

Deloitte Access Economics

Consolidated Place
Based Income
Management
Evaluation Report
2012-2015

Department of Social
Services

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Contents

Executive Summary.....	i
1 Background.....	2
1.1 Overview of PBIM	2
2 Evaluation framework	7
2.1 Aim and scope.....	7
2.2 Ethics review and guiding principles	7
2.3 Program logic framework.....	7
2.4 Evaluation methodology	9
2.5 Evaluation governance.....	14
3 Methodology	17
3.1 Longitudinal survey of customers	17
3.2 BasicsCard merchants survey.....	20
4 Longitudinal Survey	21
4.1 Wave two - key summary statistics.....	21
4.2 Customer understanding and perceptions of PBIM.....	24
4.3 Child welfare	31
4.4 Financial situation	31
4.5 Confidence and knowledge in money management	34
4.6 Spending patterns.....	35
4.7 Housing and health	37
5 BasicsCard merchant survey.....	38
5.1 Sample characteristics	38
5.2 Outcomes measures	39
6 Summary of evaluation findings 2012-2015.....	40
6.2 Longitudinal Survey.....	40
6.3 Secondary data analysis	43
6.4 Face to face interviews	46
6.5 Online surveys with providers.....	48
6.6 Stakeholder interviews and focus groups	51
7 Evaluation questions	56
7.1 Outcome evaluation – all measures.....	56
7.2 Outcome evaluation – vulnerable measure.....	61
7.3 Outcome evaluation – Voluntary measure	63
8 Conclusions and future considerations	65
8.1 Key conclusions	65
8.2 Future considerations	66
Limitation of our work.....	69

Charts

Chart 5.1 Number of customers using their BasicsCard in your store in the past year.....	38
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Tables

Table 2.1 : Evaluation questions linked to evaluation reports	11
Table 4.1 : Survey participants by trial ^(a) and comparison sites, wave two.....	21
Table 4.2 : Survey participants by measure and comparison sites, baseline, wave one, and wave two ^(a)	22
Table 4.3 : VULN customer categories, baseline, wave one, and wave two ^(a)	22
Table 4.4 : Number of calls which resulted in no contact with customer	23
Table 4.5 : Number of out of scope call outcomes, by measure	23
Table 4.6 : Number of interviews and response rates by site	24
Table 4.7 : Customers still on PBIM, by measure (per cent).....	24
Table 4.8 : Top five reasons for ending PBIM, by measure (per cent)	25
Table 4.9 : Top five selected responses to the impacts of PBIM, by measure ^(a) (per cent).....	26
Table 4.10 : Customer perception of whether PBIM had changed the way they lived, by measure (per cent)	27
Table 4.11 : Top five most often reported responses regarding the main way PBIM has changed the way customers live, by measure (per cent)	27
Table 4.12 : Services customers most often reported being referred to, or seeking assistance from, by measure (per cent) ^(a)	28
Table 4.13 : Do customers have a BasicsCard that they use regularly, by measure (per cent)...	29
Table 4.14 : Customer reported ease or difficulty using the BasicsCard, by measure (per cent) 29	
Table 4.15 : Response to whether there were any goods or service that customers would like to buy using the BasicsCard but are unable to, by measure (per cent)	29
Table 4.16 : Response to statement ‘the BasicsCard is accepted at the majority of places I shop’, by measure (per cent)	30
Table 4.17 : Response to statement ‘using the BasicsCard stops me from spending money on things I don’t need’, by measure (per cent)	30
Table 4.18 : Response to statement ‘I feel embarrassed when I use the BasicsCard’, by measure (per cent)	30
Table 4.19 : Response to statement ‘I feel like people judge me when I use the BasicsCard’, by measure (per cent).....	31
Table 4.20 : Most common responses to question ‘what helped your money situation’, by comparison and PBIM measure (per cent).....	31

Table 4.21 : Most common responses to question ‘what made your money situation worse’, by comparison and PBIM measure (per cent)	32
Table 4.22 : Customer mean money situation rating, by measure (per cent).....	33
Table 4.23 : Proportion of customers who report they have enough money to get by to payday or are able to save a little, by measure (per cent)	33
Table 4.24 : Proportion of customers who report yes they had run out of money to buy food at some point in the past three months, by measure (per cent)	33
Table 4.25 : Proportion of customers who report yes they had run out of money to pay a bill at some point in the past three months, by measure (per cent)	34
Table 4.26 : Proportion of customers who report yes they had run out of money to pay rent or a mortgage at some point over the past three months, by measure (per cent)	34
Table 4.27 : Customer mean weighted average score for planning ahead to save, by measure (per cent)	34
Table 4.28 : Customer mean ‘confidence in planning for spending’ rating, by measure (per cent) 35	
Table 4.29 : Proportion of customers who reported smoking cigarettes in the last three months by measure (per cent)	35
Table 4.30 : Mean number of cigarettes consumed per month, by measure	36
Table 4.31 : Proportion of customers who reported consuming alcoholic drinks in the last three months by measure (per cent).....	36
Table 4.32 Mean number of alcoholic drinks consumed per month, by measure.....	36
Table 4.33 Proportion who gambled in the last three months, by measure and survey wave (per cent)	36
Table 4.34 : Proportion who have ever been homeless or slept rough in the last three months, by measure and survey wave (per cent)	37
Table 4.35 : Proportion who self-reported ‘very good’ to ‘excellent’ health, by measure and survey wave (per cent)	37
Table 6.2 : Survey participants by trial ^(a) and comparison.....	41
Table 6.3 : Number of online survey participants, by survey and year	48

Figures

Figure 2.1 : Methodology Overview	10
Figure 2.2 Trial sites(L) and comparator sites (R) across Australia	14
Figure 6.1 Evaluation tools and reporting timeline	40
Box 8.1 Objectives of PBIM.....	65

Glossary

ABSTUDY	Payment to Aboriginal and Torres Strait Islander Australians who are studying or undertaking an Australian Apprenticeship.
BAFW	Building Australia's Future Workforce
BasicsCard	A card that can be used to provide payment for the purchase of necessary items at approved retailers
CALD	Culturally and Linguistically Diverse
CATI	Computer-Assisted Telephone Interviewing
CENTREPAY	A direct bill-paying service offered to customers receiving DHS payments
CPIM	Child Protection Income Management
CRP	Crisis Payment
CSO	Customer Service Officer
DHS	Department of Human Services
DSP	Disability Support Pension
DSS	Department of Social Services
DVA	Department of Veterans Affairs
FMPS	Financial Management Program Services
HREC	Human Research Ethics Committee
IMCO	Income Management Contact Officer
ISP	Income Support Payment
LGA	Local Government Area
MMC	Money Management Course
MMS	Money Management Service
MSP	Matched Savings Payment
NIM	New Income Management
NSW	New South Wales
NT	Northern Territory
PBIM	Place Based Income Management
SA	South Australia
UTLAH	Unreasonable to Live at Home
VEA	Veterans' Entitlements Act
VIM	Voluntary Income Management
VIP	Voluntary Incentive Payment
VULN	Vulnerable Income Management

VULN-AT	VULN Automatic Trigger
VULN-SWA	VULN Social Worker Assessed
YAL	Youth Allowance
ZIMCO	Zone Income Management Contact Officers

Executive Summary

Place Based Income Management

Place Based Income Management (PBIM) is a trial which was initiated as a part of the *Better Futures, Local Solutions* place-based initiatives, within the Building Australia's Future Workforce (BAFW) package. This package is a group of initiatives which aim to assist vulnerable families and children, and to enhance opportunities for people to enter or return to the workforce. The PBIM trial is overseen by the Department of Social Services (DSS).

The PBIM trial commenced in the following five sites across Australia in July 2012:

- Playford (South Australia)
- Greater Shepparton (Victoria)
- Bankstown (New South Wales)
- Rockhampton (Queensland)
- Logan (Queensland).

The purpose of income management is to assist people on welfare payments with financial stability, and to help them to direct their funds to meeting priority needs such as food, housing, clothing and utilities.

There are three measures in the PBIM trial sites:

- **The Voluntary Measure (VIM)** – for people on welfare payments who wish to volunteer for income management to assist them to meet their priority needs and to learn how to manage their finances for themselves and/or their family in the long-term
- **The Vulnerable Measure (VULN)** – for vulnerable welfare payment recipients where a Department of Human Services (DHS) social worker assesses they would benefit from income management where they are vulnerable to factors including financial hardship, economic abuse or financial exploitation and homelessness/risk of homelessness. The eligibility for this measure was expanded in July 2013 to include the following customers:
 - under 16 years of age receiving the Special Benefits Payment
 - on the Unreasonable to Live at Home (UTLAH) independent rate of payment for Youth Allowance (YAL), Disability Support Pension (DSP), or ABSTUDY
 - under the age of 25 years and receiving the Crisis Payment due to prison release.
- **The Child Protection Measure (CPIM)** – for parents, carers or young people referred for income management by a child protection worker, if the worker deems that income management might contribute to improved outcomes for children or young people, particularly those at risk of neglect. This measure is applied at the discretion of a State or Territory child protection worker.

Deloitte Access Economics Evaluation

In 2012, Deloitte Access Economics was commissioned by DSS to independently develop an evaluation framework for assessing the process and outcomes of the PBIM scheme in trial sites between 2012 and 2015.

The evaluation framework outlines five key data collection methods which are being used across multiple stages of evaluation. The methods employed across the evaluation include:

- a longitudinal survey of customers referred to an IM measure and a comparison group of customers on similar trigger welfare payments
- secondary data analysis
- face-to-face interviews with customers referred to PBIM
- online surveys with DHS service delivery staff, BasicsCard merchants and Financial Management Program Service (FMPS) staff
- stakeholder interviews and focus groups with DHS staff, child protection staff and housing authority representatives in relevant jurisdictions.

Over the course of the evaluation, Deloitte Access Economics delivered four reports in addition to the evaluation framework. This report is the fourth and final evaluative report, preceded by the Baseline Report, the Process and Short Term Outcomes Report and the Medium Term Outcomes Report.

