going	6
	Don't think it will be useful / waste of time	7
	I don't need skills because I have my money managed for me now	8
	Other (please specify): _____	97

**INTERVIEWER NOTE FOR QUESTION D12:**

For any items indicated at D12 – Col A, if respondent say they happened “constantly” or “all the time” encourage respondent to quantify, but if they cannot, write in “CONSTANTLY” in Col B.

<b>D12.</b>	<b>While you were on Income Management did any of the following things happen to you? [CIRCLE IN Col A]</b>	<b>Col A</b>	<b>Col B</b>
	<b>FOR ANY ITEMS INDICATED ASK: How many times did each of these happen to you while you were on Income Management? [WRITE NUMBER IN Col B] ENCOURAGE BEST GUESS</b>		
A	Ran out of money to buy food	1	___
B	Did not have money to pay a utility bill when it was due	2	___
C	Did not have money to pay another bill or debt when it was due	3	___
D	Did not have money to pay rent on time	4	___
E	Could not pay for things that my child/children needed for school, like books	5	___
F	Could not pay for essential (non-food) items for my children, such as nappies and medicine	6	___

**IF ANY OCCURENCES AT D12 ASK:**

<b>D13.</b>	<b>(In general) when this happened to you how did you manage to pay for what you needed?</b>	
	<b>PROBE FULLY ACCEPT MULTIPLE RESPONSES</b>	
	I borrowed money	1
	Started budgeting and eventually saved the money	2
	I went without	3
	I went to a financial counsellor for help	4
	Sought assistance from a charity (e.g. Salvation Army) or community organisation	5
	Had debt waived or was able to defer payment	6
	Sold things to raise money	7
	Someone gave me the money	8
	Other _____	97

**INTERVIEWER NOTE FOR QUESTION D14:**

At D14 below 'saved money' includes money saved in a person's Income Management 'kitty' as well as money saved up for a specific purpose (beyond day-to-day living expenses).

<b>D14.</b>	<b>While you were on Income Management were you able to regularly save money?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

<b>D15.</b>	<b>What kind of things did you save money for?</b>	
	_____	97

<b>D16.</b>	<b>While you were on Income Management did you use Centrepay deductions?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

<b>D17.</b>	<b>While you were on Income Management, compared to when you weren't, did you...</b>				
A	Eat more, less or the same amount of food	Less	Same	More	Not sure
B	Eat more, less or the same amount of FRESH food	Less	Same	More	Not sure
C	Eat more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
D	Purchase more, less or the same amount of clothing for yourself	Less	Same	More	Not sure
[Ask the following questions only if the respondent indicated he/she cares for children] <b>While you were on Income Management ...</b>					
E	Did you purchase more, less or the same amount of clothes for your children	Less	Same	More	Not sure
F	Did you purchase more, less or the same amount of toys for your children	Less	Same	More	Not sure
G	Did your children eat more, less or the same amount of food	Less	Same	More	Not sure
H	Did your children eat more, less or the same amount of FRESH food	Less	Same	More	Not sure
I	Did your children eat more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
J	Did your children attend school any more, less or about the same	Less	Same	More	Not sure
K	Did you feel you had more, less or about the same say within your family in how money was spent on your children	Less	Same	More	Not sure

<b>D18.</b>	<b>While you were on Income Management did you feel like there were any changes in the relationships within your family?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

**IF YES, ASK:**

<b>D19.</b>	<b>What were those changes?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	

**FOR RESIDENTS OF INDIGENOUS COMMUNITIES ONLY, ASK:**

<b>D20.</b>	<b>Since Income Management started in your community have you noticed more, less or the same amount of:</b>				
	Drinking in the community	Less	Same	More	Not sure
	Noise in the community	Less	Same	More	Not sure
	Cultural activities like hunting done by community members	Less	Same	More	Not sure
	Violence in the community	Less	Same	More	Not sure
	Gambling in the community	Less	Same	More	Not sure
	Humbugging in the community	Less	Same	More	Not sure

**ALL PROCEED TO SECTION E**

**SECTION E: AFTER INCOME MANAGEMENT**

**THIS SECTION IS FOR THOSE WHO ARE NO LONGER ON INCOME MANAGEMENT**

<b>E1.</b>	<b>Did you have a final Income Management meeting (exit interview) with Centrelink?</b>	
	Yes	1
	No	2
	Don't know / can't recall	99

<b>E2.</b>	<b>I'd like you to think back to that final meeting / exit interview with Centrelink. After that meeting did you...</b>	Yes	No	NA
A	Have a clear understanding of how any left over Income Managed money would be distributed	1	2	3 [Go to item D below]
B	Confirm bank account details for distributed left over Income Managed funds	1	2	3
C	Realise you could appoint a nominee to receive your payment	1	2	3
D	Know that you could continue any ongoing deductions voluntarily under Centrepay	1	2	3
E	[Compulsory and Voluntary with consent customers only] Know that you could transfer to voluntary Income Management if you wanted to	1	2	3
F	[Voluntary customers only] Know that you could come back onto voluntary income management after 13 weeks	1	2	3

<b>E3.</b>	<b>Is there anything you know now that you wish that you were told in your final income management meeting with Centrelink?</b>	
	Yes	1
	No	2
	No Comment	3
	If Yes, what? _____ _____	97



<b>E4.</b>	<b>Why did you stop using Income Management?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	

<b>E5.</b>	<b>Have you attended a financial counselling or money management service since you stopped being on Income Management?</b>	
	Yes	1
	No	2
	Don't know/refused	99

<b>E6.</b>	<b>What did you see them about?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	

**INTERVIEWER NOTE FOR QUESTION E7:**

For any items indicated at E7 – Col A, if respondent say they happened “constantly” or “all the time” encourage respondent to quantify, but if they cannot, write in “CONSTANTLY” in Col B.

<b>E7.</b>	<b>Since you stopped being on Income Management have any of the following things happened to you? [CIRCLE IN Col A]</b>	Col A	Col B
	<b>FOR ANY ITEMS INDICATED ASK: How many times have each of these happened to you since you stopped being on Income Management? [WRITE NUMBER IN Col B] ENCOURAGE BEST GUESS</b>		
A	Ran out of money to buy food	1	___
B	Did not have money to pay a utility bill when it was due	2	___
C	Did not have money to pay another bill or debt when it was due	3	___
D	Did not have money to pay rent on time	4	___
E	Could not pay for things that my child/children needed for school, like books	5	___
F	Could not pay for essential (non-food) items for my children, such as nappies and medicine	6	___

**IF ANY OCCURENCES AT E7 ASK:**

<b>E8.</b>	<b>(In general) when this happened to you how did you manage to pay for what you needed?</b>	
	<b>PROBE FULLY ACCEPT MULTIPLE RESPONSES</b>	
	I borrowed money	1
	Started budgeting and eventually saved the money	2
	I went without	3
	I went to a financial counsellor for help	4
	Sought assistance from a charity (e.g. Salvation Army) or community organisation	5
	Had debt waived or was able to defer payment	6
	Sold things to raise money	7
	Someone gave me the money	8
	Other _____	97

<b>E9.</b>	<b>Since you stopped being on Income Management have you been able to regularly save money?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

**IF YES AT E9, ASK:**

<b>E10.</b>	<b>What kind of things have you saved money for?</b>	
	_____	97

<b>E11.</b>	<b>Since you've stopped being on Income Management have you used Centrepay deductions?</b>	
a.	Yes	1
b.	No	2
c.	Can't recall / Don't know	99

<b>E12.</b>	<b>Since you stopped being on Income Management, compared to when you were on it, have you...</b>				
A	Eaten more, less or the same amount of food	Less	Same	More	Not sure
B	Eaten more, less or the same amount of FRESH food	Less	Same	More	Not sure
C	Eaten more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
D	Purchased more, less or the same amount of clothing for yourself	Less	Same	More	Not sure
[Ask the following questions only if the respondent indicated he/she cares for children] <b>Since you stopped being on Income Management, ...</b>					
E	Have you purchased more, less or the same amount of clothes for your children	Less	Same	More	Not sure
F	Have you purchased more, less or the same amount of toys for your children	Less	Same	More	Not sure
G	Have your children eat more, less or the same amount of food	Less	Same	More	Not sure
H	Have your children eat more, less or the same amount of FRESH food	Less	Same	More	Not sure
I	Have your children eat more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
J	Have your children attend school any more, less or about the same	Less	Same	More	Not sure
K	Have you had more, less or about the same say within your family in how money was spent on your children	Less	Same	More	Not sure

<b>E13.</b>	<b>Since you stopped being on Income Management have you felt like there have been any changes in the relationships within your family?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

**IF YES AT E13, ASK:**

<b>E14.</b>	<b>What have those changes been?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	

<b>E15.</b>	<b>Overall , which of the following best describes the impact Income Management had on your life? Income Management...</b>	
	Made my life a lot better	1
	Made my life a bit better	2
	Not made much difference to my life	3
	Made my life a bit worse	4
	Made my life a lot worse	5
	Don't know/unsure	99

**[Ask the following question only if the respondent indicated he/she cares for children]**

<b>E16.</b>	<b>Overall , which of the following best describes the impact Income Management had on your children's lives? Income Management...</b>	
	Made their lives a lot better	1
	Made their lives a bit better	2
	Not made much difference to their lives	3
	Made their lives a bit worse	4
	Made their lives a lot worse	5
	Don't know/unsure	99

<b>E17.</b>	<b>Have you recommended Income Management to anyone, or do you plan to?</b>	
	Yes, I have	1
	No, I haven't but I plan to	2
	No, and I don't plan to	3
	Don't know/unsure	99

**IF HAVE OR PLAN TO RECOMMEND IM, ASK:**

<b>E18.</b>	<b>Why?</b>	
	<hr/> <hr/> <hr/> <hr/> <hr/>	97

<b>E19.</b>	<b>Do you have any suggestions for how Income Management could be improved?</b> <b>PROMPT FOR:</b> Improvements to how BasicsCard can be used / functions Improvements to initial interview Improvements to financial counselling services Improvements to Income Management processes or timing	
	<hr/> <hr/> <hr/> <hr/> <hr/>	97

<b>E20.</b>	<b>We have come to the end of the questionnaire.</b>  <b>Would you like to say anything else about income management or your experiences on income management, that we have not covered?</b>	
	<hr/> <hr/> <hr/> <hr/>	97

TIME SECTION COMPLETED \_\_: \_\_ \_\_

## Interviewer Instructions

### **Before and During the Interview**

Administer Questionnaire making sure you sign and date the second page to indicate that you have informed the respondent of their rights.

Make sure you write down the time that the questionnaire commenced and when the interview was completed (top right hand on the first page of Section A and bottom right hand corner of the last page).

---

# SURVEY OF PARTICIPANTS NOT ON INCOME MANAGEMENT

## QUESTIONNAIRE – FOR USE FACE-TO-FACE AND BY PHONE

### Introduction

Good morning/afternoon. My name is [SAY NAME] from ORIMA Research.

We have been commissioned by the Australian Government (FaHCSIA) to conduct an evaluation of Income Management, which is being trialled here in Western Australia. As part of the evaluation we are interested in talking to people like yourself who are not on income management as well as those who are.

The interview should last for around 15 minutes.

### What will the interview involve?

In the interview you will be asked questions that are a bit personal, for example, about your spending habits. It is important for the evaluation that we understand these issues for both people who are not on Income Management as well as those who are.

### What will be done with the information?

The results of the research may be published in a report or other publications. You can get a summary of the results at your request. If you would like to be sent a summary of the research results, please let me know. All information you provide in the survey is confidential. Your name, address, and contact details will not be identified at any time.

### Participation is Voluntary

While we would greatly appreciate hearing your views, participating in the interview is **not** compulsory. You can choose whether to participate in the interview. If you choose not to participate there will be no consequences for you and it will not affect your Centrelink payments. You can also choose not to answer any question. You can decide to stop participating in the interview at any time, and you do not have to provide a reason.

If you would like to discuss any aspect of the interview or the survey, or the information you gave, please feel free to contact Natalie Arkle at ORIMA Research on our toll free number 1800 883 345.

**Access to Centrelink Data**

We would also like your approval to access the information that Centrelink has on you. This is just so that we can ensure we have correct information on your payments and other demographic data for research purposes. We're not interested in checking up on you, and your information won't be used for anything other than this research. Once we have access, your identity will be removed and on completion of the research all information will be destroyed. If that's OK, can you please sign below. [For Telephone interviews oral consent will need to be recorded below.]

**Respondent Consent to Access Centrelink Data**

I consent to ORIMA Research being given access to information on me held by Centrelink, for the purpose of conducting this research.

Respondent Signature: \_\_\_\_\_

Respondent Name: \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / 2010

**Thank you for taking the time to participate in the study.**

**Interviewer to complete before signing.**

I have informed the respondent of the purpose of the research and their rights.

I have informed the respondent that their identity will be kept confidential and that any information they supply will only be used for the purposes of the research.

I have informed the respondent of their right to stop the interview at any time and / or ask that the information I've given not be used by contacting ORIMA Research.

The respondent has consented to participating in the evaluation of income management measures in Western Australia.

Signature: \_\_\_\_\_

Interviewer Name: \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / 2010



TIME INTERVIEW COMMENCED \_\_: \_\_ \_\_

**INTERVIEWER NOTE:**All non-IM customers complete sections **A and B**

**SECTION A:**  
**Customer Demographics**  
**THIS SECTION IS FOR ALL RESPONDENTS**

<b>A1.</b>	[Interviewer to indicate gender of participant]	
	Female	1
	Male	2

<b>A2.</b>	<b>Were you...</b>	
	Born in Australia	1
	Born overseas (specify country _____) GO TO A4	97

**IF BORN IN AUSTRALIA, ASK:**

<b>A3.</b>	<b>Are you of Aboriginal and/or Torres Strait Islander origin?</b>	
	No	1
	Yes, Aboriginal	2
	Yes, Torres Strait Islander	3
	Yes, both	4
	Refused	99

<b>A4.</b>	<b>What is your date of birth?</b>							
	<table style="border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">Date of Birth</td> <td style="padding: 0 10px;">OR</td> <td style="border: 1px solid black; padding: 5px; text-align: center;">Age</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">/ /</td> <td></td> <td style="border: 1px solid black; height: 20px;"></td> </tr> </table>	Date of Birth	OR	Age	/ /			
Date of Birth	OR	Age						
/ /								

<b>A5.</b>	<b>What town or suburb do you live in?</b>	
	_____	97

**INTERVIEWER NOTE FOR QUESTION A6:**

For the purposes of this survey a respondent is regarded as ‘caring’ for a child if the child is living with the respondent at least one day per week on an ongoing basis OR if the child lives with them 7 days per week for at least one month per year AND the respondent self-nominates as caring for that child.

<b>A6.</b>	<b>Do you care* for any children?</b>	
<b>a.</b>	Yes	1
<b>b.</b>	No [go to A10]	2

<b>A7.</b>	<b>How many children, if any, do you care for? _____</b>	1
------------	--	---

<b>A8.</b>	<b>How old [are/is] the [child/children] you care for? WRITE AGE IN COLUMN A8 BELOW</b>	1
<b>A9.</b>	<b>Which, if any of these children, are not your biological or adoptive children? MARK IN COLUMN A9 BELOW</b>	1
<b>A10.</b>	<b>Do you have any biological or adoptive children that are cared for by someone else? If so, what are their ages WRITE AGE IN COLUMN A10 ON NEW LINES BELOW</b>	1
(A8)Age (A9) Non-biological children? (A10) Other biological/adoptive children cared for by others?		
Child 1	_____	_____
Child 2	_____	_____
Child 3	_____	_____
Child 4	_____	_____
Child 5	_____	_____
Child 6	_____	_____
Child 7	_____	_____
Child 8	_____	_____

<b>A11.</b>	<b>How long have you been receiving Centrelink payments for? [If several spells of Centrelink payments, ask time on current spell/most recent period of time on Centrelink payments]</b>	
	_____ years OR _____ months OR _____ weeks	97

**SECTION B – WHILST RECEIVING CENTRELINK PAYMENTS**

**THIS SECTION IS FOR ALL PARTICIPANTS**

**INTERVIEWER NOTE FOR QUESTION B1:**

For any items indicated at B1 – Col A, if respondent say they happened “constantly” or “all the time” encourage respondent to quantify, but if they cannot, write in “CONSTANTLY” in Col B.

B1.	In the last year [for customers who have been receiving Centrelink payment for less than one year use wording—Whilst you have been receiving Centrelink payments] did any of the following things happen to you? [CIRCLE IN Col A]	Col A	Col B
	<b>FOR ANY ITEMS INDICATED ASK: How many times did each of these happen to you in the past 12 months [or shorter reference period]? [WRITE NUMBER IN Col B] ENCOURAGE BEST GUESS</b>		
A	Ran out of money to buy food	1	___
B	Did not have money to pay a utility bill when it was due	2	___
C	Did not have money to pay another bill or debt when it was due	3	___
D	Did not have money to pay rent on time	4	___
E	Could not pay for things that my child/children needed for school, like books	5	___
F	Could not pay for essential (non-food) items for my children, such as nappies and medicine	6	___

**IF ANY OCCURENCES AT B1, ASK:**

<b>B2.</b>	<b>(In general) when this happened to you how did you manage to pay for what you needed?</b>	
	<b>PROBE FULLY ACCEPT MULTIPLE RESPONSES</b>	
	I borrowed money	1
	Started budgeting and eventually saved the money	2
	I went without	3
	I went to a financial counsellor for help	4
	Sought assistance from a charity (e.g. Salvation Army) or community organisation	5
	Had debt waived or was able to defer payment	6
	Sold things to raise money	7
	Someone gave me the money	8
	Other _____	97

<b>B3.</b>	<b>In the last year [or shorter reference period on Centrelink payments] were you able to regularly save money?</b>	
	Yes	1
	No [go to B5]	2
	Can't recall / Don't know	99

<b>B4.</b>	<b>What kind of things did you save money for?</b>	
	_____	97

<b>B5.</b>	<b>Are you using Centrepay deductions?</b>	
	Yes	1
	No	2
	Can't recall / Don't know	99

<b>B6.</b>	<b>Since you've been receiving Centrelink payments have you attended, or do you plan to attend, a financial counselling or money management service?</b>	
	Yes	1
	No	2
	Not yet, but I intend to	3
	Don't know/refused	99

**IF HAVE ATTENDED OR PLAN TO ATTEND AT B6, ASK:**

<b>B7.</b>	<b>Why did you decide to go?</b>	Multiple response
	Centrelink suggested/referred me	1
	Because I thought it would help me	2
	Someone else said I should go	3
	Thought I had to go/no choice	4
	Other (please specify): _____	97

<b>B8.</b>	<b>Did attending the financial counselling or money management service give you skills so that you could manage your money better?</b>	
	Yes	1
	No	2
	Unsure/ Don't know	99

**IF YES AT B8, ASK:**

<b>B9.</b>	<b>What skills did the financial counselling or money management service give you?</b>	
	_____	97
	_____	
	_____	
	_____	
	_____	
	_____	

**IF HAVE NO INTENTION TO ATTEND COURSE AT B6, ASK:**

<b>B10.</b>	<b>Why haven't you gone to a financial counselling or money management service?</b>	Multiple response
	Just haven't got around to it yet	1
	Have arranged an appointment but not yet attended	2
	Didn't understand what it was about	3
	Too far away / transport is too expensive	4
	Can't find the time / too busy	5
	I have family responsibilities that prevent me from going	6
	Don't think it will be useful / waste of time	7
	I don't need to because I can manage my money	8
	Other (please specify): _____	97
	Don't know	99

<b>B11.</b>	<b>Compared to 2 years ago, in the last 12 months [or shorter reference period on Centrelink payments], have you...</b>				
A	Eaten more, less or the same amount of food	Less	Same	More	Not sure
B	Eaten more, less or the same amount of FRESH food	Less	Same	More	Not sure
C	Eaten more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
D	Purchased more, less or the same amount of clothing for yourself	Less	Same	More	Not sure
[Ask the following questions only if the respondent indicated he/she cares for children] <b>Compared to 2 years ago, in the last 12 months [or shorter reference period on Centrelink payments]...</b>					
E	Have you purchased more less or the same amount of clothes for your children	Less	Same	More	Not sure
F	Have you purchased more less or the same amount of toys for your children	Less	Same	More	Not sure
G	Do your children eat more, less or the same amount of food	Less	Same	More	Not sure
H	Do your children eat more, less or the same amount of FRESH food	Less	Same	More	Not sure
I	Do your children eat more, less or the same amount of TAKEAWAY food	Less	Same	More	Not sure
J	Do your children attend school any more , less or about the same	Less	Same	More	Not sure
K	Do you feel you have more, less or about the same say within your family in how money is spent on your children	Less	Same	More	Not sure

<b>B12.</b>	<b>We have come to the end of the questionnaire are there any comments that you would like to make?</b>	
	<hr/> <hr/> <hr/> <hr/> <hr/>	97

TIME SECTION COMPLETED \_\_: \_\_ \_\_

## Interviewer Instructions

### **Before and During the Interview**

Administer Questionnaire making sure you sign and date the second page to indicate that you have informed the respondent of their rights.

Make sure you write down the time that the questionnaire commenced and when the interview was completed (top right hand on the first page and bottom right hand corner of the last page).





**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix D: Online Stakeholder Questionnaires**

**September 2010**

# Survey of Centrelink Customer Service Advisers and Income Management Coordination Officers Evaluation of CPSIM and VIM Trials in WA

## FINAL QUESTIONNAIRE

### Introduction

ORIMA Research Pty Ltd has been commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to conduct a comprehensive evaluation of the Child Protection Scheme of Income Management (CPSIM) and Voluntary Income Management (VIM) trials in Western Australia. The terms of reference of the evaluation are to assess:

- The impact of income management on child wellbeing;
- The impact of income management on the financial capability of individuals; and
- The efficiency and effectiveness of the implementation of the trials.

As part of the evaluation, through this survey, we are seeking the views of Centrelink customer service advisers and income management coordination officers who have been involved in the delivery of the VIM and CPSIM trials. ORIMA Research is also collecting information for the evaluation through research with people who have participated in the VIM and CPSIM trials, a comparison group of Centrelink customers not on income management, welfare sector peak bodies and community organisations, service providers, and community leaders, and WA Department for Child Protection staff.

This is an important evaluation. The findings of the evaluation will be used by FaHCSIA to inform the future implementation of income management in Western Australia and in other parts of Australia.

Your views are an important source of evidence for the evaluation. The survey questions aim to obtain your **individual perspective/ opinion** on a range of matters related to the VIM and CPSIM trials. The questions do not require you to provide information or data on the actual outcomes or impacts of the trials.

This survey is being conducted on a **confidential and anonymous** basis. Your responses will only be seen by a small number of ORIMA Research staff. You will not be identified in our evaluation report. The report will mainly focus on the analysis of key themes and aggregated/ grouped results. De-identified indicative quotes from the responses of individual respondents will also be presented in the report.

The survey questionnaire contains separate sections on the CPSIM trial and on the VIM trial. Many of the questions in these sections are the same (except that they focus on CPSIM and VIM respectively). To reduce the time required to complete the questionnaire, you have the option of having your answers to the CPSIM questions being taken as also being the answers to the corresponding VIM questions. If you wish to take up this option, please indicate this in response to Q.73 in the VIM section. If you choose to take up the automatic completion option, you will still be able to provide a different response to any VIM question that you wish – where you provide a specific response to a VIM question, this will be taken to be your response (instead of your response to the corresponding CPSIM question).

The survey questionnaire should take around 30 minutes to complete. The questionnaire does not have to be completed in one session. You may save your responses to the online survey questionnaire at any time (click on the “Save” button on the bottom of the page that you are on), exit the online survey and return to complete the questionnaire at a later time (until the survey completion deadline).

Should you have any queries regarding the survey, please contact Janice Wong of ORIMA Research (Tel: 1800 65 45 85 or by email: [janice.wong@orimaresearch.com](mailto:janice.wong@orimaresearch.com)).

## Completing the Questionnaire

[Appropriate completion instructions will be displayed on the survey web pages]

## About You

### 1. What is the nature of your current position within Centrelink?

1 Team leader/ manager

2 Customer Service Adviser

3 Income Management Coordination Officer

4 Other

[Please specify.....]

## Child Protection Scheme of Income Management (CPSIM)

This section seeks your **individual view/ perspective/ opinion** on a range of matters related to the CPSIM trial. The questions do not require you to provide information or data on the actual outcomes or impacts of the trial.

### 2. Are you currently involved in the delivery of the Child Protection Scheme of Income Management (CPSIM) in Western Australia (e.g. dealing with CPSIM customers, providing information about CPSIM, liaising with the WA Department for Child Protection)?

1 Yes [Please go to Q4]

2 No

**3. Have you previously been involved in the delivery of CPSIM in Western Australia?**

1 Yes

2 No → [Please go to “Voluntary Income Management” Section]

**4. Approximately how many CPSIM customers have you dealt with?**

1 None →

[If you are a Customer Service Adviser, please go to “Voluntary Income Management” Section]

2 1-5

3 6-10

4 11-20

5 More than 20

**5. How long have you been involved in the delivery of CPSIM in Western Australia?**

1 Less than 3 months

2 Between 3 and 5 months

3 Between 6 and 12 months

4 More than 12 months

**6. In which locations have you worked in the delivery of CPSIM in Western Australia? [Please select as many options as apply]**



1 Perth

2 The Kimberley Region

3 Other  
[Please specify.....]

## Implementation of the CPSIM Trial in Western Australia

### 7. How would you rate your own level of understanding of the CPSIM measure?

- 1 Very low            [\[Please go to "Overall Assessment of the CPSIM Trial in WA" Section\]](#)
- 2 Low            [\[Please go to "Overall Assessment of the CPSIM Trial in WA" Section\]](#)
- 3 Moderate
- 4 High
- 5 Very high

The following questions address aspects of the implementation of the CPSIM trial. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know" option in response to the relevant question.

### 8. How would you rate the level of awareness of the CPSIM measure among Centrelink customers in the areas where CPSIM has been trialled who receive payments that make them potentially eligible for CPSIM?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

### 9. Overall, how would you rate the level of understanding of the CPSIM measure among CPSIM customers?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

### 10. Overall, to what extent have CPSIM customers been informed about the purpose and nature (key features, benefits, rights and responsibilities) of CPSIM by the WA Department for Child Protection prior to being referred to Centrelink?

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**11. Overall, to what extent have CPSIM customers been informed about the purpose and nature (key features, benefits, rights and responsibilities) of CPSIM by Centrelink?**

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**12. How could the process of informing customers about CPSIM be improved?**

---

---

---

---

---

---

---

---

---

---

**13. Are there any specific aspects of CPSIM that need to be better understood by customers?**

- 1 Yes
- 2 No                     $\longrightarrow$                     [\[Please go to Q16\]](#)
- 3 Don't know         $\longrightarrow$                     [\[Please go to Q16\]](#)

**14. What aspects of CPSIM need to be better understood by customers?**

---

---

---

---

---

---

---

---

---

---

**15. What is the best way of informing customers about these aspects?**

---

---

---

---

---

---

---

---

---

---

**16. Have you had any dealings with WA Department for Child Protection in the delivery of the CPSIM trial?**

- 1 Yes
- 2 No —————▶ [Please go to Q21]
- 3 Don't know —————▶ [Please go to Q21]

**17. Overall, how would you assess the quality of the working relationship between Centrelink and the Western Australian Department for Child Protection in the implementation and delivery of the CPSIM trial in relation to:**

	Very Poor	Poor	Moderate	Good	Very Good	Don't Know
a. Clarity of roles and responsibilities?	1	2	3	4	5	6
b. Effectiveness of communication?	1	2	3	4	5	6
c. Willingness to work together?	1	2	3	4	5	6
d. Effectiveness of the Income Management Contact Officer role?	1	2	3	4	5	6
e. Timeliness of referrals of people to CPSIM?	1	2	3	4	5	6
f. Efficiency of referral processes?	1	2	3	4	5	6

**18. If you provided negative ratings in relation to any of the aspects covered in Question 17, please explain why.**

---

---

---

---

---

---

---

---

---

---

19. If you provided positive ratings in relation to any of the aspects covered in Question 17, please explain why.

---

---

---

---

---

---

---

---

---

---

20. How could the quality of the working relationship between Centrelink and the WA Department for Child Protection in relation to CPSIM be improved?

---

---

---

---

---

---

---

---

---

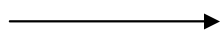
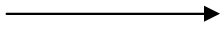
---

21. In general, do you feel that the right people (i.e. people for whom the program is appropriate) have been referred to CPSIM?