The purpose of the current report is three-fold. First, the presentation of analysis of data not presented to date, that is, results of the second wave of the longitudinal survey and results from the BasicsCard merchant online survey. Second, a review of all data collected through the lifespan of the evaluation and a response to relevant outcome evaluation questions drawing on all data collected. Third, the composition of considerations for the future of PBIM as informed by the evaluation findings.

Summary of findings

The key findings of the evaluation are summarised below against the objectives of PBIM.

- Reduce immediate hardship and deprivation by directing welfare payments to the priority needs of recipients, their partner, children and other dependents. The outcomes of PBIM varied significantly by measure.

- For **VIM customers**, PBIM appeared to have a positive impact on their capability to better save and spend their money. Self-reports indicated that VIM customers significantly improved their ability to make bill payments and have sufficient money for housing and for food over time. Analysis confirmed that this change could be attributed to participation in the PBIM program as a commensurate change was not observed for comparator respondents.

Secondary data indicated that VIM customers tended to request fewer 'urgent payments' over time, representing a reduction in the instances of immediate financial hardship. VIM customers also appeared to stabilise in their housing situations – confirmed through self-reports and DHS staff interviews.

Finally, although there were limited improvements found that related directly to child welfare, it was noted that improvements in financial stability and housing were likely to have positive flow on impacts to families as a whole.

- **VULN-AT customers** were less likely to report that PBIM enabled them to better meet their own needs or the needs of those who they had a relationship with. VULN-AT did not demonstrate a significant improvement in their capability or confidence in saving or spending their money.

VULN-AT customers noted in interviews that PBIM had at times negatively impacted their relationships – limiting their capacity to participate in more informal living/bill paying arrangements. Finally, the VULN-AT was a comparatively younger cohort who was less likely to have children or dependents. This limited the opportunities in which the program could have a positive impact on children or dependences for VULN-AT participants.

- Help affected welfare recipients to budget so that they can meet their priority needs.
 - **While on PBIM.** As noted previously, PBIM was associated with positive changes in the capability and confidence individuals who were on the VIM measure exhibited in both saving and spending. The same result was not observed for VULN-AT customers.
 - **Beyond PBIM.** Secondary data indicated that only a small number of participants took up opportunities to attend money management courses (17.4 per cent). Completion rates of the course were not significantly different between VIM or VULN customers. This low attendance rate brings into question whether any positive budget management skills could be sustained beyond the lifespan of the program.

- Reduce the amount of discretionary income available for alcohol, gambling, tobacco and pornography.

Interviews with customers and DHS staff indicated that for some individuals, the program was effective in reducing the spending of discretionary income on alcohol, gambling and tobacco. That said, in both staff interviews and customers interviews, the importance of customers *being self-motivated* to restrain this spending was highlighted with examples provided of how the restraints of the program may be circumvented if desired.

The longitudinal survey did not find sustained, significant impacts on self-reports of smoking, drinking or gambling habits across any of the measures.

- Reduce the likelihood that welfare payment recipients will be subject to harassment and abuse in relation to their welfare payments.

Self-reports and staff reports indicated that participation in PBIM had been effective in reducing the vulnerability of individuals to financial exploitation and harassment with respect to their welfare payments. Both participants and staff pointed to examples where previously customers had been subject to pressure to give some of their welfare payment to others. Having a BasicsCard had helped to protect individuals against this pressure (or harassment). Examples included a woman who had used the measure to help control economic abuse within her relationship and a mother who had used the measure to stop her son from using her welfare payments to pay for drugs. In instances such as these, it was often raised that it could have been helpful if the income managed amount could have been raised above the pre-set 50 per cent to cover a higher proportion of welfare payments.

- Encourage socially responsible behaviour, particularly in the care and education of children.

- The **VIM and VULN-SWA** measures appeared to improve the capacity of individuals to better manage their finances and housing situations. These improvements in turn could lead to improvements in outcomes for children. That said, the longitudinal survey did not find evidence of any direct improvements in the care or education of children for participants on any measure.
- **VULN-AT** participants were less likely to have children or dependents owing to their young age. Further, they were less likely to have a history of poor financial management skills because the trigger for their enrolment was automatic rather than driven by a self-motivated or identified need for support to manage their finances. That the PBIM program was less successful in achieving positive outcomes for this cohort, and that there were fewer opportunities for this program to have a positive impact to begin with, brings into question whether the targeting of this cohort is appropriate.
- Uptake of the **CPIM** measure was very low relative to initial expectations. Although anecdotal evidence suggested that in some instances, PBIM had been effective in encouraging positive outcomes for children, the number of observations was too low to be conclusive in this regard. Several reasons were noted for low levels of uptake – importantly, State level barriers which required consent from individuals before being placed on the compulsory measure.

Future considerations

PBIM has been an effective program for the purpose of improving the financial stability, management and confidence of some DHS customers. These customers are often those who are self-motivated to be placed on the program (and therefore, volunteer). It is suggested that over time, the Department gives consideration to re-orienting the focus of measures to reflect the characteristics of the voluntary measure. That is, that over time, there is a lower reliance on compulsory mechanisms to engage consumers in the program unless there are exceptional circumstances at play. One way in which this could be achieved is to remove the automatic trigger for enrolment in the VULN-AT measure.

If PBIM were to be implemented more broadly in Australia it is suggested that several improvements are first made. These include (but are not limited to):

- **Financial education.** It is suggested that financial counselling and money management courses become more central to a customer's participation in PBIM. Both uptake and completion should be tied to incentive payments. Further, the accessibility of the courses should be improved through colocation of services within or adjacent to DHS offices.
- **Flexible percentages.** It is suggested that the percentage of customers' managed income support should be flexible, rather than fixed at 70 per cent for CPIM and 50 per cent for other income managed customers. It is considered that this design would enable staff to better support customers and cater to their individual needs.
- **Connections with housing authorities.** Sites which had formalised relationships with housing authorities reported strong positive outcomes for improvements in housing stability for their customers. It is not suggested that the administration of PBIM is moved to housing authorities; rather, that the knowledge of housing authority staff is

improved so that they are able to better advocate and advise their customers about PBIM.

- **Expand and enhance the network of retailers with BasicsCard facilities.** The number and variety of retailers who accept BasicsCard is consistently noted by stakeholders as a key limitation of PBIM. It is suggested that options for expanding the number and variety of retailers where PBIM customers can shop are considered. This may simply require that the facility is rolled out across more stores, or that the card mechanism itself is redesigned.
- **Better targeting of sites for broader implementation.** If Place Based Income Management were to be implemented into targeted locations the following should be considered:
 - Broader implementation of PBIM should consider targeting areas with higher public housing rental arrears.
 - Examination of the economy in the area should be undertaken, as for example, it was noted through the evaluation of PBIM in Bankstown that there were a high proportion of retailers using cash, rather than EFTPOS, which precluded customers using the BasicsCard in these stores. This was of concern to the customers because they were unable to shop in their usual stores and had to travel or were required to shop in more expensive/mainstream outlets.
 - It is also suggested that income management should cover the area that the DHS office serves rather than the boundaries of the LGA.
- **Design a 'step-down' process.** At present, customers are able to indefinitely access PBIM as long as they receive eligible payments. For some customers, this may encourage dependency on the program. In addition to improving the uptake of financial management programs, incentivising saving behaviour and allowing for flexible income management percentages, how and when to transition customers off PBIM. A formalised 'step down' or transition process is considered central to ensuring that the benefits of PBIM continue beyond the span of program participation alone.

Conclusion

In summary, this evaluation has found that PBIM appears to have had a positive impact in matters of housing and financial stability for some customers. It has found that the targeting and self-motivation of individuals is important in determining whether positive outcomes are realised. On this basis, several considerations for the future design of the program have been suggested. Overall, it was suggested that PBIM is continued as a program but that its application is redesigned to more meaningfully target those who are most likely to benefit from it.

Deloitte Access Economics

Part A

Background and evaluation framework

1 Background

This document is the fourth and final Deloitte Access Economics evaluation report to be delivered to the Department of Social Services (DSS) as part of the evaluation of Place Based Income Management (PBIM). This report comprises three components. The first is a report and analysis of the final phase of data collection from the longitudinal survey and BasicsCard merchant online survey. The second is a review of all data collected through the lifespan of the evaluation and a response to relevant evaluation questions drawing on all data collected. The final component is considerations for the future of PBIM as informed by the evaluation findings.

1.1 Overview of PBIM

The 2011–12 Federal budget announced approaches to address disadvantage, including a package to 'Build Australia's Future Workforce' (BAFW). The purpose of the package was to:

- reward work through improved incentives in the tax and transfer system
- provide new opportunities for people to get into work through training, education and improved childcare and employment services
- reintroduce new requirements for the very long-term unemployed, Disability Support Pensioners, young parents, jobless families and young people
- take new approaches to addressing entrenched disadvantage in targeted locations.

As part of this package, the Government identified ten Local Government Areas (LGAs) where additional assistance was to be offered to boost participation and reduce disadvantage. PBIM is being trialled in five of these ten LGAs: Rockhampton (Queensland), Logan (Queensland), Bankstown (New South Wales), Shepparton (Victoria) and Playford (South Australia).

The purpose of PBIM is to help people achieve financial stability and to encourage welfare recipients to spend welfare payments in the best interests of children and families. The scheme directs a proportion of welfare payments for expenditure on priority items including food, housing, clothing and utilities. Income managed funds cannot be spent on alcohol, tobacco, pornographic material or gambling products.¹

The key objectives of PBIM are to:

- reduce immediate hardship and deprivation by directing welfare payments to the priority needs of recipients, their partner, children and any other dependants
- help affected welfare payment recipients to budget so that they can meet their priority needs
- reduce the amount of discretionary income available for alcohol, gambling, tobacco and pornography
- reduce the likelihood that welfare payment recipients will be subject to harassment and abuse in relation to their welfare payments
- encourage socially responsible behaviour, particularly in the care and education of children.

¹ More information about PBIM can be found on the DSS website <https://www.dss.gov.au/our-responsibilities/families-and-children/programmes-services/income-management>

1.1.1 Voluntary measure

The Voluntary Income Management (VIM) measure is intended to help people better manage their money and ensure that money is available for essential needs. Department of Human Services (DHS) customers can choose to participate in PBIM if they reside in an identified Income Management area and are currently receiving a relevant trigger payment.

Specifically, the eligibility criteria for the measure states that it is for people on welfare payments who wish to volunteer for PBIM to assist them to meet their priority needs and to manage their finances for themselves and/or their family in the long-term.

When a person signs up to VIM they will have to stay on it for at least 13 weeks. After this period they can cease VIM at any time. Under the voluntary measure, 50 per cent of the relevant welfare payment is subject to PBIM.

1.1.2 Child protection measure

Child Protection Income Management (CPIM) is an additional tool offered to the state child protection authorities to assist in the management of child abuse, neglect and financial mismanagement. It is a measure intended for parents, carers or young people referred for PBIM by a child protection worker. Child protection authorities will refer people for compulsory PBIM if the child protection worker deems that PBIM might contribute to improved outcomes for children or young people, particularly those at risk of neglect. This measure will apply at the discretion of a State or Territory child protection worker.

At the discretion of the respective State Governments, a customer must consent to the release of their personal details from the child protection authority to DHS in South Australia, Queensland, and Victoria. Consent is not required in New South Wales.

For all States, child protection workers can:

- determine whether or not income management would be helpful to a particular person/family
- make a referral to DHS to income manage a person/family
- determine how long the Child Protection measure is to be applied.

Child protection workers can place a person on PBIM for periods of three, six, nine or twelve months, at which time the worker will review the person's circumstances and determine whether or not income management will be continued.

People who are on PBIM under the Child Protection measure can have their income management notices revoked by the child protection worker where they assess it is no longer needed by the family.

Under the Child Protection measure, 70 per cent of the customer's welfare payments are subject to income management and must be used to address priority needs.

1.1.3 Vulnerable measure

The Vulnerable Income Management (VULN) measure provides DHS Social Workers with an additional tool for working with people who are vulnerable and/or at risk. The eligibility criteria were expanded on 1 July 2013, and both sets of eligibility criteria are outlined below.

1.1.3.1 VULN – Social Worker Assessed (VULN-SWA)

Customers can be placed on the VULN measure following assessment by a DHS Social Worker, who determine based on decision making principles set out in a legislative instrument whether the individual is experiencing an indicator of vulnerability (see below); whether this indicator of vulnerability is:

- impacting on their ability to meet their priority needs, or the priority needs of their dependants
- whether PBIM will address the indicator of vulnerability (and will therefore benefit the person).

The indicators of vulnerability include:

- financial hardship
- financial exploitation
- failure to undertake reasonable self-care
- homelessness or risk of homelessness.

Individuals may also be referred to DHS to be assessed for the VULN measure by state housing authorities. It is the decision of the DHS social worker whether an individual is placed on the VULN measure.

Under the VULN measure, 50 per cent of a person's support payment will be allocated to address priority needs, and people can be placed on the VULN measure for up to 12 months. At the end of 12 months, the VULN measure can be continued by a social worker if the person continues to meet the eligibility criteria for the measure. A Department of Human Service social worker can, if appropriate, cease VULN-SWA Income Management at any point.

A person placed on the VULN measure has access to full DHS review and appeal rights. They can also ask the social worker to reconsider their circumstances at any time, provided there has been no such request within the previous 90 days. As noted above, a social worker may revoke the determination to place a person on the VULN measure at any time.

Community agencies and state housing authorities can also contact DHS directly to discuss whether PBIM may be an option for customers they have concerns about.

1.1.3.2 VULN – Automatic Trigger (VULN-AT)

On 1 July 2013, the eligibility for the VULN measure was expanded by DSS based on an assessment of data from the New Income Management (NIM) in the Northern Territory (NT) evaluation report.² The eligibility was expanded to include certain automatic youth trigger payments that apply to:

- people who live in an area where the VULN measure is in place; and
- are under 16 years granted the Special Benefit payment, or
- are over 16 years granted the Unreasonable To Live At Home (UTLAH) rate of payment for YAL, DSP, or ABSTUDY, or
- are under 25 years who receive a crisis payment (CRP) due to prison release.

More information on trigger payments is provided in Section 1.1.4.

² The full report can be found at the link [Evaluating Income Management in the Northern Territory - First Evaluation Report: https://www.dss.gov.au/our-responsibilities/families-and-children/programs-services/income-management/evaluating-new-income-management-in-the-northern-territory-first-evaluation-report](https://www.dss.gov.au/our-responsibilities/families-and-children/programs-services/income-management/evaluating-new-income-management-in-the-northern-territory-first-evaluation-report)

A social worker is responsible for determining whether a person will be granted an exclusion from VULN-AT. An exclusion from the specific criteria will apply if:

- the vulnerable measure of income management would, due to specific and unusual individual circumstances, place the person's mental, physical or emotional wellbeing at risk, or
- it is not practicable to income manage a person under the VULN measure.

An exclusion from the specific criteria will apply for 12 months unless ended earlier at the social worker's discretion. At the end of the exclusion period, a person can request, and/or a social worker may determine that the exclusion be continued. If the exclusion no longer applies and the person meets the criteria for VULN, they will again be placed on that measure of PBIM.

A full-time student or apprentice will also be excluded and will not have to apply for exclusion as long as their circumstances remain the same. When an exclusion is granted, the person is no longer considered to be a vulnerable welfare payment recipient through the youth triggers. During the exclusion period a person may elect to participate in VIM. While the person remains on VIM the youth triggers will not apply.

1.1.4 Trigger payments

Under the VULN-SWA and VIM measures, a person must be receiving a category H payment, while under the CPIM measure the person or their partner must be receiving a category H payment.

Below is a list of category H Welfare Payments under the Social Security Act³:

- social security benefit:
 - Widow allowance
 - Youth allowance
 - Austudy payment
 - Newstart allowance
 - Sickness allowance
 - Special benefit
 - Partner allowance
 - Mature Age Allowance under Part 2.12B of the Social Security Act
 - Parenting Payment (partnered)
 - Parenting Allowance (other than non-benefit allowance).
- social security pension:
 - Age pension
 - Disability support pension
 - Wife pension
 - Carer payment
 - Parenting payment (single)
 - Bereavement allowance
 - Widow B pension⁴

³ The Guide to Social Security Law can be found at: <http://guides.dss.gov.au/guide-social-security-law>

- Disability wage supplement
- Mature age partner allowance
- Special needs pension.
- a payment under the ABSTUDY scheme that includes an amount as identified as living allowance
- a Department of Veterans Affairs (DVA) service pension:
 - Age Service Pension under Part III of the Veterans' Entitlements Act (VEA) 1986
 - Invalidity Service Pension under Part III of the VEA
 - Partner Service Pension under Part III of the VEA
 - Carer Service Pension under Part III of the VEA.
- a DVA welfare payment supplement
- a DVA defence force welfare payment allowance.

⁴ Widow B Pension is a payment for an older widow who did not qualify for a Parenting Payment, has limited means, and has lost the financial support of their partner

2 Evaluation framework

2.1 Aim and scope

The objective of the evaluation of PBIM is to provide DSS with an independent and expert evaluation of PBIM implementation and outcomes over the course of the PBIM trial, from 2012 and 2015. The overarching aim of evaluation is to contribute to future policy decisions about PBIM and welfare reforms.

The project comprises a process evaluation and an outcome evaluation:

- The **Process Evaluation** which aims to determine the effectiveness with which PBIM was implemented — that is, whether it was delivered as intended to the eligible population (including access to necessary services).
- The **Outcome Evaluation** which aims to assess the impact of PBIM at the individual and family level over the short, medium and, where possible, longer term.

The evaluation framework has been aligned, where appropriate, with the parameters of another evaluation of income management running concurrently; NIM in the NT. However, the PBIM evaluation has also been designed to reflect the unique characteristics and operating context of the PBIM trial.

Pre-specified evaluation requirements were that:

- the evaluation would collect baseline data and include analysis of a comparison group (of individuals from other BAFW sites that have not implemented the PBIM policy) and
- findings would be based on:
 - administrative data from the DHS, Money Management Service Providers and State governments (including child protection and housing authorities) and
 - survey-based data and in-depth interviews from employees from the above agencies, from people subject to PBIM and from people in the comparison group.

2.2 Ethics review and guiding principles

Bellberry Human Research Ethics Committee (HREC) has ethically reviewed and provided ethics approval for the evaluation framework. Bellberry HREC is constituted and operates in accordance with the National Health and Medical Research Council's National Statement on Ethical Conduct in Human Research (2007).

The conduct and reporting of this evaluation has been guided by the Australasian Evaluation Society *Guidelines for the ethical conduct of evaluations* (Australasian Evaluation Society 2010).

2.3 Program logic framework

As part of the evaluation of PBIM the existing program logic map developed by DSS was refined to provide a more detailed examination of the logic of each of three income management measures, and to capture some of the variation in activities, outputs and outcomes across the three income

management measures. The program logic maps can be found in the PBIM evaluation framework, which is accessible on the DSS website.⁵

The refined program logic maps include consolidation of some of the short, medium and long-term outcomes of PBIM so that clusters of these outcomes are grouped together where they are interrelated or likely to co-occur. Outcomes have been retained in the program logic where they demonstrate a clear logical link to either an output or an earlier outcome. The outcomes articulated in these maps have been used to inform the design of the primary data collection tools and the secondary data analysis strategy.

It should be noted that the program logic depicts the key program delivery components of PBIM and link the activities and outputs with the short, medium and long-term outcomes. To assist interpretation, not all aspects of PBIM are depicted in the program logic maps. The following are definitions of the key components of the program logic maps:

- **Inputs** – describes the funding and other un-costed resources which have been allocated to the program.
- **Activities** – describes what the program is funded to deliver.
- **Outputs** – describes the deliverables or units of delivery generated by the program, these can be quantified if there are pre-established funding targets or unquantified if the quantum of service delivery cannot be accurately estimated.
- **Short-term outcomes** – the impacts or consequences of the outputs defined in accordance with the program objectives, which are likely to occur within the first year of program implementation.
- **Medium term outcomes** – the impacts or consequences of the outputs, or of the short-term outcomes, defined in accordance with program objectives, which are likely to occur within the first three years of program implementation.
- **Long-term outcomes** – the impact or consequences of the outputs, or of the short and medium term outcomes, defined in accordance with the program objectives, which are likely to occur in the next four to 10 years of program delivery. These are out of scope for the evaluation framework due to the timeframe for their realisation.