1 Yes

2 No

3 Don't know



[Please go to Q23]

[Please go to Q23]

22. Please explain the reasons for your answer to Question 21.

---

---

---

---

---

---

---

---

---

---



**23. In general, how have CPSIM customers responded to being referred to the scheme?**

- 1 Very negatively
  - 2 Negatively
  - 3 Neutral response
  - 4 Positively
  - 5 Very positively
  - 6 Don't know
- [Please go to Q25]

**24. Why do you think that customers have responded in this way?**

---

---

---

---

---

---

---

---

---

---

**25. Have you tried to use any of the following approaches to improve customer acceptance of CPSIM?**

	Yes	No
a. Comprehensive discussion of the program (features, benefits etc.) when a customer commences on the scheme?	1	2
b. Ongoing case review of the impact of CPSIM on the customer?	1	2
c. Adjustments to the ratio of income managed funds to better meet the customer's circumstances?	1	2
d. Offer of access to additional support services beyond financial counselling and money management?	1	2
e. Other [Please specify.....]?	1	2
f. Other [Please specify.....]?	1	2

**26. To what extent have the approaches that you have used improved customer acceptance of CPSIM:**

	Not At All	A Little	Moderately	Greatly	Have Not Used this Approach
a. Comprehensive discussion of the program (features, benefits etc.) when a customer commences on the scheme?	1	2	3	4	5
b. Ongoing case review of the impact of CPSIM on the customer?	1	2	3	4	5
c. Adjustments to the ratio of income managed funds to better meet the customer's circumstances?	1	2	3	4	5
d. Offer of access to additional support services beyond financial counselling and money management?	1	2	3	4	5
e. Approach specified in Q25e?	1	2	3	4	5
f. Approach specified in Q25f?	1	2	3	4	5

**27. Overall, please rate the effectiveness of the BasicsCard in the delivery of CPSIM?**

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know/ Not enough evidence

**28. What have been the main benefits of the BasicsCard?**

---



---



---



---



---



---



---



---



---



---

29. What have been the main problems with the BasicsCard?

---

---

---

---

---

---

---

---

---

---

## Impact of CPSIM on Child Wellbeing

The following questions address the impact of CPSIM on child wellbeing. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of CPSIM may not be in a position or not have had enough contact with CPSIM customers to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**30. Overall, in your opinion, to what extent has the WA CPSIM trial resulted in a change in the share/ proportion of participant families’ spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don’t know/ Not enough evidence

**31. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the wellbeing of children of CPSIM customers?**

- 1 Yes
- 2 No —————→ [\[Please go to Q33\]](#)
- 3 Don’t know/ Not enough evidence —————→ [\[Please go to Q33\]](#)

**32. What positive impacts has CPSIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]

**33. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the wellbeing of children of CPSIM customers?**

1 Yes

2 No —————> [\[Please go to Q35\]](#)

3 Don't know/ Not enough evidence —————> [\[Please go to Q35\]](#)

**34. What negative impacts has CPSIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

## Impact of CPSIM on Financial Management Capability

The following questions address the impact of CPSIM on the financial management capability of CPSIM customers. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of CPSIM may not be in a position or not have had enough contact with CPSIM customers to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

**35. Overall, in your opinion, to what extent has the WA CPSIM trial led to an improvement or deterioration in financial management among CPSIM customers?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ Not enough evidence

**36. On the basis of your experience, has CPSIM had any positive impacts on the financial management capability of CPSIM customers?**

- 1 Yes
- 2 No —————▶ [\[Please go to Q38\]](#)
- 3 Don't know/ Not enough evidence —————▶ [\[Please go to Q38\]](#)

**37. What positive impacts has CPSIM had on the financial management capability of customers?**  
**[Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**38. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the financial management capability of CPSIM customers?**

- 1 Yes
- 2 No —————▶ [\[Please go to Q40\]](#)
- 3 Don't know/ Not enough evidence —————▶ [\[Please go to Q40\]](#)

**39. What negative impacts has CPSIM had on the financial management capability of customers?**

---

---

---

---

---

---

---

---

---

---

**40. Overall, based on your experience, to what extent has the WA CPSIM trial led to an increase or decrease in the incidence of people who have participated in the trial seeking emergency relief, emergency payments or other financial crisis support?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ Not enough evidence

**41. Overall, based on your experience, to what extent have the following elements of the WA CPSIM trial contributed to improving financial management among people who have participated in the trial:**

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Compulsory income management of fortnightly payments from Centrelink?	1	2	3	4	5	6
b. Compulsory income management of lump sum payments from Centrelink?	1	2	3	4	5	6
c. Financial counselling and money management services?	1	2	3	4	5	6

**42. If you provided negative ratings in relation to any of the aspects covered in Question 41, please explain why.**

---

---

---

---

---

---

---

---

---

---

**43. On the basis of your experience, do you believe that CPSIM customers have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ Not enough evidence

**44. Overall, in your opinion, how useful have financial counselling and money management services been to CPSIM customers who have used these services?**

- 1 Not at all useful       $\longrightarrow$       [Please go to Q46]
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ Not enough evidence       $\longrightarrow$       [Please go to Q46]

**45. What have been the benefits of financial counselling and money management services to CPSIM customers who have used these services?**

---

---

---

---

---

---

---

---

**46. What factors have discouraged or prevented CPSIM customers from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---



**47. What is likely to encourage CPSIM customers to take up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

## Other Impacts of CPSIM

The following questions address other impacts of CPSIM. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of CPSIM may not be in a position or not have had enough contact with CPSIM customers or the communities in which they live to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**48. Overall, how would you assess the impact of the WA CPSIM trial on the incidence of the following behaviours in the Kimberley region communities in which CPSIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Excessive drinking?	1	2	3	4	5	6
b. Excessive noise?	1	2	3	4	5	6
c. Problem gambling?	1	2	3	4	5	6
d. Drug misuse?	1	2	3	4	5	6
e. Violence?	1	2	3	4	5	6
f. Use of pornography?	1	2	3	4	5	6

**49. Overall, how would you assess the impact of the WA CPSIM trial on the incidence of the following behaviours in the communities in which some CPSIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Cultural activities (e.g. hunting, fishing, sport)?	1	2	3	4	5	6
b. Inappropriate pressure being applied to family members to obtain money?	1	2	3	4	5	6

**50. If you indicated that there has been a change in the incidence/ frequency of at least one of the behaviours covered in question 48 and question 49, what impact have these changes had on child wellbeing in these communities? [Please be as specific in your description of the impact as possible]**

---



---



---



---



---



---



---



---



---



---

**51. Overall, how would you assess the impact of the WA CPSIM trial on family relationships/dynamics of people who have participated in the trial?**

- 1 Highly negative
- 2 Negative
- 3 Neutral/ No impact —————▶ [\[Please go to Q53\]](#)
- 4 Positive
- 5 Highly positive
- 6 Don't know/ Not enough evidence —————▶ [\[Please go to Q53\]](#)

**52. Please explain the impact of CPSIM on family relationships/dynamics. [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

---

---

---

**53. On the basis of your experience, do you believe that CPSIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?**

- 1 Yes
- 2 No —————▶ [\[Please go to Q55\]](#)
- 3 Don't know/ Not enough evidence —————▶ [\[Please go to Q55\]](#)

**54. What other impacts has CPSIM had?**

---

---

---

---

---

---

---

---

---

---

## Longer Term Impacts of CPSIM

**55. Based on your experience, what positive outcomes of CPSIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**56. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?**

---

---

---

---

---

---

---

---

---

---

**57. Based on your experience, what negative outcomes of CPSIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**58. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?**

---

---

---

---

---

---

---

---

---

---

## Overall Assessment of the CPSIM Trial in Western Australia

59. Overall, how would you assess the impact of the WA CPSIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

60. Has the effectiveness of the CPSIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which CPSIM is available)?

1 Yes

2 No

[Please go to Q62]

3 Don't know/ Not enough evidence

[Please go to Q62]

61. Please briefly explain these developments and their impact on the effectiveness of CPSIM?

---

---

---

---

---

---

---

---

---

---

---

---

62. How could CPSIM be improved?

---

---

---

---

---

---

---

---

---

---

---

---



	Yes	No
68. <b>Would you like your answers to the CPSIM questions to be copied across to the equivalent VIM questions (you will be able to modify them where necessary), with the exception of cases where you provide a specific response to a VIM question?</b>	1	2

## Implementation of the VIM Trial in Western Australia

### 69. How would you rate your own level of understanding of the VIM measure?

- 1 Very low —————▶ [\[Please go to “Overall Assessment of the VIM Trial in WA” Section\]](#)
- 2 Low —————▶ [\[Please go to “Overall Assessment of the VIM Trial in WA” Section\]](#)
- 3 Moderate
- 4 High
- 5 Very high

The following questions address aspects of the implementation of the VIM trial. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know” option in response to the relevant question.

### 70. How would you rate the level of awareness of the VIM measure among Centrelink customers in the areas where VIM has been trialed who receive payments that make them potentially eligible for VIM?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don’t know

### 71. Overall, how well has the availability of VIM been communicated to potential customers in the trial areas? [VIM ONLY]

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don’t know



**72. What communication strategies aimed at potential VIM customers have worked well? Why? [VIM ONLY]**

---

---

---

---

---

---

---

---

---

---

**73. What communication strategies aimed at potential VIM customers have worked poorly? Why? [VIM ONLY]**

---

---

---

---

---

---

---

---

---

---

**74. How could awareness-raising communication aimed at potential VIM customers be improved? [VIM ONLY]**

---

---

---

---

---

---

---

---

---

---

**75. Overall, how would you rate the level of understanding of the VIM measure among VIM customers?**

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

**76. Overall, to what extent have VIM customers been informed about the purpose and nature (key features, benefits, rights and responsibilities) of VIM by Centrelink?**

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**77. How could the process of informing customers about VIM be improved?**

---

---

---

---

---

---


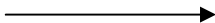
---

---

---

---

**78. Are there any specific aspects of VIM that need to be better understood by customers?**

- 1 Yes
- 2 No                        [\[Please go to Q81\]](#)
- 3 Don't know               [\[Please go to Q81\]](#)

**79. What aspects of VIM need to be better understood by customers?**

---

---

---

---

---

---

---

---

---

---

**80. What is the best way of informing customers about these aspects?**

---

---

---

---

---

---

---

---

---

---

**81. In general, do you feel that the right people (i.e. people for whom the program is appropriate) have taken up VIM? [VIM ONLY]**

- 1 Yes
- 2 No             $\longrightarrow$             [\[Please go to Q83\]](#)
- 3 Don't know    $\longrightarrow$             [\[Please go to Q83\]](#)

**82. Please explain the reasons for your answer to Question 81. [VIM ONLY]**

---

---

---

---

---

---

---

---

---

---

**83. In general, how have VIM customers responded to the scheme in the initial stages? [VIM ONLY]**

- 1 Very negatively
- 2 Negatively
- 3 Neutral response
- 4 Positively
- 5 Very positively

84. Why do you think that customers have responded in this way? [VIM ONLY]

---

---

---

---

---

---

---

---

---

---

**85. Have you tried to use any of the following approaches to improve customer acceptance of VIM?**

	Yes	No
a. Comprehensive discussion of the program (features, benefits etc.) when a customer commences on the scheme?	1	2
b. Ongoing case review of the impact of VIM on the customer?	1	2
c. Adjustments to the ratio of income managed funds to better meet the customer's circumstances?	1	2
d. Offer of access to additional support services beyond financial counselling and money management?	1	2
e. Other [Please specify.....]?	1	2
f. Other [Please specify.....]?	1	2

**86. To what extent have the approaches that you have used improved customer acceptance of VIM:**

	Not At All	A Little	Moderately	Greatly	Have Not Used this Approach
a. Comprehensive discussion of the program (features, benefits etc.) when a customer commences on the scheme?	1	2	3	4	5
b. Ongoing case review of the impact of VIM on the customer?	1	2	3	4	5
c. Adjustments to the ratio of income managed funds to better meet the customer's circumstances?	1	2	3	4	5
d. Offer of access to additional support services beyond financial counselling and money management?	1	2	3	4	5
e. Approach specified in Q85e?	1	2	3	4	5
f. Approach specified in Q85f?	1	2	3	4	5

**87. What factors motivate people to take up VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Interest in improving money management
- 2 Positive community sentiment/ word-of-mouth reports
- 3 Information delivered by Centrelink
- 4 Desire to obtain a BasicsCard
- 5 Desire to avoid inappropriate pressure from family members to obtain money
- 6 Other [Please specify.....]

**88. What factors discourage/ prevent people from taking up VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Lack of awareness about the program
- 2 Negative community sentiment/ word-of-mouth reports
- 3 Negative media reports
- 4 Unwillingness to take up the program prior to receiving lump sum payments
- 5 Other [Please specify.....]

**89. What are the main factors that lead to people withdrawing from VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Preference for using cash to meet living expenses
- 2 Need to access funds when travelling
- 3 Greater than expected initial impact of the reduction in discretionary funds
- 4 Pressure from family members
- 5 Lack of access to lump sum payments
- 6 Other [Please specify.....]

**90. Overall, please rate the effectiveness of the BasicsCard in the delivery of VIM?**

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know/ Not enough evidence

**91. What have been the main benefits of the BasicsCard?**

---

---

---

---

---

---

---

---

---

---

92. What have been the main problems with the BasicsCard?

---

---

---

---

---

---

---

---

---

---

## Impact of VIM on Child Wellbeing

The following questions address the impact of VIM on child wellbeing. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of VIM may not be in a position or not have had enough contact with VIM customers to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**93. Overall, in your opinion, to what extent has the WA VIM trial resulted in a change in the share/ proportion of participant families’ spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don’t know/ Not enough evidence

**94. On the basis of your experience, do you believe that VIM has had any positive impacts on the wellbeing of children of VIM customers?**

- 1 Yes
- 2 No —————→ [\[Please go to Q96\]](#)
- 3 Don’t know/ Not enough evidence —————→ [\[Please go to Q96\]](#)

**95. What positive impacts has VIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]



**96. On the basis of your experience, do you believe VIM has had any negative impacts on the wellbeing of children of VIM customers?**

1 Yes

2 No —————▶ [\[Please go to Q98\]](#)

3 Don't know/ Not enough evidence —————▶ [\[Please go to Q98\]](#)

**97. What negative impacts has VIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

## Impact of VIM on Financial Management Capability

The following questions address the impact of VIM on the financial management capability of VIM customers. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of CPSIM may not be in a position or not have had enough contact with VIM customers to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**98. Overall, in your opinion, to what extent has the WA VIM trial led to an improvement or deterioration in financial management among VIM customers?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ Not enough evidence

**99. On the basis of your experience, do you believe VIM has had any positive impacts on the financial management capability of VIM customers?**

- 1 Yes
- 2 No —————▶ [Please go to Q101]
- 3 Don't know/ Not enough evidence —————▶ [Please go to Q101]

**100. What positive impacts has VIM had on the financial management capability of customers?  
[Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**101. On the basis of your experience, do you believe that VIM has had any negative impacts on the financial management capability of VIM customers?**

- 1 Yes
- 2 No —————▶ [Please go to Q103]
- 3 Don't know/ Not enough evidence —————▶ [Please go to Q103]

**102. What negative impacts has VIM had on the financial management capability of customers?**

---



---



---



---



---



---



---



---



---



---

**103. Overall, based on your experience, to what extent has the WA VIM trial led to an increase or decrease in the incidence of people who have participated in the trial seeking emergency relief, emergency payments or other financial crisis support?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ Not enough evidence

**104. Overall, based on your experience, to what extent have the following elements of the WA VIM trial contributed to improving financial management among people who have participated in the trial:**

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Income management of fortnightly payments from Centrelink?	1	2	3	4	5	6
b. Income management of lump sum payments from Centrelink?	1	2	3	4	5	6
c. Financial counselling and money management services?	1	2	3	4	5	6

**105. If you provided negative ratings in relation to any of the aspects covered in Question 104, please explain why.**

---

---

---

---

---

---

---

---

---

---

**106. On the basis of your experience, do you believe that VIM customers have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ Not enough evidence

**107. Overall, in your opinion, how useful have financial counselling and money management services been to VIM customers who have used these services?**

- 1 Not at all useful       $\longrightarrow$       [Please go to Q109]
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ Not enough evidence       $\longrightarrow$       [Please go to Q109]

**108. What have been the benefits of financial counselling and money management services to VIM customers who have used these services?**

---

---

---

---

---

---

---

---

**109. What factors have discouraged or prevented VIM customers from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

110. What is likely to encourage VIM customers to take up financial counselling and money management services?

---

---

---

---

---

---

---

---

---

---

## Other Impacts of VIM

The following questions address other impacts of VIM. We are interested in your views/ perspectives/ opinions. We recognise that some Centrelink staff involved in the delivery of VIM may not be in a position or not have had enough contact with VIM customers or the communities in which they live to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**111. Overall, how would you assess the impact of the WA VIM trial on the incidence of the following behaviours in the Kimberley region communities in which VIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Excessive drinking?	1	2	3	4	5	6
b. Excessive noise?	1	2	3	4	5	6
c. Problem gambling?	1	2	3	4	5	6
d. Drug misuse?	1	2	3	4	5	6
e. Violence?	1	2	3	4	5	6
f. Use of pornography?	1	2	3	4	5	6

**112. Overall, how would you assess the impact of the WA VIM trial on the incidence of the following behaviours in the communities in which some VIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Cultural activities (e.g. hunting, fishing, sport)?	1	2	3	4	5	6
b. Inappropriate pressure being applied to family members to obtain money?	1	2	3	4	5	6

**113. If you indicated that there has been a change in the incidence/ frequency of at least one of the behaviours covered in question 111 and question 112, what impact have these changes had on child wellbeing in these communities? [Please be as specific in your description of the impact as possible]**

---



---



---



---



---



---



---



---



---



---

**114. Overall, how would you assess the impact of the WA VIM trial on family relationships/ dynamics of people who have participated in the trial?**

- 1 Highly negative
- 2 Negative
- 3 Neutral/ No impact → [Please go to Q116]
- 4 Positive
- 5 Highly positive
- 6 Don't know/ Not enough evidence → [Please go to Q116]

**115. Please explain the impact of VIM on family relationships/ dynamics.** [Please be as specific in your description of the impact as possible]

---

---

---

---

---

---

---

---

---

---

**116. On the basis of your experience, do you believe that VIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?**

- 1 Yes
- 2 No → [Please go to Q118]
- 3 Don't know/ Not enough evidence → [Please go to Q118]

**117. What other impacts has VIM had?**

---

---

---

---

---

---

---

---

---

---

## Longer Term Impacts of VIM

118. Based on your experience, what positive outcomes of VIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

119. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?

---

---

---

---

---

---

---

---

---

---

120. Based on your experience, what negative outcomes of VIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---



**121. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?**

---

---

---

---

---

---

---

---

---

---

## Overall Assessment of the VIM Trial in Western Australia

122. Overall, how would you assess the impact of the WA VIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

123. Has the effectiveness of the VIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which VIM is available)?

- 1 Yes
- 2 No —————→ [Please go to Q125]
- 3 Don't know/ Not enough evidence —————→ [Please go to Q125]

124. Please briefly explain these developments and their impact on the effectiveness of VIM?

---

---

---

---

---

---

---

---

---

---

---

---

125. Has the effectiveness of the VIM trial in WA been affected by the recent reduction of the managed percentage of income from 70% to 50%?

- 1 Yes
- 2 No —————→ [Please go to Q127]
- 3 Don't know/ Not enough evidence —————→ [Please go to Q127]

**126. Please briefly explain the impact of this change on the effectiveness of VIM.**

---

---

---

---

---

---

---

---

---

---

**127. How could VIM be improved?**

---

---

---

---

---

---

---

---

---

---

**Conclusion**

128. If you have any other comments about the CPSIM and VIM trials in Western Australia, or about the evaluation, please provide them below.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

To assist in the interpretation of the survey results, ORIMA Research may need to contact you to clarify or obtain additional information relating to your response to this questionnaire.

If you would be prepared to participate in such a follow-up discussion, please provide your contact details below:

Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

## Survey of DCP Staff Evaluation of CPSIM Trial in WA

### Introduction

ORIMA Research Pty Ltd has been commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to conduct a comprehensive evaluation of the Child Protection Scheme of Income Management (CPSIM) and Voluntary Income Management (VIM) trials in Western Australia. The terms of reference of the evaluation are to assess:

- The impact of income management on child wellbeing;
- The impact of income management on the financial capability of individuals; and
- The efficiency and effectiveness of the implementation of the trials.

As part of the evaluation, through this survey, we are seeking the views of WA Department for Child Protection (DCP) field workers and team leaders who have been involved in the delivery of the CPSIM trial. ORIMA Research is also collecting information for the evaluation through research with people who have participated in the VIM and CPSIM trials, a comparison group of Centrelink customers not on income management, welfare sector peak bodies and community organisations, service providers, community leaders, and Centrelink staff.

This is an important evaluation. The findings of the evaluation will be used by FaHCSIA to inform the future implementation of income management in Western Australia and in other parts of Australia.

Your views are an important source of evidence for the evaluation. The survey questions aim to obtain your **individual perspective/ opinion** on a range of matters related to the CPSIM trial. The questions do not require you to provide information or data on the actual outputs, outcomes or impacts of the trial.

This survey is being conducted on a **confidential and anonymous** basis. Your responses will only be seen by a small number of ORIMA Research staff. You will not be identified in our evaluation report. The report will mainly focus on the analysis of key themes and aggregated/ grouped results. De-identified indicative quotes from the responses of individual respondents will also be presented in the report.

The survey questionnaire should take no more than 30 minutes to complete. The questionnaire does not have to be completed in one session. You may save your responses to the online survey questionnaire at any time (click on the “Save” button on

the bottom of the page that you are on), exit the online survey and return to complete the questionnaire at a later time (until the survey completion deadline).

Should you have any queries regarding the survey, please contact Janice Wong of ORIMA Research (Tel: 1800 65 45 85 or by email: [janice.wong@orima.com](mailto:janice.wong@orima.com)).

## About You

**1. What is the nature of your current position within DCP?**

- 1 Team leader/ manager                      2 Field worker                      3 Other  
[Please specify.....]

**2. Have you ever referred any DCP clients to the Child Protection Scheme of Income Management (CPSIM) in Western Australia?**

- 1 Yes    2 No [Please go to Q4]

**3. Approximately how many clients have you referred to CPSIM?**

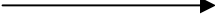
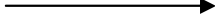
- a. Reunification cases: \_\_\_\_\_ [Please specify the number of clients]  
b. Open cases: \_\_\_\_\_ [Please specify the number of clients]

**4. In which locations have you worked for DCP in Western Australia since November 2008? [Please select as many options as apply]**

- 1 Armadale                                      2 Cannington                              3 Fremantle  
4 Joondalup                                      5 Kimberley                                      6 Midland  
7 Mirrabooka                                      8 Perth    9 Rockingham  
10 Other [Please specify...]

## Implementation of the CPSIM Trial in WA

### 5. How would you rate your own level of understanding of the CPSIM measure?

- 1 Very low            [\[Please go to "Overall Assessment of the CPSIM Trial in WA" Section\]](#)
- 2 Low                  [\[Please go to "Overall Assessment of the CPSIM Trial in WA" Section\]](#)
- 3 Moderate
- 4 High
- 5 Very high

The following questions address aspects of the implementation of the CPSIM trial. We are interested in your views/ perspectives/ opinions. We recognise that some DCP staff may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the 'Don't Know' option in response to the relevant question.

### 6. Overall, how would you rate the level of understanding of the CPSIM measure among CPSIM customers (i.e. people who have been referred to CPSIM)?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

### 7. Overall, to what extent have CPSIM customers been informed about the purpose and nature (key features, benefits, rights and responsibilities) of CPSIM by the WA Department for Child Protection prior to being referred to Centrelink?

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**8. Overall, to what extent have CPSIM customers been informed about the purpose and nature (key features, benefits, rights and responsibilities) of CPSIM by Centrelink?**

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**9. How could the process of informing customers about CPSIM be improved?**

---

---

---

---

---

---

---

---

---

---

**10. Are there any specific aspects of CPSIM that need to be better understood by customers?**

- 1 Yes
- 2 No  [\[Please go to Q12\]](#)
- 3 Don't know  [\[Please go to Q12\]](#)

**11. What aspects of CPSIM need to be better understood by customers?**

---

---

---

---

---

---

---

---

---

---

**12. Have you had any dealings with Centrelink in the delivery of the CPSIM trial?**

- 1 Yes
- 2 No  [\[Please go to Q17\]](#)
- 3 Don't know  [\[Please go to Q17\]](#)



13. Overall, how would you assess the quality of the working relationship between Centrelink and the WA Department for Child Protection in the implementation and delivery of the CPSIM trial in relation to:

	Very Poor	Poor	Moderate	Good	Very Good	Don't Know
a. Clarity of roles and responsibilities?	1	2	3	4	5	6
b. Effectiveness of communication?	1	2	3	4	5	6
c. Willingness to work together?	1	2	3	4	5	6
d. Effectiveness of the Income Management Contact Officer role?	1	2	3	4	5	6
e. Timeliness of referrals of people to CPSIM?	1	2	3	4	5	6
f. Efficiency of referral processes?	1	2	3	4	5	6

14. If you provided negative ratings in relation to any of the aspects covered in question 13, please explain why.

---

---

---

---

---

---

---

---

---

---

---

---

15. If you provided positive ratings in relation to any of the aspects covered in question 13, please explain why.

---

---

---

---

---

---

---

---

---

---

---

---

16. How could the quality of the working relationship between Centrelink and the WA Department for Child Protection in relation to CPSIM be improved?

---

---

---

---

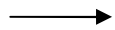
---

---

[If Q1=2 (i.e. respondent is a field worker) and Q2=2 (i.e. respondent has made no referrals to CPSIM) go to “Overall Assessment of the CPSIM Trial in WA” Section]

**17. In general, how have CPSIM customers responded to being referred to the scheme?**

- 1 Very negatively
- 2 Negatively
- 3 Neutral response
- 4 Positively
- 5 Very positively
- 6 Don't know



[Please go to next section – “Impact of CPSIM on Child Wellbeing”]

**18. Why do you think that customers have responded in this way?**

---

---

---

---

---

---

---

---

---

---

## Impact of CPSIM on Child Wellbeing

The following questions address the impact of CPSIM on child wellbeing. We are interested in your views/ perspectives/ opinions. We recognise that some DCP staff may not be in a position or not have had enough contact with CPSIM customers to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the 'Don't Know' / 'Not Enough Evidence' option in response to the relevant question.

**19. Overall, in your opinion, to what extent has the WA CPSIM trial resulted in a change in the share/ proportion of participant families' spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ Not enough evidence

**20. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the wellbeing of children of CPSIM customers?**

- 1 Yes
- 2 No → [Please go to Q22]
- 3 Don't know/ Not enough evidence → [Please go to Q22]

**21. What positive impacts has CPSIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]

**22. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the wellbeing of children of CPSIM customers?**

1 Yes

2 No —————→ [Please go to Q24]

3 Don't know/ Not enough evidence —————→ [Please go to Q24]

**23. What negative impacts has CPSIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

## Impact of CPSIM on Financial Management Capability

**24. Overall, in your opinion, to what extent has the WA CPSIM trial led to an improvement or deterioration in financial management among CPSIM customers?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ Not enough evidence

**25. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the financial management capability of CPSIM customers?**

- 1 Yes
- 2 No —————▶ [Please go to Q27]
- 3 Don't know/ Not enough evidence —————▶ [Please go to Q27]

**26. What positive impacts has CPSIM had on the financial management capability of customers? [Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**27. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the financial management capability of CPSIM customers?**

- 1 Yes
- 2 No —————▶ [Please go to Q29]
- 3 Don't know/ Not enough evidence —————▶ [Please go to Q29]

**28. What negative impacts has CPSIM had on the financial management capability of customers?**

---

---

---

---

---

**29. On the basis of your experience, do you believe that CPSIM customers have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ Not enough evidence

**30. Overall, in your opinion, how useful have financial counselling and money management services been to CPSIM customers who have used these services?**

- 1 Not at all useful      —————>      [Please go to Q32]
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ Not enough evidence      —————>      [Please go to Q32]

**31. What have been the benefits of financial counselling and money management services to CPSIM customers who have used these services?**

---

---

---

---

---

---

---

---

---

---

**32. What factors have discouraged or prevented CPSIM customers from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

**33. What is likely to encourage CPSIM customers to take up financial counselling and money management services?**

---

---

---

---

---

## Other Impacts of CPSIM

The following questions address other impacts of CPSIM. We are interested in your views/ perspectives/ opinions. We recognise that some DCP staff may not be in a position or not have had enough contact with CPSIM customers or the communities in which they live to provide an informed answer to some of the questions below. If you find that this is the case for you, please select the 'Don't Know/ 'Not Enough Evidence' option in response to the relevant question.

Please answer Q34 below only if you have worked in the delivery of CPSIM in the Kimberley region. If you have not worked in the delivery of CPSIM in the Kimberley region, please go to Q35.