Finally it should be noted that program logic maps embody the intended outcomes of the proposed policy or program – they provide a theory of how the program will work. The evaluation then provides an opportunity to test this theory, and ultimately provides feedback on the strength of the underlying logic of the program or policy, where intended outcomes are realised, or alternatively not realised.

2.3.1 External influences on income management

PBIM operates as a part of a broader system, and a range of factors external to the PBIM will also influence the outcomes achieved. For example:

- other BAFW initiatives delivered across all of the PBIM trial sites which were designed to address the needs of similar socio-demographic groups and which overlap to some extent in their intended outcomes (note that funding for BAFW was discontinued in the 2014-15 budget)
- a number of state government initiatives which are being implemented over a similar period, and again are looking to provide support to disadvantaged and/or welfare dependent populations

⁵ Link to online copy of the Evaluation Framework for PBIM, including program logic maps: <https://www.dss.gov.au/our-responsibilities/families-and-children/publications-articles/evaluation-framework-for-place-based-income-management>

- services provided by state governments, in particular child protection and housing authorities, will have a significant bearing on outcomes for this customer group
- variations in socio-demographic and cultural factors across the trial sites may also influence the ability of PBIM to achieve its intended objectives.

The existence of these external factors means that conclusions about the attribution of outcomes to PBIM alone will need to be made with care, and the evaluation of PBIM will need to bear in mind the impact of these other influences on outcomes. Proximal (short-term) outcomes can be attributed to the program with a greater degree of confidence than more distal (long-term) outcomes, as they tend to reflect the unique contribution of the individual programs, while the longer term outcomes tend to reflect multiple causal factors and input streams. In this way measurement of short and medium term outcomes can assist in determining the unique contribution of the program to long-term outcomes.

2.3.2 Customer pathway maps

Customer pathway maps were developed to provide a conceptual overview of the service delivery pathway for customers who are placed on the three income management measures (Voluntary, Vulnerable and Child Protection), from the initial referral through to the completion of the PBIM notice period and exit from the measure. These visual maps have been based on written process maps developed by DHS, and through consultation with DSS.

The process maps for each of the income management measures can be found in the PBIM evaluation framework, which is accessible on the DSS website.⁶

2.4 Evaluation methodology

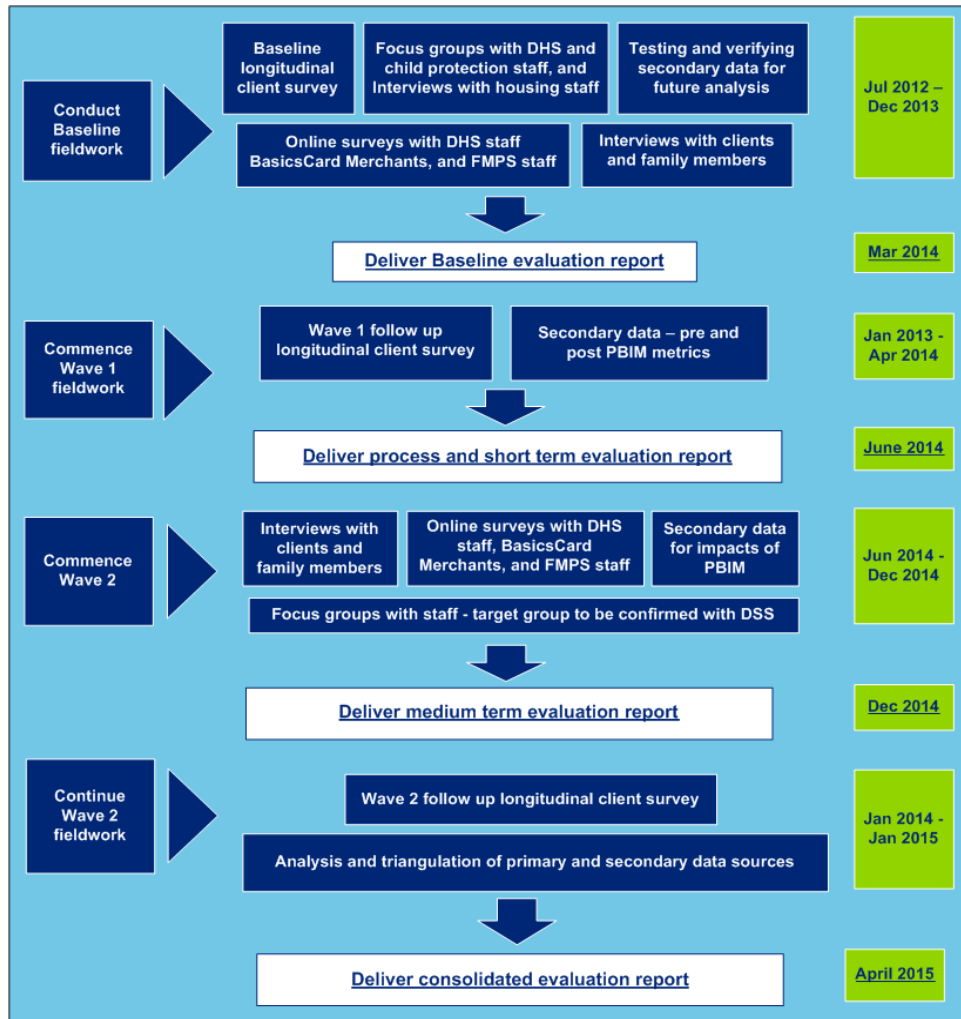
The evaluation methodology for PBIM was designed with reference to the program logic maps for the income management measures, in particular the key outcomes that were intended for each of the measures, in addition to the guiding evaluation questions.

Figure 2.1 presents an overview of the methodology employed in the PBIM evaluation. Methodology timeframes have changed since the initial framework was developed for the evaluation.⁷ The primary reason for changes to timeframes was to extend the baseline fieldwork period for the longitudinal customer survey, to allow adequate time for recruitment of a sufficient sample size for the survey given low initial referral rates for the measures and to take into account the new youth triggers.

⁶ Link to online copy of the Evaluation Framework for PBIM, including customer pathway maps, <https://www.dss.gov.au/our-responsibilities/families-and-children/publications-articles/evaluation-framework-for-place-based-income-management>

⁷ Link to online copy of the Evaluation Framework for PBIM, including customer pathway maps: <https://www.dss.gov.au/our-responsibilities/families-and-children/publications-articles/evaluation-framework-for-place-based-income-management>

Figure 2.1: Methodology Overview



2.4.2 Evaluation questions

The evaluation questions for PBIM are presented in Table 2.1 below, against each of the evaluation reports in which they will be addressed. As can be seen in the table, this medium term outcome report addresses a series of outcomes-related evaluation questions.

Table 2.1: Evaluation questions linked to evaluation reports

	Baseline Report (Jan 2014)	Process & short-term outcome report (June 2014)	Medium term outcome report (this report)	Consolidated evaluation report (Apr 2015)
Process evaluation questions				
What is the profile of people on the different income management measures?	YES	NO	NO	NO
What are the characteristics of those on PBIM? How do the characteristics of PBIM customers compare with the eligibility criteria for placement on PBIM?	YES	YES	NO	NO
How effectively has PBIM been administered and implemented? What are the regional/jurisdictional variations (if any)?	YES	YES	NO	NO
What has been the effect of the introduction of PBIM on service providers?	YES	YES	NO	NO
What is the level of take-up of Financial Management Program Services?	YES	YES	NO	NO
What is the level of take-up of other relevant support services (e.g. Communities for Children)?	NO	YES	NO	NO
Have there been any initial process 'teething issues' that need to be addressed?	YES	NO	NO	NO
What are the views of participants in the PBIM model and their families on the implementation of the project?	YES	NO	NO	NO
Outcome evaluation questions				
What are the short, medium and (where possible) longer-term impacts of PBIM on individuals, their families (particularly their children) and communities? Consider unintended consequences, positive and negative.	NO	YES	YES	YES
How do these effects differ for the various measures of the project?	NO	YES	YES	YES
Have there been changes in spending patterns, food, alcohol, gambling, and pornography and tobacco consumption?	NO	YES	YES	YES
Has PBIM contributed to changes to financial management, child wellbeing, alcohol abuse, housing and homelessness, violence and child neglect?	NO	YES	YES	YES

	Baseline Report (Jan 2014)	Process & short-term outcome report (June 2014)	Medium term outcome report (this report)	Consolidated evaluation report (Apr 2015)
What impact has the Matched Savings Payment had on customers' ability to manage their money, including savings?	No	YES	YES	YES
Do the three measures achieve appropriate outcomes (based on the aims of each measure and of PBIM) for their participants?	NO	YES	YES	YES
Are there synergies or complementarities between PBIM and other place-based measures?	NO	YES	YES	YES
Has the outcome of PBIM differed across different groups, for example, women, Indigenous people and people from culturally and linguistically diverse backgrounds? Consider also – if sufficient data is available — location, age, educational status, work status, type of payment, length of time on welfare payments and family composition.	NO	YES	YES	YES
Is there a stigma attached to PBIM and/or the BasicsCard (in the view of people on PBIM and merchants)?	NO	YES	NO	NO
Child protection measure				
What has been the impact of PBIM on child neglect/abuse?	NO	NO	YES	NO
What has been the impact on child physical and mental wellbeing in those families referred to child protection services?	NO	NO	YES	NO
What are the barriers and facilitating factors for child protection workers to use PBIM as a casework tool?	NO	NO	YES	NO
Has there been referral to, and use of, Family Support Services, including Commonwealth and State Government funded services, by families income managed under child protection services?	NO	NO	YES	NO
What (if any) service delivery gaps have impacted on the usefulness of the child protection services?	NO	NO	YES	NO
Vulnerable measure				
Are vulnerable people appropriately selected by this measure?	NO	YES	NO	NO

	Baseline Report (Jan 2014)	Process & short-term outcome report (June 2014)	Medium term outcome report (this report)	Consolidated evaluation report (Apr 2015)
How does PBIM impact on the vulnerability of individuals?	NO	YES	YES	YES
Has PBIM had an impact on addressing homelessness and housing security?	NO	YES	YES	YES
Has PBIM had an impact on addressing financial crisis and financial exploitation?	NO	YES	YES	YES
Has PBIM made people less willing to disclose their problems to social workers for fear of being placed on PBIM?	NO	NO	YES	NO
Voluntary measure				
Have people who volunteered for PBIM been able to make an informed choice, by properly understanding terms and conditions and the voluntary nature of the measure?	NO	YES	NO	NO
How long do voluntary PBIM recipients stay on the measure?	NO	YES	YES	YES
What are the key motivations for people who voluntarily access PBIM, and why do they stop?	NO	YES	NO	NO
What impact has the Voluntary Income Management Incentive Payment had on take-up and retention rates of VIM?	NO	YES	NO	NO

2.4.3 Evaluation tools

A mixed methods approach has been used for the evaluation of PBIM involving collection and analysis of both primary and secondary data. Primary data is original data designed and collected directly for the purposes of a specified research or evaluation project. Secondary data is data collected by a person or organisation for purposes other than the specified research or evaluation project (for example, as part of program administration or for a separate research project), but which may be used as part of the specified research or evaluation project. Greater caution and care is required in the use of secondary data as it is often not purpose-designed to address questions under investigation.