**34. Overall, how would you assess the impact of the WA CPSIM trial on the incidence/ frequency of the following behaviours in the Kimberley region communities in which CPSIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Excessive drinking?	1	2	3	4	5	6
b. Excessive noise?	1	2	3	4	5	6
c. Problem gambling?	1	2	3	4	5	6
d. Drug misuse?	1	2	3	4	5	6
e. Violence?	1	2	3	4	5	6
f. Use of pornography?	1	2	3	4	5	6

**35. Overall, how would you assess the impact of the WA CPSIM trial on the incidence/ frequency of the following behaviours in the communities in which some CPSIM customers live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Cultural activities (e.g. hunting, fishing, sport)?	1	2	3	4	5	6
b. Inappropriate pressure being applied to family members to obtain money?	1	2	3	4	5	6

**36. If you indicated that there has been a change in the incidence/ frequency of at least one of the behaviours covered in question 34 and question 35, what impact have these changes had on child wellbeing in these communities? [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

---

---

---

**37. Overall, how would you assess the impact of the WA CPSIM trial on family relationships/ dynamics of people who have participated in the trial?**

- 1 Highly negative
- 2 Negative
- 3 Neutral/ No impact → [Please go to Q39]
- 4 Positive
- 5 Highly positive
- 6 Don't know/ Not enough evidence → [Please go to Q39]

**38. Please explain the impact of CPSIM on family relationships/ dynamics. [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

---

---

---

**39. On the basis of your experience, do you believe that CPSIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?**

- 1 Yes
- 2 No → [Please go to Q41]
- 3 Don't know/ Not enough evidence → [Please go to Q41]

**40. What other impacts has CPSIM had?**

---

---

---

---

---

---

---

---

---

---



## Longer Term Impacts of CPSIM

41. Based on your experience, what positive outcomes of CPSIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

42. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?

---

---

---

---

---

---

---

---

---

---

43. Based on your experience, what negative outcomes of CPSIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

44. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?

---

---

---

---

---

---

---

---

---

---

**Overall Assessment of the CPSIM Trial in WA**

45. Overall, how would you assess the impact of the WA CPSIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

46. Has the effectiveness of the CPSIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which CPSIM is available)?

- 1 Yes
- 2 No → [Please go to Q48]
- 3 Don't know/ Not enough evidence → [Please go to Q48]

47. Please briefly explain these developments and their impact on the effectiveness of CPSIM?

---

---

---

---

---

---

---

---

---

---

48. How could CPSIM be improved?

---

---

---

---

---

---

---

---

---

---

## Conclusion

49. If you have any other comments about the CPSIM trial in Western Australia, or about the evaluation, please provide them below.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

To assist in the interpretation of the survey results, ORIMA Research may wish to contact you to clarify or obtain additional information relating to your response to this questionnaire.

If you would be prepared to participate in such a follow-up discussion, please provide your contact details below:

Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

## Survey of Financial Counsellors and Money Management Advisers

### Evaluation of CPSIM and VIM Trials in WA

#### Introduction

ORIMA Research Pty Ltd has been commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to conduct a comprehensive evaluation of the Child Protection Scheme of Income Management (CPSIM) and Voluntary Income Management (VIM) trials in Western Australia. The terms of reference of the evaluation are to assess:

- The impact of income management on child wellbeing;
- The impact of income management on the financial capability of individuals; and
- The efficiency and effectiveness of the implementation of the trials.

As part of the evaluation, through this survey, we are seeking the views of financial counsellors and money management advisers who have been involved in the delivery of services to people who have been income managed under the CPSIM or VIM schemes. ORIMA Research is also collecting information for the evaluation through research with people who have participated in the VIM and CPSIM trials, a comparison group of Centrelink customers not on income management, welfare sector peak bodies and community organisations, community leaders, Centrelink staff, and staff of the Western Australian Department for Child Protection.

This is an important evaluation. The findings of the evaluation will be used by FaHCSIA to inform the future implementation of income management in Western Australia and in other parts of Australia.

Your views are an important source of evidence for the evaluation. The survey questions aim to obtain your **individual perspective/ opinion** on a range of matters related to the VIM and CPSIM trials. The questions do not require you to provide information or data on the actual outcomes or impacts of the trials.

This survey is being conducted on a **confidential and anonymous** basis. Your responses will only be seen by a small number of ORIMA Research staff. You will not be identified in our evaluation report. The report will mainly focus on the analysis of key themes and aggregated/ grouped results. De-identified indicative quotes from the responses of individual respondents will also be presented in the report.

The survey questionnaire contains separate sections on the CPSIM trial and on the VIM trial. Many of the questions in these sections are the same (except that they focus on CPSIM and VIM respectively). To reduce the time required to complete the questionnaire, you have the option of having your answers to the CPSIM questions being taken as also being the answers to the corresponding VIM questions. If you wish to take up this option, please indicate this in response to question 57 in the VIM section. If you choose to take up the automatic completion option, you will still be able to provide a different response to any VIM question that you wish – where you provide a specific response to a VIM question, this will be taken to be your response (instead of your response to the corresponding CPSIM question).

The survey questionnaire should take around 30 minutes to complete. The questionnaire does not have to be completed in one session. You may save your responses to the online survey questionnaire at any time (click on the “Save” button on the bottom of the page that you are on), exit the online survey and return to complete the questionnaire at a later time (until the survey completion deadline).

Should you have any queries regarding the survey, please contact Janice Wong of ORIMA Research (Tel: 1800 65 45 85 or by email: [janice.wong@orima.com](mailto:janice.wong@orima.com)).

**Completing the Questionnaire**

[Appropriate completion instructions will be displayed on the survey web pages]

**Professional and Organisational Profile**

1. **How many people (including yourself) does your organisation currently employ in Western Australia?**

1 1-19 employees	2 20-99 employees
3 100-299 employees	4 300 employees or more
  
2. **How many people (including yourself) are employed in the office/ workplace that you are based?**

1 1-5 employees	2 6-10 employees
3 11-20 employees	4 21 employees or more
  
3. **In which location are you based?**

1 Perth	2 The Kimberley Region	3 Other [Please specify.....]
---------	------------------------	----------------------------------
  
4. **Which of the following best describes the position you hold in your organisation?**

1 Financial counsellor/ adviser	2 Money management adviser
3 Case worker/ case manager	4 Team leader
5 Manager	6 Other [Please specify].....
  
5. **Do you directly provide financial counselling or money management advisory services to clients?**

1 Yes	2 No
-------	------

## Child Protection Scheme of Income Management (CPSIM)

This section seeks your **individual view/ perspective/ opinion** on a range of matters related to the CPSIM trial. The questions do not require you to provide information or data on the actual outcomes or impacts of the trial.

### Implementation of the CPSIM Trial in Western Australia

The following questions address aspects of the implementation of the CPSIM trial. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know" option in response to the relevant question.

	Yes	No
6. Have you received adequate information about the nature of the CPSIM trial in WA?	1	2

↓  
If Yes,  
please go to  
question 9

7. What additional information do you require about the CPSIM trial?

---

---

---

---

---

---

---

---

---

---

8. What is the best way of communicating such information to you?

---

---

---

---

---

---

---

---

---

---

Yes	No
1	2

9. Have you been informed in a timely manner about the nature of the CPSIM trial in WA?



If Yes,  
please go to  
question 11

10. When and how were you informed about the CPSIM trial?

---



---



---



---



---



---



---



---



---



---

11. How would you rate the level of awareness of the CPSIM measure among Centrelink customers in the areas where CPSIM has been trialled who receive payments that make them potentially eligible for CPSIM?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

12. Overall, how would you rate the level of understanding of the CPSIM measure among people who have been placed on CPSIM (i.e. CPSIM participants)?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

13. How could the process of informing CPSIM participants about CPSIM be improved?

---

---

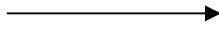
---

---

14. Are there any specific aspects of CPSIM that need to be better understood by CPSIM participants?

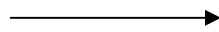
1 Yes

2 No



[Please go to question 17]

3 Don't know



[Please go to question 17]

15. What aspects of CPSIM need to be better understood by CPSIM participants?

---

---

---

---

---

---

---

---

---

---

16. What is the best way of informing CPSIM participants about these aspects?

---

---

---

---

---

---

---

---

---

---

17. Do you have any views about the efficiency or effectiveness of other operational aspects of the CPSIM trial (e.g. referral of participants to Centrelink by WA Department for Child Protection, the operation of the BasicsCard)? If so, please outline your views below.

---

---

---

---

---

---

---

---

---

---



**18. How many clients have you had who have been subject to income management under the Child Protection Scheme of Income Management (CPSIM) in Western Australia?**

- 1 None → [Please go to “Overall Assessment of the CPSIM Trial in WA” Section]      1   2   One
- 3 Two to Five      4 Six to ten
- 5 Eleven or more

**Impact of CPSIM on Financial Management Capability**

The following questions address the impact of CPSIM on the financial management capability of CPSIM participants. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**19. Overall, in your opinion, to what extent has participating in the WA CPSIM trial led to an improvement or deterioration in financial management among CPSIM participants?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don’t know/ not enough evidence

**20. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the financial management capability of CPSIM participants?**

- 1 Yes
- 2 No      →      [Please go to question 22]
- 3 Don’t know/ not enough evidence      →      [Please go to question 22]

**21. What positive impacts has CPSIM had on the financial management capability of CPSIM participants? [Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase ‘big ticket’ items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**22. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the financial management capability of CPSIM participants?**

- 1 Yes
- 2 No → [Please go to question 24]
- 3 Don't know/ not enough evidence → [Please go to question 24]

**23. What negative impacts has CPSIM had on the financial management capability of CPSIM participants?**

---



---



---



---



---



---



---

**24. Overall, based on your experience, to what extent has the WA CPSIM trial led to an increase or decrease in the incidence of people who have participated in the trial seeking emergency relief, emergency payments or other financial crisis support?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ not enough evidence

**25. Overall, based on your experience, to what extent have the following elements of the WA CPSIM trial contributed to improving financial management among people who have participated in the trial:**

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Compulsory income management of fortnightly payments from Centrelink?	1	2	3	4	5	6
b. Compulsory income management of lump sum payments from Centrelink?	1	2	3	4	5	6
c. Financial counselling and money management services?	1	2	3	4	5	6

**26. If you provided negative ratings in relation to any of the aspects covered in question 25, please explain why.**

---

---

---

---

---

---

---

---

---

---

**27. On the basis of your experience, do you believe that CPSIM participants have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ not enough evidence

**28. Overall, in your opinion, how useful have financial counselling and money management services been to CPSIM participants who have used these services?**

- 1 Not at all useful       $\longrightarrow$       [Please go to question 30]
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ not enough evidence       $\longrightarrow$       [Please go to question 30]

**29. What have been the benefits of financial counselling and money management services to CPSIM participants who have used these services?**

---

---

---

---

---

---

---

---

---

---

**30. What factors have discouraged or prevented CPSIM participants from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

**31. What is likely to encourage CPSIM participants to take up financial counselling and money management services?**

---

---

---

---

---

**32. In general, how have CPSIM participants responded to financial counselling and money management services?**

- 1 Very negatively
- 2 Negatively
- 3 Neutral response
- 4 Positively
- 5 Very positively

**33. Why do you think that CPSIM participants have responded in this way?**

---

---

---

---

---

---

---

---

---

---

**34. What kinds of support have your CPSIM clients sought from your service?**

---

---

---

---

---

---

---

---

---

---

**35. Do CPSIM clients look for a different range of financial counselling and money management services to other clients from similar demographic and socioeconomic backgrounds?**

- 1 Yes
- 2 No                      →                      [Please go to "Impact of CPSIM on Child Wellbeing"]
- 3 Don't know                      →                      [Please go to "Impact of CPSIM on Child Wellbeing"]

**36. Please explain the differences.**

---

---

---

---

---

---

**Impact of CPSIM on Child Wellbeing**

The following questions address the impact of CPSIM on child wellbeing. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**37. Overall, in your opinion, to what extent has the WA CPSIM trial resulted in a change in the share/ proportion of participant families’ spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don’t know/ not enough evidence

**38. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the wellbeing of children of CPSIM participants?**

- 1 Yes
- 2 No —————▶ [Please go to question 40]
- 3 Don’t know/ not enough evidence —————▶ [Please go to question 40]

**39. What positive impacts has CPSIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health

9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)

10 Greater safety

11 Greater participation in social and recreational activities

12 Improvement in emotional wellbeing

13 Other [Please specify.....]

**40. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the wellbeing of children of CPSIM participants?**

1 Yes

2 No → [Please go to "Other Impacts of CPSIM" Section]

3 Don't know/ not enough evidence → [Please go to "Other Impacts of CPSIM" Section]

**41. What negative impacts has CPSIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

## Other Impacts of CPSIM

The following questions address other impacts of CPSIM. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with CPSIM participants or the communities in which they live to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**Note: Question 42 only applies to respondents who have worked in the delivery of services to CPSIM participants in the Kimberley region.**

**42. Overall, how would you assess the impact of the WA CPSIM trial on the incidence of the following behaviours in the Kimberley region communities in which CPSIM participants live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Excessive drinking?	1	2	3	4	5	6
b. Excessive noise?	1	2	3	4	5	6
c. Problem gambling?	1	2	3	4	5	6
d. Drug misuse?	1	2	3	4	5	6
e. Violence?	1	2	3	4	5	6
f. Use of pornography?	1	2	3	4	5	6

**43. Overall, how would you assess the impact of the WA CPSIM trial on the incidence of the following behaviours in the communities in which some CPSIM participants live:**

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Cultural activities (e.g. hunting, fishing, sport)?	1	2	3	4	5	6
b. Inappropriate pressure being applied to family members to obtain money?	1	2	3	4	5	6

If you indicated that there has been a change in the incidence of at least one of the behaviours covered in questions 42 and 43, please go to question 44. If not, please go to question 45.

**44. What impact have these changes had on child wellbeing in these communities? [Please be as specific in your description of the impact as possible]**

---



---



---



---



---



---



---

**45. Overall, how would you assess the impact of the WA CPSIM trial on the family relationships/dynamics of CPSIM participants?**

- 1 Highly negative
- 2 Negative
- 3 Neutral/ no impact —————▶ [Please go to question 47]
- 4 Positive
- 5 Highly positive
- 6 Don't know/ not enough evidence —————▶ [Please go to question 47]

**46. Please explain the impact of CPSIM on family relationships/dynamics. [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

---

---

---

**47. On the basis of your experience, do you believe that CPSIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?**

- 1 Yes
- 2 No —————▶ [Please go to question 49]
- 3 Don't know/ not enough evidence —————▶ [Please go to question 49]

**48. What other impacts has CPSIM had?**

---

---

---

---

---

---

---

---

---

---



## Longer Term Impacts of CPSIM

49. Based on your experience, what positive outcomes of CPSIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

50. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?

---

---

---

---

---

---

---

---

---

---

51. Based on your experience, what negative outcomes of CPSIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

**52. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?**

---

---

---

---

---

---

---

---

---

---

**Overall Assessment of the CPSIM Trial in Western Australia**

**53. Overall, how would you assess the impact of the WA CPSIM trial on:**

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

**54. Has the effectiveness of the CPSIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which CPSIM is available)?**

- 1 Yes
- 2 No → [Please go to question 56]
- 3 Don't know/ not enough evidence → [Please go to question 56]

**55. Please briefly explain these developments and their impact on the effectiveness of CPSIM.**

---

---

---

---

---

---

---

---

---

---

56. How could CPSIM be improved?

---

---

---

---

---

---

---

---

---

---

## Voluntary Income Management (VIM)

This section seeks your **individual view/ perspective/ opinion** on a range of matters related to the VIM trial. The questions do not require you to provide information or data on the actual outcomes or impacts of the trial.

The set of questions in this section concerning the WA VIM trial largely mirrors the set of questions contained in the previous section of the questionnaire relating to the CPSIM trial. If you select 'Yes' to question 57 below, your answers to the CPSIM questions will be taken to apply to the equivalent VIM questions, except in cases where you provide specific answers to the VIM questions. Please note that there are also some unique VIM questions that have not been asked in relation to CPSIM – these are highlighted by the inclusion of the text [VIM ONLY] after each question. Please answer these unique VIM questions.

	Yes	No
<b>57. Would you like your answers to the CPSIM questions to be taken as being your answers to equivalent VIM questions with the exception of cases where you provide a specific response to a VIM question?</b>	1	2

### Implementation of the VIM Trial in Western Australia

The following questions address aspects of the implementation of the VIM trial. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know" option in response to the relevant question.

	Yes	No
<b>58. Have you received adequate information about the nature of the VIM trial in WA?</b>	1	2

↓  
If Yes,  
please go to  
question 61

**59. What additional information do you require about the VIM trial?**

---

---

---

---

---

---

---

---

---

---

60. What is the best way of communicating such information to you?

---

---

---

---

---

---

---

---

---

---

	Yes	No
61. Have you been informed in a timely manner about the nature of the VIM trial in WA?	1	2

↓  
If Yes,  
please go to  
question 63

62. When and how were you informed about the VIM trial?

---

---

---

---

---

---

---

---

---

---

63. How would you rate the level of awareness of the VIM measure among Centrelink customers in the areas where VIM has been trialled who receive payments that make them potentially eligible for VIM?

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

**64. Overall, how well has the availability of VIM been communicated to potential participants in the trial areas? [VIM ONLY]**

- 1 Very poorly
- 2 Poorly
- 3 Moderately
- 4 Well
- 5 Very well
- 6 Don't know

**65. How could awareness-raising communication aimed at potential VIM participants be improved? [VIM ONLY]**

---

---

---

---

---

---

---

---

---

---

**66. Overall, how would you rate the level of understanding of the VIM measure among VIM participants?**

- 1 Very low
- 2 Low
- 3 Moderate
- 4 High
- 5 Very high
- 6 Don't know

**67. How could the process of informing VIM participants about VIM be improved?**

---

---

---

---

---

---

---

---

---

---

**68. Are there any specific aspects of VIM that need to be better understood by VIM participants?**

- 1 Yes
- 2 No                   →                   [Please go to question 71]
- 3 Don't know       →                   [Please go to question 71]

**69. What aspects of VIM need to be better understood by VIM participants?**

---

---

---

---

---

---

---

---

---

---

**70. What is the best way of informing VIM participants about these aspects?**

---

---

---

---

---

---

---

---

---

---

**71. What factors motivate people to take up VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Interest in improving money management
- 2 Positive community sentiment/ word-of-mouth reports
- 3 Information delivered by Centrelink
- 4 Desire to obtain a BasicsCard
- 5 Desire to avoid inappropriate pressure from family members to obtain money
- 6 Other [Please specify.....]

**72. What factors discourage/ prevent people from taking up VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Lack of awareness about the program
- 2 Negative community sentiment/ word-of-mouth reports
- 3 Negative media reports
- 4 Unwillingness to take up the program prior to receiving lump sum payments
- 5 Other [Please specify.....]

**73. What are the main factors that lead to people withdrawing from VIM? [Please select as many options as apply] [VIM ONLY]**

- 1 Preference for using cash to meet living expenses
- 2 Need to access funds when travelling
- 3 Greater than expected initial impact of the reduction in discretionary funds
- 4 Pressure from family members
- 5 Other [Please specify.....]

**74. Do you have any views about the efficiency or effectiveness of other operational aspects of the VIM trial (e.g. operation of the BasicsCard)? If so, please outline your views below.**

---

---

---

---

---

---

---

---

---

---

**75. How many clients have you had who have been subject to income management under the Voluntary Income Management (VIM) trial in Western Australia?**

- 1 None → [Please go to “Overall Assessment of the VIM Trial in WA” Section]
- 2 One
- 3 Two to Five
- 4 Six to ten
- 5 Eleven or more



## Impact of VIM on Financial Management Capability

The following questions address the impact of VIM on the financial management capability of VIM participants. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

**76. Overall, in your opinion, to what extent has participating in the WA VIM trial led to an improvement or deterioration in financial management among VIM participants?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ not enough evidence

**77. On the basis of your experience, do you believe that VIM has had any positive impacts on the financial management capability of VIM participants?**

- 1 Yes
- 2 No —————▶ [\[Please go to question 79\]](#)
- 3 Don't know/ not enough evidence —————▶ [\[Please go to question 79\]](#)

**78. What positive impacts has VIM had on the financial management capability of VIM participants? [Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**79. On the basis of your experience, do you believe that VIM has had any negative impacts on the financial management capability of VIM participants?**

- 1 Yes
- 2 No —————▶ [\[Please go to question 81\]](#)
- 3 Don't know/ not enough evidence —————▶ [\[Please go to question 81\]](#)

80. What negative impacts has VIM had on the financial management capability of VIM participants?

---



---



---



---



---



---



---



---



---



---

81. Overall, based on your experience, to what extent has the WA VIM trial led to an increase or decrease in the incidence of people who have participated in the trial seeking emergency relief, emergency payments or other financial crisis support?

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ not enough evidence

82. Overall, based on your experience, to what extent have the following elements of the WA VIM trial contributed to improving financial management among people who have participated in the trial:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Income management of fortnightly payments from Centrelink?	1	2	3	4	5	6
b. Income management of lump sum payments from Centrelink?	1	2	3	4	5	6
c. Financial counselling and money management services?	1	2	3	4	5	6

**83. If you provided negative ratings in relation to any of the aspects covered in question 82, please explain why.**

---

---

---

---

---

---

**84. On the basis of your experience, do you believe that VIM participants have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ not enough evidence

**85. Overall, in your opinion, how useful have financial counselling and money management services been to VIM participants who have used these services?**

- 1 Not at all useful      →      [Please go to question 87]
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ not enough evidence      →      [Please go to question 87]

**86. What have been the benefits of financial counselling and money management services to VIM participants who have used these services?**

---

---

---

---

---

---

---

---

---

---

**87. What factors have discouraged or prevented VIM participants from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

88. What is likely to encourage VIM participants to take up financial counselling and money management services?

---

---

---

---

---

89. In general, how have VIM participants responded to financial counselling and money management services?

- 1 Very negatively
- 2 Negatively
- 3 Neutral response
- 4 Positively
- 5 Very positively

90. Why do you think that VIM participants have responded in this way?

---

---

---

---

---

---

---

---

---

---

91. What kinds of support have your VIM clients sought from your service?

---

---

---

---

---

---

---

---

---

---

92. Do VIM clients look for a different range of financial counselling and money management services to other clients from similar demographic and socioeconomic backgrounds?

- 1 Yes
- 2 No —————> [Please go to "Impact of VIM on Child Wellbeing"]
- 3 Don't know —————> [Please go to "Impact of VIM on Child Wellbeing"]

93. Please explain the differences.

---

---

---

---

---

---

---

---

---

---

### Impact of VIM on Child Wellbeing

The following questions address the impact of VIM on child wellbeing. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

94. Overall, in your opinion, to what extent has the WA VIM trial resulted in a change in the share/ proportion of participant families’ spending/ budget that is directed to meeting the needs of dependent children?

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don’t know/ not enough evidence

95. On the basis of your experience, do you believe that VIM has had any positive impacts on the wellbeing of children of VIM participants?

- 1 Yes
- 2 No —————→ [Please go to question 97]
- 3 Don’t know/ not enough evidence —————→ [Please go to question 97]

96. What positive impacts has VIM had on the wellbeing of these children? [Please select as many options as apply]

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school

- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]

**97. On the basis of your experience, do you believe that VIM has had any negative impacts on the wellbeing of children of VIM participants?**

- 1 Yes
- 2 No —————▶ [Please go to “Other Impacts of VIM” Section]
- 3 Don't know/ not enough evidence —————▶ [Please go to “Other Impacts of VIM” Section]

**98. What negative impacts has VIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

---

---

## Other Impacts of VIM

The following questions address other impacts of VIM. We are interested in your views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with VIM participants or the communities in which they live to provide an informed answer to some of the questions below. If you find that this is the case, please select the “Don’t Know”/ “Not Enough Evidence” option in response to the relevant question.

**Note: Question 99 only applies to respondents who have worked in the delivery of services to VIM participants in the Kimberley region.**

99. Overall, how would you assess the impact of the WA VIM trial on the incidence of the following behaviours in the Kimberley region communities in which VIM participants live:

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Excessive drinking?	1	2	3	4	5	6
b. Excessive noise?	1	2	3	4	5	6
c. Problem gambling?	1	2	3	4	5	6
d. Drug misuse?	1	2	3	4	5	6
e. Violence?	1	2	3	4	5	6
f. Use of pornography?	1	2	3	4	5	6

100. Overall, how would you assess the impact of the WA VIM trial on the incidence of the following behaviours in the communities in which some VIM participants live:

	Large Decrease	Decrease	Neutral/ No Material Impact	Increase	Large Increase	Don't Know/ Not Enough Evidence
a. Cultural activities (e.g. hunting, fishing, sport)?	1	2	3	4	5	6
b. Inappropriate pressure being applied to family members to obtain money?	1	2	3	4	5	6

If you indicated that there has been a change in the incidence of at least one of the behaviours covered in questions 99 and 100, please go to question 101. If not, please go to Question 102.

**101. What impact have these changes had on child wellbeing in these communities? [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

**102. Overall, how would you assess the impact of the WA VIM trial on the family relationships/dynamics of people who have participated in the trial?**

- 1 Highly negative
- 2 Negative
- 3 Neutral/ no impact      [—————> \[Please go to question 104\]](#)
- 4 Positive
- 5 Highly positive
- 6 Don't know/ not enough evidence      [—————> \[Please go to question 104\]](#)

**103. Please explain the impact of VIM on family relationships/dynamics. [Please be as specific in your description of the impact as possible]**

---

---

---

---

---

---

---

---

---

---

**104. On the basis of your experience, do you believe that VIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?**

- 1 Yes
- 2 No      [—————> \[Please go to question 106\]](#)
- 3 Don't know/ not enough evidence      [—————> \[Please go to question 106\]](#)



**105. What other impacts has VIM had?**

---

---

---

---

---

---

---

---

---

---

### Longer Term Impacts of VIM

**106. Based on your experience, what positive outcomes of VIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**107. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?**

---

---

---

---

---

---

---

---

---

---

108. Based on your experience, what negative outcomes of VIM are yet to emerge, but are likely to do so in the future?

---

---

---

---

---

---

---

---

---

---

109. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?

---

---

---

---

---

---

---

---

---

---

### Overall Assessment of the VIM Trial in Western Australia

110. Overall, how would you assess the impact of the WA VIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

111. Has the effectiveness of the VIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which VIM is available)?

- 1 Yes
- 2 No —————> [Please go to question 113]
- 3 Don't know/ not enough evidence —————> [Please go to question 113]

**112. Please briefly explain these developments and their impact on the effectiveness of VIM.**

---

---

---

---

---

**113. Has the effectiveness of the VIM trial in WA been affected by the recent reduction of the managed percentage of income from 70% to 50%? [VIM Only]**

1 Yes

2 No  [\[Please go to question 115\]](#)

3 Don't know/ not enough evidence  [\[Please go to question 115\]](#)

**114. Please briefly explain the impact of this change on the effectiveness of VIM? [VIM Only]**

---

---

---

---

---

---

---

---

**115. How could VIM be improved?**

---

---

---

---

---

---

---

---

---

---

## Conclusion

**116. Are clients of your financial counselling or money management services who are subject to income management under CPSIM or VIM given priority over other clients in service delivery?**

- 1 Yes
- 2 No → [Please go to question 118]
- 3 Don't know → [Please go to question 118]

**117. Please explain how your organisation gives income managed clients priority.**

---

---

---

---

---

---

---

---

---

---

**118. If you have any other comments about the CPSIM and VIM trials in Western Australia, or about the evaluation, please provide them below.**

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

To assist in the interpretation of the survey results, ORIMA Research may wish to contact you to clarify or obtain additional information relating to your response to this questionnaire.

If you would be prepared to participate in such a follow-up discussion, please provide your contact details below:

Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_



# Survey of Peak Welfare Sector Bodies and Community Organisations

## Evaluation of CPSIM and VIM Trials in WA

### Introduction

ORIMA Research Pty Ltd has been commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to conduct a comprehensive evaluation of the Child Protection Scheme of Income Management (CPSIM) and Voluntary Income Management (VIM) trials in Western Australia. The terms of reference of the evaluation are to assess:

- The impact of income management on child wellbeing;
- The impact of income management on the financial capability of individuals; and
- The efficiency and effectiveness of the implementation of the trials.

As part of the evaluation, through this survey, we are seeking the views of Western Australian peak welfare sector bodies and community organisations that have an interest in income management. ORIMA Research is also collecting information for the evaluation through research with people who have participated in the VIM and CPSIM trials, a comparison group of Centrelink customers not on income management, Centrelink case workers, WA Department for Child Protection case workers, service providers, and community leaders.

This is an important evaluation. The findings of the evaluation will be used by FaHCSIA to inform the future implementation of income management in Western Australia and in other parts of Australia.

The views of your organisation are an important source of evidence for the evaluation. The aim of the survey is to obtain the views of your organisation as a whole. Please answer the questions from an organisation-wide perspective. For some questions, this may require you to consult with other people within your organisation.

This survey is not being conducted on an anonymous basis. In our evaluation report we will identify the organisations that took part in the survey. While the report will mainly focus on the analysis of key themes and aggregated/ grouped results, indicative quotes from the responses of individual organisations will also be presented.

The survey questionnaire should take around 30 minutes to complete. Should you have any queries regarding the survey, please contact Natalie Arkle of ORIMA Research (Tel: (02) 9929 6000 or by email: [natalie.arkle@orima.com](mailto:natalie.arkle@orima.com)).

## Completing the questionnaire

Appropriate completion instructions to be inserted in online questionnaire.