Primary data collection for the evaluation includes the following:

- **A longitudinal survey of DHS customers** over a three year period in both the trial and the comparison sites to capture the immediate and more sustained impacts of PBIM on customers' lives. Customers were recruited to the survey between July 2012 to June 2013, using an opt-out consent strategy. The wave one survey was conducted to allow for a six-month time lapse between the first interviews and second. The wave two survey constituted between a 12 and 18 month follow-up time period from the point of referral to PBIM. The final wave two interviews were conducted in December 2014.
- **Face-to-face interviews with DHS customers** to gain a more detailed understanding of the impact of PBIM on their day-to-day lives, and the lives of their families or household unit. These interviews

were undertaken in each of the trial sites in 2013 and 2014. The customer sample was cross-sectional at each wave.

- **Online surveys** undertaken with:
 - **DHS staff involved in service delivery of PBIM.** A survey was conducted in 2013 and was undertaken again in 2014. This first wave of the survey was focussed on issues related to the process of implementation, while the survey in 2014 focussed on the assessment of the impact of PBIM on customer outcomes.
 - **Money management and financial counselling staff.** The initial survey was conducted in 2013 and focussed on the assessment of any issues related to implementation, while the survey in 2014 focussed on understanding what outcomes may have been achieved for customers.
 - **Merchants accepting BasicsCards** in 2013 and 2014, to examine the issues related to the process of implementation and operation of the BasicsCards.
- **Stakeholder interviews and focus groups.** Focus groups were undertaken with DHS staff and Child Protection staff in each trial site in 2012 and again in 2014.
- **Secondary data**, principally administrative data, is a key component of the mixed-methods approach. The secondary data sources and data items ultimately used in the evaluation were finalised in discussion with jurisdictions.

As shown in Figure 2.2, the evaluation has a national perspective, comparing five trial sites with PBIM and five comparison sites without PBIM. Note that Tasmania does not have a PBIM trial site but has a comparison site.

Figure 2.2 Trial sites(L) and comparator sites (R) across Australia



2.5 Evaluation governance

A Steering Committee and Advisory Group have been established as part of the governance framework for the evaluation.

The **Steering Committee** comprises senior representatives from the Families Group and the Policy Office of DSS. The Steering Committee's role is to oversee the evaluation and sign off on deliverables.

The **Advisory Group** comprises representatives from DSS, the Australian Government DHS and each of the affected states (Queensland, New South Wales (NSW), Victoria, South Australia (SA), and Tasmania). The role of the Advisory Group is to provide advice to the evaluation team in relation to:

- Commonwealth or state government policies, programs and services operating at the trial and comparison sites which may affect the design or delivery of the evaluation, or which may affect its data
- Commonwealth or state government data or information relevant to the evaluation and arrangements for access
- interpretation and analysis of Commonwealth or state government data
- contact names and details for relevant Commonwealth or state government staff or other (non-government) stakeholders relevant to the evaluation
- feedback on evaluation design issues through review of the evaluation framework
- nuanced understanding of data from the qualitative and quantitative analyses conducted as part of the evaluation.

Part B

Reporting on new data

3 Methodology

The final two elements of data gathered through the process of this evaluation are reported in this paper: data and analysis from wave 2 of the longitudinal survey; and the second online survey of BasicsCard merchants. While all other online surveys were reported as part of the Medium Term Outcomes Report, the BasicsCard survey was kept open to allow sufficient time for retailers who were at the annual peak of their business when the survey was first released. The BasicsCard survey was in field between December 2014 and March 2015.

A detailed methodology for these remaining data sources is provided in the sections below.

3.1 Longitudinal survey of customers

The longitudinal telephone survey of customers was designed to be undertaken over a three year period (2012–2014), in both the trial and the comparison sites. The intent of this survey was to capture the immediate and more sustained impacts of PBIM on customers' lives. It included follow-up with customers who were no longer on PBIM, so that both the enduring and time-sensitive impacts of PBIM can be understood. The longitudinal survey was fielded by the Social Research Centre (SRC) using Computer-assisted Telephone Interviewing (CATI).

3.1.1 Survey design

The longitudinal survey was designed with reference to the customer survey for the NT evaluation of NIM, to ensure a good degree of comparability across these evaluation sites, as requested by DSS. Relevant questions have also been drawn from the previous evaluation in Western Australia (WA) and the NT. However adjustments and modifications were made to ensure the survey's validity and appropriateness for the broader range of population groups and settings that are the focus of the current evaluation, and to address differences across the evaluation programs.

The survey questions were designed to enable measurement of the key short and medium term outcomes of PBIM as articulated in the program logic maps, and to enable relevant evaluation questions to be addressed. Some of the key areas that are addressed through the customer longitudinal survey include:

- customers' experiences of financial stress and financial exploitation
- customers' experiences of housing stability
- customers' perceptions of their children's wellbeing and
- engagement with education customers' confidence managing their money.

The survey was designed to elicit self-reports from participants and as such was likely subject to common limitations of surveys of this nature such as social desirability bias. Potential survey limitations and the measures put in place to mitigate their impact are discussed in full in the Baseline Report.

3.1.2 Recruitment and recontacting

Only DHS customers 18 years and above were recruited to the longitudinal customer survey. The new eligibility criteria for VULN extends eligibility to customers between the ages of 16 and 18 years, however in order to ensure our recruitment and consent process complied with our original ethics

submission, customers aged under 18 years were excluded from sample frame for the longitudinal survey. The absence of 16 to 18 year olds in the sample likely influenced some of the sample characteristics – most obviously the mean age of the trial sample. In interpreting findings from the longitudinal survey, it is important to remain mindful that it is possible that they do not reflect the experiences of customers aged 16 and 17 years.

Participants were recruited from trial sites and from comparator sites. Only PBIM customers were recruited from trial sites – that is, no one from the comparator sample lived in a PBIM trial site. SRC recruited all participants – both across trial and comparator sites – through customer database information provided by DHS. All individuals who were PBIM customers during the recruitment period were sent an approach letter which informed them about the survey and provided details of how to opt out.

To determine the comparator sample, SRC utilised a customer database extract of all DHS customers in comparator sites who received a trigger payment (section 1.1.3) during the recruitment period. The database extract was then analysed to determine matches to trial site customers using a five stage process with each stage looking for a lower quality of match. Matching was based on six variables: location, sex, age, Aboriginal and Torres Strait Islander (ATSI) status, welfare payment type and duration of welfare payment. The matching stages were:

- perfect matches (matches across all six variables)
- allow age to vary by a given number of years on either side (but matched on all other variables)
- get the closest duration on trigger payment where all other variables match
- allow age to vary by five years either side and ignore duration (matched on four variables at this point and close on age)
- ignore duration and benefit type, get the case that matches on age, gender and ATSI status (matched on gender and ATSI status variables, and closely matched on age).

To account for the new VULN cohort an additional selection rule was added to the stages where individuals were matched on closest age, sex, and benefit type. This matching strategy meant that in some cases a comparator match did not share exactly the same welfare payment as their trial site counterpart. It should be noted that simply ensuring matching occurs does not guarantee that a participant's match will participate in the survey.

Customers selected through the matching process were then sent an approach letter. The approach letter requested their participation in a survey about the experiences of DHS customers. PBIM was not mentioned, to reduce confusion for participants. Instead reference was made to the survey being part of a broader evaluation of DHS programs, and a way to understand DHS customers' experiences.

At baseline, survey participants were asked whether they would be willing to be recontacted six months later. All who agreed to this at were recontacted at wave one. At wave one, all participants were again asked if they would be willing to be recontacted within the next year. All who agreed were subsequently recontacted a further 6-12 months later (12-18 months from baseline) for participation in wave two.

A number of techniques were utilised to reduce opportunities for attrition between survey waves. For example, as part of the baseline interview, SRC requested contact details of a third party (friend or relative) who they may be able to contact if they were not able to get in contact with the customer directly. All participants agreeing to be recontacted were initially called directly through an extended call cycle (up to 16 times), and if these contact attempts were unsuccessful, the third party contact details were used to try to contact the customer.

3.1.3 Analysis

Baseline findings were reported in the Baseline Report. Wave one findings were reported in the Process and Short Term Outcomes Report. Wave two findings are reported within the current report.

The purpose of the analysis of the longitudinal survey data in this report is to examine any changes in financial stability, housing stability, and child wellbeing indicators across the survey period and to examine whether there are any notable or significant differences between changes experienced by PBIM participants and those in the comparison group.

The baseline analysis identified a number of significant demographic differences between the PBIM and comparison populations, and these demographic differences have been controlled for in the inferential analysis presented in this report. The following variables have been entered in each analysis in order to minimise the potential effects of confounding due to the differential distribution of these variables across the trial and comparison groups:

- has care of children
- presence of children in the household
- number of persons in the household
- country of birth (born in Australia or not born in Australia)
- Indigenous status
- household composition – inclusion of parents
- household composition- inclusion of other family members
- household composition – inclusion of friends.