## About You, Your Organisation and its Interest in Income Management

- 1. Which of the following best describes the position you hold in your organisation?**
  - 1 Senior Executive
  - 2 Director/ Board Member
  - 3 Manager
  - 4 Researcher
  - 5 Administrative Officer
  - 6 Other *[Please specify]*.....
  
- 2. How many people (including yourself) does your organisation currently employ in Western Australia?**
  - 1 1-19 employees
  - 2 20-99 employees
  - 3 100-299 employees
  - 4 300 employees or more
  
- 3. How long has your organisation had an interest in the Child Protection Scheme of Income Management (CPSIM) and/or the Voluntary Income Management (VIM) trials in Western Australia?**
  - 1 Less than 6 months
  - 2 Between 6 and 11 months
  - 3 Between 1 and 3 years
  - 4 Other *[Please specify].....*
  
- 4. Which of the following types of dealings has your organisation had with the income management trials in Western Australia?  
(Please select all that apply)**
  - 1 Providing financial management/ counselling services to people participating in the trials
  - 2 Making general representations to government about the trials
  - 3 Making specific representations to Centrelink or the WA Department for Child Protection on behalf of clients/ people participating in the trials
  - 4 Obtaining information on the income management trials from Centrelink
  - 5 Obtaining information on the income management trials from the WA Department for Child Protection
  - 6 Disseminating information on the trials within your organisation
  - 7 Providing advice about the trials to clients/ people participating in income management
  - 8 Other *[Please specify]*.....

.....

### Impact of CPSIM on Child Wellbeing

The following questions address the impact of CPSIM on child wellbeing. We are interested in your organisation's views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with CPSIM participants to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

**5. Overall, in your opinion, to what extent has the WA CPSIM trial resulted in a change in the share/ proportion of participant families' spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ not enough evidence

**6. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the wellbeing of children of CPSIM participants?**

- 1 Yes
- 2 No —————▶ [Please go to question 8]
- 3 Don't know/ not enough evidence —————▶ [Please go to question 8]

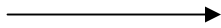
**7. What positive impacts has CPSIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]

**8. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the wellbeing of children of CPSIM participants?**

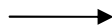
1 Yes

2 No



[Please go to "Impact of CPSIM on Financial Management Capability" Section]

3 Don't know/ not enough evidence



[Please go to "Impact of CPSIM on Financial Management Capability" Section]

**9. What negative impacts has CPSIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---



## Impact of CPSIM on Financial Management Capability

The following questions address the impact of CPSIM on the financial management capability of CPSIM customers. We are interested in your organisation's views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with CPSIM participants to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

### 10. Overall, in your opinion, to what extent has the WA CPSIM trial led to an improvement or deterioration in financial management among CPSIM participants?

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ not enough evidence

### 11. On the basis of your experience, do you believe that CPSIM has had any positive impacts on the financial management capability of CPSIM participants?

- 1 Yes
- 2 No —————> [\[Please go to question 13\]](#)
- 3 Don't know/ not enough evidence —————> [\[Please go to question 13\]](#)

### 12. What positive impacts has CPSIM had on the financial management capability of participants? [Please select as many options as apply]

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

### 13. On the basis of your experience, do you believe that CPSIM has had any negative impacts on the financial management capability of CPSIM participants?

- 1 Yes
- 2 No —————> [\[Please go to question 15\]](#)
- 3 Don't know/ not enough evidence —————> [\[Please go to question 15\]](#)

### 14. What negative impacts has CPSIM had on the financial management capability of participants?

---

---

---

**15. On the basis of your experience, do you believe that CPSIM participants have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ not enough evidence

**16. Overall, in your opinion, how useful have financial counselling and money management services been to CPSIM participants who have used these services?**

- 1 Not at all useful
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ not enough evidence

**17. What factors have discouraged or prevented CPSIM participants from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

**18. What is likely to encourage CPSIM participants to take up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

## Other Impacts of CPSIM

19. On the basis of your experience, do you believe that CPSIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?

- 1 Yes
- 2 No —————→ [\[Please go to question 21\]](#)
- 3 Don't know/ not enough evidence —————→ [\[Please go to question 21\]](#)

20. What other impacts has CPSIM had?

---

---

---

---

---

---

---

---

---

---

## Implementation of the CPSIM Trial in Western Australia

	Yes	No
21. Has your organisation received adequate information from government agencies about the nature of the CPSIM trial in WA?	1	2



If Yes,  
please go to  
question 24

22. What additional information do you require about the CPSIM trial?

---

---

---

---

---

---

---

---

---

---

23. What is the best way of communicating such information to your organisation?

---

---

---

---

---

---

---

---

---

---

	Yes	No
24. Has your organisation been informed in a timely manner by government agencies about the nature of the CPSIM trial in WA?	1	2



If Yes,  
please go to  
question 26

**25. When and how was your organisation informed about the CPSIM trial?**

---

---

---

---

---

---

---

---

---

---

**26. Does your organisation have any views about the efficiency or effectiveness of the operational aspects of the CPSIM trial (e.g. referral of participants to Centrelink by WA Department for Child Protection, the operation of the BasicsCard)? If so, please outline your views below.**

---

---

---

---

---

---

---

---

---

---

## Longer Term Impacts of CPSIM

**27. Based on your experience, what positive outcomes of CPSIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**28. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?**

---

---

---

---

---

---

---

---

---

---

**29. Based on your experience, what negative outcomes of CPSIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**30. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?**

---

---

---

---

---

---

---

---

---

---

## Overall Assessment of the CPSIM Trial in Western Australia

31. Overall, how would you assess the impact of the WA CPSIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

32. Has the effectiveness of the CPSIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which CPSIM is available)?

- 1 Yes
- 2 No —————→ [Please go to question 34]
- 3 Don't know/ not enough evidence —————→ [Please go to question 34]

33. Please briefly explain these developments and their impact on the effectiveness of CPSIM.

---

---

---

---

---

---

---

---

---

---

---

---

34. How could CPSIM be improved?

---

---

---

---

---

---

---

---

---

---

---

---

## Voluntary Income Management (VIM)

This section seeks your **organisation's views/ perspectives/ opinions** on a range of matters related to the VIM trial. The questions do not require you to provide information or data on the actual outcomes or impacts of the trial.

The questions in this section largely mirror the set of questions contained in the previous section of the questionnaire relating to the CPSIM trial. If you select 'Yes' to question 35 below, your answers to the CPSIM questions will be taken to apply to the equivalent VIM questions, except in cases where you provide specific answers to the VIM questions.

Please note that there are also two unique VIM questions (questions 65 and 66) that have not been asked in relation to CPSIM – these are highlighted by the inclusion of the text **[VIM ONLY]** after each question. Please answer these unique VIM questions.

	Yes	No
<b>35. Would you like your answers to the CPSIM questions to be taken as being your answers to equivalent VIM questions with the exception of cases where you provide a specific response to a VIM question?</b>	1	2

### Impact of VIM on Child Wellbeing

The following questions address the impact of VIM on child wellbeing. We are interested in your organisation's views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with VIM participants to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

**36. Overall, in your opinion, to what extent has the WA VIM trial resulted in a change in the share/ proportion of participant families' spending/ budget that is directed to meeting the needs of dependent children?**

- 1 Large decrease
- 2 Moderate decrease
- 3 Small decrease
- 4 No change
- 5 Small increase
- 6 Moderate increase
- 7 Large increase
- 8 Don't know/ not enough evidence



**37. On the basis of your experience, do you believe that VIM has had any positive impacts on the wellbeing of children of VIM participants?**

- 1 Yes
- 2 No —————▶ [Please go to question 39]
- 3 Don't know/ not enough evidence —————▶ [Please go to question 39]

**38. What positive impacts has VIM had on the wellbeing of these children? [Please select as many options as apply]**

- 1 Increase in the amount of food eaten
- 2 Increase in the quality/ nutritional value of food eaten
- 3 Increase in the quality/ adequacy of clothing
- 4 Improvement in school attendance
- 5 Greater access to items/ equipment needed for school
- 6 Better educational outcomes (e.g. test results, progression through school)
- 7 Greater usage of health services (visits to doctors, dentists etc.)
- 8 Improvement in physical health
- 9 Better housing conditions (e.g. stability, quality of accommodation, adequacy of appliances)
- 10 Greater safety
- 11 Greater participation in social and recreational activities
- 12 Improvement in emotional wellbeing
- 13 Other [Please specify.....]

**39. On the basis of your experience, do you believe that VIM has had any negative impacts on the wellbeing of children of VIM participants?**

- 1 Yes
- 2 No —————▶ [Please go to “Impact of VIM on Financial Management Capability” Section]
- 3 Don't know/ not enough evidence —————▶ [Please go to “Impact of VIM on Financial Management Capability” Section]

**40. What negative impacts has VIM had on the wellbeing of these children?**

---

---

---

---

---

---

---

---

---

---

## Impact of VIM on Financial Management Capability

The following questions address the impact of VIM on the financial management capability of VIM participants. We are interested in your organisation's views/ perspectives/ opinions. We recognise that some survey respondents may not be in a position or not have had enough contact with VIM participants to provide an informed answer to some of the questions below. If you find that this is the case, please select the "Don't Know"/ "Not Enough Evidence" option in response to the relevant question.

**41. Overall, in your opinion, to what extent has the WA VIM trial led to an improvement or deterioration in financial management among VIM participants?**

- 1 Large deterioration
- 2 Moderate deterioration
- 3 Small deterioration
- 4 No change
- 5 Small improvement
- 6 Moderate improvement
- 7 Large improvement
- 8 Don't know/ not enough evidence

**42. On the basis of your experience, do you believe that VIM has had any positive impacts on the financial management capability of VIM participants?**

- 1 Yes
- 2 No —————> [\[Please go to question 44\]](#)
- 3 Don't know/ not enough evidence —————> [\[Please go to question 44\]](#)

**43. What positive impacts has VIM had on the financial management capability of participants?**  
**[Please select as many options as apply]**

- 1 Increased ability to pay rent and bills on time
- 2 Increased ability to spread spending across the fortnight to meet basic needs
- 3 Increased ability to purchase 'big ticket' items (e.g. white goods, televisions, holidays)
- 4 Increased ability to deal with unexpected expenses (e.g. medical expenses)
- 5 Other [Please specify.....]

**44. On the basis of your experience, do you believe that VIM has had any negative impacts on the financial management capability of VIM participants?**

- 1 Yes
- 2 No —————> [\[Please go to question 46\]](#)
- 3 Don't know/ not enough evidence —————> [\[Please go to question 46\]](#)

**45. What negative impacts has VIM had on the financial management capability of participants?**

---

---

---

---

---

---

---

---

---

---

**46. On the basis of your experience, do you believe that VIM participants have received timely access to financial counselling and money management services?**

- 1 Yes
- 2 No
- 3 Don't know/ not enough evidence

**47. Overall, in your opinion, how useful have financial counselling and money management services been to VIM participants who have used these services?**

- 1 Not at all useful
- 2 Of limited use
- 3 Moderately useful
- 4 Highly useful
- 5 Don't know/ not enough evidence

**48. What factors have discouraged or prevented VIM participants from taking up financial counselling and money management services?**

---

---

---

---

---

---

---

---

---

---

**49. What is likely to encourage VIM participants to take up financial counselling and money management services?**

---

---

---

---

---

## Other Impacts of VIM

50. On the basis of your experience, do you believe that VIM has had any other (positive or negative) impacts on participants, their children, their families or their communities?

1 Yes

2 No —————▶ [\[Please go to question 52\]](#)

3 Don't know/ not enough evidence —————▶ [\[Please go to question 52\]](#)

51. What other impacts has VIM had?

---

---

---

---

---

---

---

---

---

---

## Implementation of the VIM Trial in Western Australia

	Yes	No
52. Has your organisation received adequate information from government agencies about the nature of the VIM trial in WA?	1	2

↓

If Yes,  
please go to  
question 55

53. What additional information do you require about the VIM trial?

---

---

---

---

---

---

---

---

54. What is the best way of communicating such information to your organisation?

---

---

---

---

---

---

---

---

	Yes	No
55. Has your organisation been informed in a timely manner by government agencies about the nature of the VIM trial in WA?	1	2

↓

If Yes,  
please go to  
question 57

56. When and how was your organisation informed about the VIM trial?

---

---

---

---

---

---

---

---

**57. Does your organisation have any views about the efficiency or effectiveness of the operational aspects of the VIM trial (e.g. the operation of the BasicsCard)? If so, please outline your views below.**

---

---

---

---

---

---

---

---

---

---

## Longer Term Impacts of VIM

**58. Based on your experience, what positive outcomes of VIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**59. Based on your experience, what could be done to maximise the likelihood and value of longer term positive outcomes?**

---

---

---

---

---

---

---

---

---

---

**60. Based on your experience, what negative outcomes of VIM are yet to emerge, but are likely to do so in the future?**

---

---

---

---

---

---

---

---

---

---

**61. Based on your experience, what could be done to minimise the likelihood and cost of longer term negative outcomes?**

---

---

---

---

---

---

---

---

---

---

## Overall Assessment of the VIM Trial in Western Australia

62. Overall, how would you assess the impact of the WA VIM trial on:

	Highly Negative	Negative	Neutral/ No Material Impact	Positive	Highly Positive	Don't Know/ Not Enough Evidence
a. Child wellbeing?	1	2	3	4	5	6
b. Family wellbeing and relationships?	1	2	3	4	5	6
c. The capacity of families and communities to care for children?	1	2	3	4	5	6

63. Has the effectiveness of the VIM trial in WA been affected by any developments external to the scheme that have occurred during its implementation (e.g. the establishment of a new financial counselling service in one of the areas in which VIM is available)?

- 1 Yes
- 2 No —————→ [\[Please go to question 65\]](#)
- 3 Don't know/ not enough evidence —————→ [\[Please go to question 65\]](#)

64. Please briefly explain these developments and their impact on the effectiveness of VIM.

---

---

---

---

---

---

---

---

---

---

65. Has the effectiveness of the VIM trial in WA been affected by the recent reduction of the managed percentage of income from 70% to 50%? [\[VIM ONLY\]](#)

- 1 Yes
- 2 No —————→ [\[Please go to question 67\]](#)
- 3 Don't know/ not enough evidence —————→ [\[Please go to question 67\]](#)

66. Please briefly explain the impact of this change on the effectiveness of VIM. [\[VIM ONLY\]](#)

---

---

---

---







**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix E: Discussion Guide for focus groups  
and depth interviews**

**September 2010**

**Department of Families, Housing, Community Services and Indigenous Affairs**  
**Evaluation of VIM and CPSIM in WA**  
**FINAL Issues guide for groups with community leaders**

### **Explanatory notes**

- ◆ This issues guide provides an idea of the range and coverage of issues that will come out of the research project.
- ◆ It is a guide for discussion, and will not be used as a script—phrasing, wording and order will be adapted as appropriate for the target audience. The language in this guide will be simplified in discussions with participants.
- ◆ This guide does not represent a complete list of the questions that will be asked or covered in each focus group. The coverage and flow of issues will be guided by the researchers and informed by participants. All questions are fully open-ended.
- ◆ Some questions are necessary for context-setting and testing for ‘group think’ effects.
- ◆ Some questions are similar because they are trying to get at an issue from a number of angles and to validate responses / views.
- ◆ Reported issues / data will be probed for evidence / examples wherever relevant.

### **Introduction**

- ◆ Introduction of self
- ◆ Purpose
  - We have been commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to undertake an evaluation of the income management trial that is being conducted in WA.
  - We are seeking the views of several groups of stakeholders such as people on the income management program (both VIM & CPSIM), community leaders in Aboriginal communities in WA, staff in Centrelink and DCP, money management and financial service providers and also peak welfare sector bodies in WA
  - This component of the evaluation—seeking feedback from Aboriginal community leaders—involves the conduct of focus groups with community leaders like you to seek your feedback and ideas for improvements to the program.
  - Broadly speaking, in our discussions today, we are seeking your views about:
    - what is working well and what is not with the income management program;
    - whether income management has had an impact on improving child wellbeing;
    - whether income management has had an impact on the community (positive and negative);
    - whether income management has had an impact on the financial capability of people in the community; and
    - ideas for improving to the program (CPSIM/VIM).
  - The information collected through the research will be used by FaHCSIA to improve income management services and decide how the program will be run in the future.
- ◆ Use of data
  - The information from the discussion today will be analysed and used in the evaluation report. ORIMA Research will write this report and give it to FaHCSIA.

- FaHCSIA will provide you with a summary of the evaluation findings (using the details from your contact card).
- ◆ Participant role
  - Today we would ask that you present your views as a representative of the organisation/community you come from.
  - As part of our report we will list the organisations / communities who took part in the focus groups. While individuals will not be identified in the report, the research is not anonymous.
  - If you have personal views about elements of IM that are not necessarily shared by your community we would be interested in these but you may like to identify them as such.
- ◆ Please turn off mobile phones or put on silent mode
- ◆ Purpose and usage of recording
- ◆ Housekeeping—length of session, catering and amenities.
- ◆ Group rules—different points of view encouraged, no right or wrong answers, respecting views of others.

**ASK PARTICIPANTS TO COMPLETE CONTACT CARD AND CONSENT FORM**

**A. Awareness and understanding of VIM / CPSIM**

1. Awareness and understanding of VIM / CPSIM among community leaders:
  - a. How well do you think the purpose of VIM / CPSIM was communicated initially to community leaders like yourself?
  - b. Has there been ongoing communication about VIM / CPSIM? What, how? Better or worse than initial communication?
  - c. How do community leaders find out what they need to know about VIM / CPSIM? How well is this working?
  - d. Are there any elements of awareness or understanding that need to be addressed?
  - e. How could this best be achieved?
2. Awareness and understanding of VIM / CPSIM among people in the community:
  - a. How well do you think the purpose of VIM / CPSIM was initially communicated to people in the community?
  - b. How well do you think the responsibilities and possible benefits of VIM / CPSIM were initially communicated to people in the community?
  - c. Has there been ongoing communication about VIM / CPSIM? What, how? Better or worse than initial communication?
  - d. How do people in the community mainly find out what they need to know about VIM / CPSIM? How well is this working?
  - e. Are there any elements of awareness or understanding that need to be addressed?
  - f. How could this best be achieved?

## **B. Impact of VIM / CPSIM on child wellbeing**

3. VIM / CPSIM outcomes for child wellbeing:
  - a. Has VIM / CPSIM changed the level at which children's priority needs are met?
  - b. Have you seen any change in wellbeing of children since the introduction of VIM / CPSIM? [probe for availability of food, diet, health, education, safety, housing]
  - c. Why do you think this has occurred?
  - d. Are there any priority needs for the child that have not been improved or affected by VIM / CPSIM?
  - e. How has VIM / CPSIM impacted on the capacity of families and communities to care for children?
  
4. Other programs:
  - a. Has VIM / CPSIM had any positive impact in conjunction with other programs for children and families?
  
5. Unintended consequences / difficulties:
  - a. Do you think VIM / CPSIM has had any positive or negative unintended consequences / difficulties for child wellbeing?
  - b. What are the risks / benefits of these consequences / difficulties?
  - c. Who/ which sub-groups are experiencing these unintended consequences / difficulties?
  - d. How can these consequences / difficulties be addressed or supported?

## **C. Impacts of VIM / CPSIM on community wellbeing**

6. Positive/negative impacts of CPSIM/VIM:
  - a. Have you seen any change in undesirable behaviours? [probe for gambling, drug use, drinking, noise, violence, humbugging<sup>1</sup>, pornography]
  - b. Have you seen any change in sociable and cultural behaviours? [probe for hunting, community gatherings]
  - c. Why do you think this has occurred?
  - d. Do you think this change is likely to be sustained in the longer term?
  - e. Have these changes had any impact on child wellbeing?
  
7. Unintended consequences/ difficulties:
  - a. Do you think VIM / CPSIM has had any positive or negative unintended consequences / difficulties for family wellbeing?
  - b. What are the risks / benefits of these consequences?
  - c. Who / which sub-groups are experiencing these unintended consequences / difficulties?
  - d. How can these consequences / difficulties be addressed or supported?
  - e. Have VIM and CPSIM had any different unintended consequences / difficulties?

---

<sup>1</sup> Explain—abuse / inappropriate use of reciprocal relationships to obtain money or goods.

## **D. Impact of IM on individual income management**

8. Use of IM portion of government payments:
  - a. How and where are income managed people in the community mainly using their IM money?
  - b. Is this different to how and where they were spending their Centrelink payments before VIM / CPSIM?
  
9. Use of non-IM portion of government payments:
  - a. How and where are people in the community mainly using their non-IM money?
  - b. Do you think all people in the community understand they can use this money however they prefer?
  
10. Financial abilities:
  - a. Do you think people are using VIM / CPSIM to manage their households better? How?
  - b. Have you seen any changes in:
    - i. Budgeting / financial management?
    - ii. Planning for unexpected expenses (e.g. car registration, illness)?
    - iii. Savings for the medium/ long term (e.g. saving for whitegoods, holidays)?
  - b. Have these changes had any impact, or are they likely to have any impact on child wellbeing?

## **E. Financial management services**

11. Use of financial / money management services:
  - a. Are people in the community able to access money management/ financial counselling services?
  - b. How would you describe the availability of money management/financial counselling services now, compared to before income management started in the community? Has this improved since income management started?
  - c. What is the value/ benefit of financial counselling for your people on VIM / CPSIM?
  - d. Do you think demand / take-up for financial management services would be increased if the number or availability of services increased?
  - e. Are there any barriers/motivators for people in the community to seek / attend financial counselling?
  - f. What more could be done to encourage people in the community to take up referrals to financial counselling services?
  - g. Do you have or know of any strategies that have been successful so far?

---

**F. Medium and long term impacts of VIM / CPSIM**

12. Medium and long term impacts of VIM / CPSIM:
  - a. Has VIM / CPSIM changed practices in a way that is likely to be sustained or built on after VIM / CPSIM stops?
  - b. What positive/negative outcomes do you think may yet emerge in the future?
  - c. Do you think people in the community's attitudes towards VIM / CPSIM will change over time? In what way? Why?
13. Do you think that income management should become a permanent measure? Why?
  - a. What would be the value in making the measure permanent?
  - b. Are there any groups of people who would particularly benefit if income management was a permanent measure?
14. Do you have any ideas about how VIM / CPSIM could be improved in the future?

**G. Thank you and wrap up**

- ◆ Thank you for taking part in the research.
- ◆ Pay participants.
- ◆ The issues we discussed will feed into the evaluation report.



**Department of Families, Housing,  
Community Services and Indigenous  
Affairs (FaHCSIA)**

**Evaluation of the Child Protection Scheme of  
Income Management and Voluntary Income  
Management Initiatives in  
Western Australia**

**Appendix F: Methodology impact testing for IM  
clients in the Kimberley**

**September 2010**



---

## **Appendix F— Methodology impact testing for income management clients in the Kimberley**

To assess whether the mode of questionnaire administration in the Kimberley region had an impact on the responses provided by research participants, statistical significance tests for difference were conducted. These tests show that face to face and telephone respondents provided similar responses. In the vast majority of cases there were no statistically significant differences between the face to face and telephone respondents in the Kimberley (i.e. of the 43 questions tested, six questions showed a statistically significant difference at the 95% confidence level (see Table 1).

It is likely that these two modes covered two different sub-groups of IM clients. The clients that were interviewed face to face were clients who were unable to be recruited using the telephone method. Hence, the statistical tests presented below capture both mode and respondent effects and should therefore be interpreted with caution.

Table 1 – Statistical significance testing for differences between IM clients interviewed face-to-face and by telephone<sup>1</sup>

Question Number	Question	Answer	Face-to-face	Telephone	Result significantly different at 95% confidence level?
	In the year before going on Income Management (for the first time) did any of the following things happen to you?				
B1.1	Ran out of money to buy food	Yes	56.0%	52.6%	FALSE
B1.2	Did not have money to pay a utility bill when it was due	Yes	41.0%	37.8%	FALSE
B1.3	Did not have money to pay another bill or debt when it was due	Yes	36.9%	43.0%	FALSE
B1.4	Did not have money to pay rent on time	Yes	32.7%	24.4%	FALSE
B1.5	Could not pay for things that my child/children needed for school, like books	Yes	20.2%	28.9%	FALSE
B1.6	Could not pay for essential (non-food) items for my children, such as nappies and medicine	Yes	12.5%	29.6%	FALSE
B3	In the year before going on Income management (for the first time) were you able to regularly save money?	Yes	67.3%	52.6%	FALSE
B5	Before you were on income management, were you using Centrepay deductions?	Yes	49.7%	51.1%	FALSE
	Now I'd like you to think back to when you first met with a Centrelink officer to talk about income management. After that meeting did you...				
C4A_D4A @	CLEARLY understand why you were going on income management	Yes	79.8%	77.0%	FALSE
C4B_D4B @	CLEARLY understand how income management would work	Yes	76.2%	82.2%	FALSE
C4C_D4C @	Know that you could change what priority items your income managed money was spent on each fortnight (that is, how your IM money was allocated to different essential items)	Yes	47.6%	71.8%	FALSE
C4D_D4D @	That you could use a free financial counselling service	Yes	35.1%	46.5%	FALSE
C7_D7@	Since starting income management have you attended, or do you plan to attend, a financial counselling or money management service?	Yes OR Not yet, but I intend to	42.9%	14.8%	TRUE
C9_D9@	Did attending the financial counselling or money management service give you skills so that you could manage your money better?	Yes	100.0%	100.0%	FALSE
	Since being on Income Management have any of the following things happened to you?				
C12.1_D1 2.1@	Ran out of money to buy food	Yes	23.8%	28.2%	FALSE
C12.2_D1 2.2@	Did not have money to pay a utility bill when it was due	Yes	16.1%	20.0%	FALSE
C12.3_D1 2.3@	Did not have money to pay another bill or debt when it was due	Yes	15.5%	20.7%	FALSE
C12.4_D1 2.4@	Did not have money to pay rent on time	Yes	4.2%	10.3%	FALSE
C12.5_D1 2.5@	Could not pay for things that my child/children needed for school, like books	Yes	8.3%	19.3%	FALSE
C12.6_D1 2.6@	Could not pay for essential (non-food) items for my children, such as nappies and medicine	Yes	0.0%	20.0%	TRUE
C14_D14 @	Since being on Income Management have you been able to regularly save money?	Yes	87.5%	77.0%	FALSE
C16_D16 @	Since being on Income Management have you been using Centrepay deductions?	Yes	36.3%	47.3%	FALSE

<sup>1</sup> Please note that the results presented are for all current and ceased IM clients from the Kimberley region. For ease of reading, question wording in the table above reflects the questions asked of current clients. Past tense was often used in questions asked of ceased clients.

	Since you have been on income management, have you...				
C17A_D17 A@	Eaten more, less or the same amount of food	More	56.0%	24.8%	TRUE
C17B_D17 B@	Eaten more, less or the same amount of FRESH food	More	72.0%	45.0%	FALSE
C17C_D17 C@	Eaten more, less or the same amount of TAKEAWAY food	More	11.3%	0.0%	FALSE
C17D_D17 D@	Purchased more, less or the same amount of clothing for yourself	More	63.7%	26.2%	TRUE
C17E_D17 E@	Have you purchased more, less or the same amount of clothes for your children	More	71.0%	34.8%	TRUE
C17F_D17 F@	Have you purchased more, less or the same amount of toys for your children	More	55.9%	38.8%	FALSE
C17G_D17 G@	Do your children eat more, less or the same amount of food	More	63.5%	42.4%	FALSE
C17H_D17 H@	Do your children eat more, less or the same amount of FRESH food	More	63.5%	35.9%	FALSE
C17I_D17 I@	Do your children eat more, less or the same amount of TAKEAWAY food	More	0.0%	15.2%	FALSE
C17J_D17 J@	Do your children attend school any more , less or about the same	More	54.1%	15.3%	TRUE
C17K_D17 K@	Do you feel you have more, less or about the same say within your family in how money is spent on your children	More	64.5%	54.1%	FALSE
C18_D18 @	Since being on Income Management do you feel like there have been any changes in the relationships within your family?	Yes	28.6%	10.1%	FALSE
	Since Income Management started in your community have you noticed more, less or the same amount of:				
C20A_D20 A@	Drinking in the community	Less	62.8%	50.0%	FALSE
C20B_D20 B@	Noise in the community	Less	41.9%	54.5%	FALSE
C20C_D20 C@	Cultural activities like hunting done by community members	More	52.0%	43.0%	FALSE
C20D_D20 D@	Violence in the community	Less	55.3%	66.7%	FALSE
C20E_D20 E@	Gambling in the community	Less	32.0%	46.0%	FALSE
C20F_D20 F@	Humbugging in the community	Less	35.7%	27.2%	FALSE
C21_E15 @	Overall , which of the following best describes the impact Income Management has had on your life? Income Management has...	Made my life a lot better OR Made my life a bit better	63.7%	52.5%	FALSE
C22_E16 @	Overall , which of the following best describes the impact Income Management has had on your children's lives? Income Management has...	Made their lives a lot better OR Made their lives a bit better	73.8%	60.8%	FALSE
C23_E17 @	Have you recommended Income Management to anyone, or do you plan to?	Yes, I have OR No, I haven't but I plan to	80.3%	65.9%	FALSE