The terms in the statistical models tested the following comparisons:

- survey wave: differences between waves of the survey
- sample population: differences between PBIM sample and comparison sample
- interaction: the interaction between survey wave and sample population.

The survey wave term represents the effects of time on indicators, with both groups being followed up at six months following their baseline interview. Significant effect for survey wave would indicate that overall there had been changes in indicators over time across the total sample (trial and comparison samples).

The sample population term represents the differences in responses between the trial and comparison groups. A significant effect for sample population would indicate that there were significant differences between the trial and comparison populations. This would not be unexpected given the differences identified in baseline analysis between the trial and comparison groups.

The interaction term represents the differences in responses between the trial and comparison groups over time. A significant interaction term would suggest that the trial sample has changed more or less than the comparison group over time, i.e. it would indicate a negative or positive influence of PBIM on the trial sample. This analysis reflects the extent to which PBIM has influenced changes in the trial group over and above pre-existing differences in demographic characteristics and other external influences which all DHS customers may experience.

The analytic approach was adjusted according to the structure and distribution of the variables. The baseline analysis indicated that many of the response scales for the variables were dominated by a single rating class, resulting in what was essentially a dichotomous response. Given this structure in the response distributions and the relatively small sample, most of the variables analysed have been re-structured to be dichotomous variables, representing the presence or absence of an indicator. Logistic regression analysis has been used to examine the impact of the model terms (survey wave, sample population, and interaction) on these variables. A smaller number of variables did not easily resolve to a dichotomous structure and in these cases a generalised linear model (GLM) was used to test for the effects of the model terms.

All models were run first with all of the defined variables (model terms, target variable, control variables) for completeness, and then the model was reduced to include only those control variables which were significant.

3.2 BasicsCard merchants survey

A second online survey of merchants accepting BasicsCard was undertaken between December 2014 and March 2015. The survey period both delayed and extended from that which was originally planned (October to November 2014) to accommodate for the busy retail period in the lead up year end. The survey was cross-sectional in that the samples between the 2013 and 2014 merchant surveys were not deliberately kept constant. That said, a number of retailers who had completed to the 2013 survey were once more contacted for participation in the 2014 survey.

Where the focus of the first BasicsCard merchant survey was centred upon questions relating to process and implementation, the second survey instead focused on understanding outcomes. Specifically, the second survey examined the following issues:

- whether BasicsCard holders are managed any differently to other customers and if so in what ways; and,
- any notable changes occurred in purchasing of excluded goods (alcohol, tobacco and gambling related products).

This online survey was piloted with a small number of merchants who accept BasicsCards in the trial sites, before being fielded more broadly with BasicsCards merchants.

4 Longitudinal Survey

There were two target populations for the longitudinal survey:

- PBIM customers who lived in one of the five trial sites and had commenced PBIM within the preceding three weeks.
- Comparison site customers who were matched to trial site customers on the basis of location, payment type, and other key demographic variables.

As noted in section 1.1 the PBIM trial comprises three measures – VIM, VULN and CPIM. Further to this, there are two types of VULN customers, those on VULN-SWA and those on VULN-AT (the differences between these measures are outlined in section 1.1.3). It should be noted that no CPIM customers have been recruited to wave two longitudinal customer survey, and so the findings from the survey centre on VIM and VULN customers only.

The findings of the longitudinal survey in this report examine the medium term outcomes for PBIM customers, following up customers up to 12 to 18 months after their referral to the PBIM measures.

4.1 Wave two - key summary statistics

Table 4.1 displays the breakdown of participants in the longitudinal survey by trial (split by VIM and VULN customers) and comparison sites. The survey sample comprises a fairly even split of VIM and VULN customers (124 VIM and 127 VULN customers).

Table 4.1: Survey participants by trial^(a) and comparison sites, wave two

Site	Trial - VIM	Trial - VULN	Comparison	Total across sites
Bankstown	10	8	-	18
Shepparton	43	5	-	48
Logan City	32	47	-	79
Playford	22	49	-	71
Rockhampton	17	18	-	35
Burnie	-	-	62	62
Canterbury	-	-	46	46
Hume	-	-	92	92
Shellharbour	-	-	42	42
Wyong Shire	-	-	54	54
Total	124	127	296	547

(a) Note that in this table, trial participants are split by PBIM measure (VIM or VULN). No customers on the CPIM measure participated in the baseline or the wave one longitudinal survey.

Table 4.2 displays the breakdown of participants in the longitudinal survey by trial (split by VIM, VULN-AT, VULN-SWA, and CPIM customers) over each of the fielding waves

Table 4.2: Survey participants by measure and comparison sites, baseline, wave one, and wave two^(a)

PBIM measure	Number of interviews completed at baseline	Number of interviews completed at wave one	Number of interviews completed at wave two	Response rate (retention from baseline to wave one) (per cent)	Response rate (retention from wave one to wave two) (per cent)
VIM	308	208	124	67.5	59.6
CPIM	≤5	≤5	≤5	-	-
VULN	504	250	127	49.6	50.8
Comparison	632	457	296	72.3	64.8

(a) Where the number of participants is ≤ 5, the number has been suppressed to preserve confidentiality.

Table 4.3 displays the number of survey participants in each of the VULN customer categories. It should be noted that similar to the baseline and wave one surveys participants, VULN customers in the wave one survey were predominantly referred to PBIM by virtue of receiving welfare payments under the UTLAH rate of payment arrangements, i.e. they were VULN-AT customers rather than VULN-SWA customers. This should be considered when interpreting data.

Table 4.3: VULN customer categories, baseline, wave one, and wave two^(a)

Welfare payment type	Number of interviews completed at baseline	Number of interviews completed at wave one	Number of interviews completed at wave two	Response rate (retention from baseline to wave one) (per cent)	Response rate (retention from wave one to wave two) (per cent)
VULN-AT - Unreasonable to live at home rate of payment (UTLAH)	482	243	123	50.4	50.6
VULN-AT - Crisis Payment (CRP)	13	≤5	≤5	-	-
VULN-SWA (post 1 July 2013)	≤5	≤5	≤5	-	-
VULN-SWA (pre 1 July 2013)	≤5	≤5	≤5	-	-
Total VULN sample	504	250	127	49.6	50.8

(b) Where the number of participants is ≤ 5, the number has been suppressed to preserve confidentiality.

4.1.2 Response rates

For the purpose of this report, 'response rate' is defined as completed interviews as a proportion of the 'in-scope contacts' that could be interviewed within the survey period. Table 4.4 provides a summary of call outcomes for customers that were unable to be contacted. The most often reported reason for no contact with customers was that interviewers were required to leave a message on customers' answering machines, but their calls were never returned.

Table 4.4: Number of calls which resulted in no contact with customer

Reason for no contact	Trial sites	Comparison sites
Number disconnected	45	15
Incoming call restriction	≤5	≤5
Fax machine / modem	≤5	≤5
Not a residential number	≤5	≤5
Answering machine	11	7
No answer	68	37
Engaged	≤5	≤5
Total	127	59

Table 4.5 provides more information on the number of out of scope contacts. The most common reason for customers to be recorded as out of scope was that they were going to away for the duration of the survey fielding period so were unavailable to complete the interview.

Table 4.5: Number of out of scope call outcomes, by measure

Out of scope reason	Trial sites	Comparison sites
Person named as contact was not known to call receiver	6	≤5
Contact was unable to do survey due to their condition or language	≤5	≤5
Selected respondent was going to be away for the duration of the survey fielding period	7	≤5
Contact had previously opted out of survey	≤5	≤5
Contact claimed to have already completed the survey	≤5	≤5
Total	13	7

The response rate for wave one of the survey was 68.5 per cent overall, with a higher response rate in the comparison group (71.5 per cent) compared to the trial group (65.2 per cent). This response rate is marginally higher than what was achieved for the wave one fieldwork period, which was 67.6, but somewhat lower than what was achieved for the baseline fieldwork period, which was 80.2 per cent. Overall, it remains a relatively strong response rate for a longitudinal survey.

Table 4.6 displays the number of completed interviews and response rates across the trial and comparison sites. The highest response rates amongst the trial sites was in Shepparton, which had a 74.5 per cent response rate, and the lowest rate was in Rockhampton with a response rate of 52.8 per cent. Across the comparison sites, the highest response rate was in Wyong Shire, with a response rate of 81.3 per cent, and the lowest response was in Shellharbour with 70.0 per cent.

Table 4.6: Number of interviews and response rates by site

Sites	Interviews completed at wave two	Response rate (per cent)
Bankstown	18	62.1
Shepparton	48	68.6
Logan City	79	67.5
Playford	71	62.3
Rockhampton	35	63.6
<i>Total trial sites</i>	<i>251</i>	<i>65.2</i>
Burnie	62	71.3
Canterbury	46	66.7
Hume	92	73.0
Shellharbour	42	72.4
Wyong Shire	54	73.0
<i>Total comparison sites</i>	<i>296</i>	<i>71.5</i>
Total across sites	547	68.5

4.2 Customer understanding and perceptions of PBIM

At the time of the wave two interview, customers were asked whether they were still on a PBIM measure. Table 4.7 shows that a greater proportion of VIM customers were still on PBIM compared with VULN customers at the time of interview (72.6 per cent VIM, 61.9 per cent VULN, $p < 0.001$). When interpreting this data it should be noted that customers on VIM can choose to cease placement on PBIM after 13 weeks, while customers can be placed on VULN for up to 12 months.

Table 4.7: Customers still on PBIM, by measure (per cent)

Response	VIM	VULN	Total
Yes	72.6	38.1	55.2
No	27.4	61.9	44.8
Total	100.0	100.0	100.0

VULN customers who were taken off PBIM were also asked whether they knew why they had been taken off PBIM. Of these 38 VULN customers, 34 (89.5 per cent) reported that they knew why they had been taken off PBIM. The VULN customers who knew why they had been taken off PBIM were then asked about the main reason why they were taken off PBIM. Similarly, VIM customers who had opted to be taken off PBIM were also asked for the main reason, or their decision, to be taken off. Verbatim responses from both VULN and VIM participations were coded into the following categories based on common themes:

- Became employed/ earn too much
- I requested to be taken off
- Moved in with parents
- Was no longer receiving Centrelink payments
- Needed access to my money/wanted to manage own money
- Now independent/ turned 22 years of age

- Income management had been mismanaged
- BasicsCard/PBIM too restrictive
- Other - no longer eligible
- Other
- Don't know

Table 4.8 presents the top five most common responses across both PBIM measures. VIM customers most commonly reported that they decided to come off PBIM because they needed access to money or they wanted to manage their own money (50.0 per cent), followed by the reason that they found the BasicsCard or PBIM too restrictive (41.7 per cent). VULN customers who were no longer on PBIM, most commonly reported that the reason that they had been taken off was because they were no longer eligible (23.5 per cent), or they were now independent (23.5 per cent).

Table 4.8: Top five reasons for ending PBIM, by measure (per cent)

Response	VIM	VULN	Total
Other - no longer eligible	8.3	23.5	19.6
BasicsCard/PBIM too restrictive	41.7	8.8	17.4
Now independent/ turned 22	0.0	23.5	17.4
I requested to be taken off	16.7	14.7	15.2
Needed access to my money/wanted to manage own money	50.0	0.0	13.0

Note: responses do not sum to 100 per cent as multiple responses were allowed

VIM customers who reported they were still on PBIM were asked what the main reasons were for them to stay on PBIM. Verbatim customer responses were coded, and the most often reported response category was that their 'bill or debt payments were made on time' (65.9 per cent), followed by 'less worry and stress, or is easier' (30.7 per cent).

4.2.2 Incentive payments

VIM customers were also asked specifically how important the VIM incentive payment was on their decision to stay on PBIM. More than half (54.5 per cent) of the VIM customers reported that the VIM incentive payment influenced their decision to stay on PBIM a lot, while 21.6 per cent reported that it influenced their decision a little. Only 17.0 per cent stated that it did not influence their decision at all.

When asked whether they had received the VIP, VIM customers who were still on PBIM at the wave two interview were significantly more likely to have received the VIP compared to VIM customers who were no longer on PBIM (83.3 per cent, or 75 of 90 customers still on PBIM had received the VIP, compared with 50.0 per cent, or 17 of 34 customers no longer on PBIM, $p < 0.001$).

VULN customers were asked whether they had ever received the MSP at the time of the wave two interview. The majority of customers, regardless of whether they were still on PBIM, had not received the MSP. That is only 2.1 per cent (1 of 48) of customers still on PBIM, and 7.7 per cent (7 of 78) of customers who were no longer on PBIM had ever received the MSP.

4.2.3 Perceptions of impact of PBIM

Customers were asked whether PBIM had any of the following impacts on their lives (the following responses were read out to participants):

- Improved your ability to manage money
- Ensured that your rent and bills were paid on time
- Ensured that you could pay for things your kids need
- Helped you save money
- No specific impact
- Don't know.

Customers were able to select multiple responses and were also asked to provide their own verbatim response if the list did not include an impact they wanted to suggest. The verbatim responses were coded according to most common themes into the following categories:

- Less worry/ stress
- General lifestyle improvement (including health)
- More spending money (including for food/ basic items)
- Positive restricted spending/ has helped curb unnecessary expenses
- Negative response/ negative impact.

Table 4.9 displays the top five most often selected responses across both PBIM measures. VIM customers were more likely than VULN customers to report that their bills and rent were now paid on time (85.5 per cent VIM, 50.4 per cent VULN, $p < 0.001$). VULN customers were more likely than VIM customers to offer a verbatim response that was categorised as a negative impact (19.7 per cent VULN, 6.5 per cent VIM, $p < 0.001$).

Table 4.9: Top five selected responses to the impacts of PBIM, by measure^(a) (per cent)

Response	VIM	VULN	Total
Ensured that your rent and bills were paid on time	85.5	50.4	67.7
Improved your ability to manage money	74.2	32.3	53.0
Helped you save money	54.0	28.3	41.0
No reason in particular	4.8	25.2	15.1
Negative response/ negative impact	6.5	19.7	13.1

(a) Note that survey participants were able to select multiple responses.

When asked whether they thought PBIM had changed the way they lived, the majority of VIM customers responded that it had changed the way they lived either a lot or a little (74.4 per cent VIM, 59.7 per cent VULN, $p < 0.001$) (Table 4.10).

Table 4.10: Customer perception of whether PBIM had changed the way they lived, by measure (per cent)

Response	VIM	VULN	Total
Changed the way you live a lot	45.5	18.5	31.8
Changed the way you live a little	28.9	41.1	35.1
Not changed the way you live at all	25.6	40.3	33.1

Customers who reported that PBIM had changed the way they lived (either a little or a lot) were also asked to describe the main ways in which they believed PBIM had changed the way they lived. The verbatim responses to this question were coded according to most common themes reported by customers. The themes included:

- Less worry/ stress
- Bills/ payments/ debts are made on time
- Saving money
- Better budgeting/ awareness of spending
- More spending money (including for food/ basic items)
- Positive restricted spending/ has helped curb unnecessary expenses
- Negative restricted spending/ I can't pay for some things now
- General lifestyle improvement (including health)
- More stress/ income management has been mismanaged
- Other
- Don't know.

Table 4.11 presents the top five most often selected responses across both PBIM measures. VULN customers were significantly more likely than VIM customers to report that PBIM had negatively restricted their spending (32.4 per cent VULN, 3.3 per cent VIM, $p < 0.001$). VIM customers were significantly more likely than VULN customers to report that PBIM had reduced their worries or stress (18.9 per cent VIM, 2.7 per cent VULN, $p < 0.001$).

Table 4.11: Top five most often reported responses regarding the main way PBIM has changed the way customers live, by measure (per cent)

Response	VIM	VULN	Total
Bills/ payments/ debts are made on time	24.4	17.6	21.3
Negative restricted spending/ I can't pay for some things now	3.3	32.4	16.5
Better budgeting/ awareness of spending	18.9	12.2	15.9
Less worry/ stress	18.9	2.7	11.6
Saving money	10.0	13.5	11.6

Customers were asked whether they had been referred to, or sought assistance from any services. This following list of services was read to participants who were then able to select multiple responses:

- Money management courses
- Financial counselling services
- Work for the Dole
- Voluntary Work
- Other education or training programs
- Social Work (Centrelink)
- Family support services
- Case Coordination at Centrelink
- Emergency relief
- Language, Literacy and Numeracy Program
- Housing/homelessness services
- Communities for children' services
- Adult Migrant Education Program.

Table 4.12 shows that almost two-thirds (60.6 per cent) of VULN participants and just over half (51.6 per cent) of VIM participants reported not receiving any of the listed services. VIM customers were significantly more likely than VULN customers to have been referred to, or to have sought assistance from financial counselling (25.0 per cent VIM, 5.5 VULN, $p < 0.001$). VULN customers were significantly more likely than VIM customers to report being referred to, or to have sought assistance from, Work for the Dole (17.3 per cent VIM, 0.8 VULN, $p < 0.001$).

Table 4.12: Services customers most often reported being referred to, or seeking assistance from, by measure (per cent)^(a)

Response	VIM	VULN	Total
Did not receive any of these services	51.6	60.6	56.2
Money management courses	16.9	14.2	15.5
Financial counselling services	25.0	5.5	15.1
Work for the Dole	0.8	17.3	9.2
Voluntary Work	7.3	6.3	6.8
Other education or training programs	8.9	3.9	6.4
Social Work (Centrelink)	5.6	6.3	6.0
Family support services	7.3	3.1	5.2
Case Coordination at Centrelink	8.1	2.4	5.2
Emergency relief	7.3	3.1	5.2
Language, Literacy and Numeracy Program	2.4	3.9	3.2
Housing/homelessness services	3.2	2.4	2.8
Communities for children' services	4.8	0.0	2.4
Adult Migrant Education Program	0.8	0.0	0.4

(a) Note that cases do not sum to 100 per cent as survey respondents were able to nominate more than one answer.

4.2.4 BasicsCard

Customers were asked whether they had a BasicsCard that they used regularly. Table 4.13 shows that VIM customers were significantly more likely than VULN customers to report having a BasicsCard that they used regularly (66.9 per cent VIM, 33.9 per cent VULN, $p < 0.001$). Interestingly, more than half of the VULN customers surveyed responded that did not have a BasicsCard (54.3 per cent VULN, 22.6 per cent VIM, $p < 0.001$).

Table 4.13: Do customers have a BasicsCard that they use regularly, by measure (per cent)

Response	VIM	VULN	Total
Yes	66.9	33.9	50.2
Have a card but don't use regularly	5.6	9.4	7.6
Have a card but have NEVER used	4.8	2.4	3.6
No, don't have a card	22.6	54.3	38.6

Customers were also asked whether they had found it difficult to use the BasicsCard and the responses are shown in Table 4.14. The majority of VIM customers (87.6 per cent) reported that the BasicsCard was somewhat or very easy to use, while approximately three-quarters (74.1 per cent) of VULN customers reported that the BasicsCard was somewhat or very easy to use.

Table 4.14: Customer reported ease or difficulty using the BasicsCard, by measure (per cent)

Response	VIM	VULN	Total
Very easy	68.5	48.1	60.8
Somewhat easy	19.1	25.9	19.1
Neither easy nor difficult	3.4	5.6	3.4
Somewhat difficult	6.7	14.8	6.7
Very difficult	2.2	5.6	2.2

Customers were also asked whether there were any goods or services that they would like to purchase using their BasicsCard, but could not. Table 4.15 shows that responses were similar across both PBIM measures, with 52.7 per cent of VIM customers and 53.4 per cent of VULN customers reporting that there were things they wanted to buy using the BasicsCard but were unable to.

Table 4.15: Response to whether there were any goods or service that customers would like to buy using the BasicsCard but are unable to, by measure (per cent)

Response	VIM	VULN	Total
Yes	52.7	53.4	53.0
No	47.3	46.6	47.0

If customers responded that their spending had been restricted, they were asked where this had been the case. The most common responses related to Aldi, petrol stations, discount department stores and clothing or shoe stores.

Customers were asked to report to what extent they agreed with a series of statements in relation to the BasicsCard.

Table 4.16 shows that in response to the statement ‘the BasicsCard is accepted at the majority of places I shop’, VIM customers were significantly more likely to agree or strongly agree, while just under half of the VULN customers agreed or strongly agreed (74.4 per cent VIM, 49.1 per cent VULN, $p < 0.001$).

Table 4.16: Response to statement ‘the BasicsCard is accepted at the majority of places I shop’, by measure (per cent)

Response	VIM	VULN	Total
Strongly agree	28.9	5.7	20.3
Agree	45.6	43.4	44.8
Neither agree nor disagree	4.4	13.2	7.7
Disagree	17.8	18.9	18.2
Strongly disagree	3.3	18.9	9.1

Table 4.17 displays customers’ responses to the statement ‘using the BasicsCard stops me from spending money on things I don’t need’. VIM customers were significantly more likely to agree or strongly agree, compared with VULN customers (73.3 per cent VIM, 40.7 per cent VULN, $p < 0.001$).

Table 4.17: Response to statement ‘using the BasicsCard stops me from spending money on things I don’t need’, by measure (per cent)

Response	VIM	VULN	Total
Strongly agree	33.3	11.1	25.0
Agree	40.0	29.6	36.1
Neither agree nor disagree	6.7	13.0	9.0
Disagree	10.0	25.9	16.0
Strongly disagree	10.0	20.4	13.9

Table 4.18 displays customers’ responses to the statement ‘I feel embarrassed when I use the BasicsCard’. VULN customers were significantly more likely to agree or strongly agree, compared with VIM customers (43.6 per cent VULN, 17.8 per cent VIM, $p < 0.001$).

Table 4.18: Response to statement ‘I feel embarrassed when I use the BasicsCard’, by measure (per cent)

Response	VIM	VULN	Total
Strongly agree	4.4	25.5	12.4
Agree	13.3	18.2	15.2
Neither agree nor disagree	4.4	9.1	6.2
Disagree	40.0	34.5	37.9
Strongly disagree	37.8	12.7	28.3

Table 4.19 displays customers’ responses to the statement ‘I feel like people judge me when I use the BasicsCard’. VULN customers were significantly more likely to agree or strongly agree, compared with VIM customers (52.6 per cent VULN, 28.4 per cent VIM, $p < 0.001$).

Table 4.19: Response to statement ‘I feel like people judge me when I use the BasicsCard’, by measure (per cent)

Response	VIM	VULN	Total
Strongly agree	6.8	25.5	14.0
Agree	21.6	27.3	23.8
Neither agree nor disagree	3.4	5.5	4.2
Disagree	48.9	30.9	42.0
Strongly disagree	19.3	10.9	16.1

4.3 Child welfare

There were a limited number of responses to questions related to child wellbeing; only 25 participants reported they cared for children in the wave two survey. This small sample size precluded meaningful analysis of responses, so no results for these questions are reported.

4.4 Financial situation

As at wave one and baseline, respondents were asked in their wave two interview whether there was anything that had helped their money situation. If the respondent was identified as a PBIM customer, they were asked to respond to this for the time period after they commenced on PBIM. Respondents who answered ‘yes’ (72.2 per cent VIM, 48.8 per cent VULN and 61.0 per cent comparison) were asked to specify what it was that helped their money situation.

In both wave one and wave two, VIM customers were significantly more likely than VULN customers to report that income management had helped their money situation (69.4 per cent VIM, 25.7 per cent VULN, $P < 0.01$). VULN customers reporting that their money situation had improved since PBIM were most likely – at least in part – to attribute this improvement to the receipt of income from employment (0.0 per cent VIM, 42.9 per cent VULN, $p < 0.01$). Significantly fewer PBIM respondents noted at wave two that their money situation improvement was attributable to loans made by friends or family than had done so at wave one (0.0 per cent wave two, 3.1 per cent wave one, $p < 0.01$).

Interestingly, unlike at wave one, where comparison customers had been more likely than PBIM customers to report that budgeting and self-management had improved their monetary situation, at wave two, there was no significant difference between trial and population groups. In part there was a growth in the proportion of PBIM customers pointing to this reasoning for their perceived improvement (10.4 per cent wave one, 16.5 per cent wave two) and concurrently, there was a reduction in reporting of this among comparison respondents (22.7 per cent wave one, 16.5 per cent wave two).

Table 4.20 provides the five most common responses (for PBIM customers) to the question ‘what helped to improve your money situation’.

Table 4.20: Most common responses to question ‘what helped your money situation’, by comparison and PBIM measure (per cent)

Response	Comparison	VIM	VULN
Income management	0.0	69.4	25.7

Response	Comparison	VIM	VULN
Budgeting/self-management	16.5	16.1	17.1
Income from employment	53.0	0.0	42.9
Informal income management/financial counselling	0.0	3.2	2.9
Income from government (incl Centrelink)	7.8	3.2	0

Wave two respondents were also asked whether there was anything that had made their money situation worse. Significantly fewer VIM customers answered 'yes' to this question than either VULN customers or comparators (23.0 per cent VIM, 33.1 per cent VULN, 43.1 per cent comparison, $p < 0.01$). Once more, respondents who answered 'yes' were asked to provide further details.

In both wave one and wave two, VULN customers were significantly more likely than VIM customers to attribute the worsening of their money situation to issues with their income management BasicsCard (21.4 per cent VIM, 58.5 per cent VULN, $p < 0.01$). That said, this was also the most common response among VIM customers. Table 4.21 provides an overview of the five most common reasons provided by PBIM customers for deterioration in their money situation.

Table 4.21: Most common responses to question 'what made your money situation worse', by comparison and PBIM measure (per cent)

Response	Comparison	VIM	VULN
Issues with Income Management/BasicsCard	0.0	21.4	58.5
Household bills	12.6	14.3	7.3
Lack of government assistance	6.3	7.1	7.3
Employment issues	11	3.6	7.3
Children/family	9.4	10.7	2.4

Customers were asked a series of questions about their money situation. Dependent on their responses, customers were allocated with a 'money situation rating' on a scale from one (customer runs out of money before payday) to six (customer has enough money to get by until payday). The questions asked of customers to determine their money situation rating were:

- Do you run out of money before payday?
- Do you spend more money than you get?
- Do you just have enough money to get through to the next payday?
- There's some left over each week but you just spend it?
- Can you save a bit every now and then?
- Can you save a lot?

The results indicated that VIM customers significantly improved their self-reported money management from baseline to short-term (wave one), and then again from the short-term to the medium term (wave two) relative to the change noted in the comparison population over the same time periods. This indicates that PBIM positively impacted the money management capabilities of VIM customers. Conversely, results indicated that VULN customers in fact were marginally worse off in the short term ($p < 0.05$) and showed no significant difference in their capabilities in the medium term (wave two)

compared with baseline. Table 4.22 provides the mean money situation ratings by measure as derived from responses to all three instances of survey.

Table 4.22: Customer mean money situation rating, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	3.5	2.5	3.6
Wave one	3.7	3.5	3.5
Wave two	3.8	3.6	3.7

Customers' responses to the question about their money situation were also analysed to show whether clients had, over the past three months, enough money to get them through to payday. Table 4.23 shows that at baseline, 76.4 per cent of comparison customers reported having enough money to get through to their payday. This improved in the short term by 3.9 per cent and again by wave two by a further 2.7 per cent. By comparison, the change from baseline to wave one for VIM customers was 26 per cent and then a further 5.6 per cent in wave two. For VIM customers, changes between waves of the survey were found to be significantly different from the improvements noted in the comparator population ($p < 0.01$). This suggests that continuing improvement may be driven by their participation on the VIM measure. VUN participants exhibited diminished capacity to make it to paydays over time, although this decline was not found to be statistically significant.

Table 4.23: Proportion of customers who report they have enough money to get by to payday or are able to save a little, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	76.4	47.5	78.5
Wave one	80.3	74.0	76.2
Wave two	83.0	79.7	76.8

Table 4.24 shows that the proportion of respondents in the comparison and VIM groups reporting that they ever ran out of money in the recent past to buy food decreased over the course of the longitudinal survey. This change was not found to be significant in either case. The same table shows that the proportions of VULN customers reporting running out of money to purchase food was significantly worse in the short-term ($p < 0.05$), but improved, although not significantly, in the medium-term.

Table 4.24: Proportion of customers who report yes they had run out of money to buy food at some point in the past three months, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	33.1	64.3	40.4
Wave one	26.8	47.6	43.5
Wave two	18.2	36.6	34.1

VIM respondents did, however, significantly improved in their capacity to ensure they had enough money to pay bills over the survey period compared with the comparison population between baseline and wave two ($p < 0.01$). This indicates that PBIM had a positive impact on the ability of VIM customers to pay bills. Again, VULN customers appeared slightly more likely to run out of money to pay bills after

commencing PBIM, but this trend was reversed – although not significantly – in the 12-18 month wave two follow up.

Table 4.25: Proportion of customers who report yes they had run out of money to pay a bill at some point in the past three months, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	41.0	69.0	38.9
Wave one	37.9	38.3	41.8
Wave two	32.8	30.9	29.1

Respondents were asked whether over the past three months they had ever run out of money to pay rent or a mortgage on time. In a similar pattern to that above, VIM customers improved in their capability to have enough money to pay their rent or mortgage in a timely manner between baseline and wave two ($p < 0.01$). This improvement was significantly different from the comparator group's experience who declined in their ability to have money for rent/mortgage periods over the same time period. Again, this indicates that PBIM had a positive impact on VIM customer's reported ability to make rent/mortgage payments. There was no significant change between survey waves for the VULN respondents.

Table 4.26: Proportion of customers who report yes they had run out of money to pay rent or a mortgage at some point over the past three months, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	12.7	28.5	18.3
Wave one	10.9	8.2	17.7
Wave two	8.8	7.4	16.5

Finally, asked how frequently respondents felt stressed by finances, VIM customers indicated that they stressed *less* frequently over the course of the survey and this change was significantly different from the comparator population ($p < 0.01$). Although the VULN respondents also reported that they stressed about finances less frequently over the course of the survey, this change was not found to be significant.

4.5 Confidence and knowledge in money management

Analysis of VIM respondents' reports found that confidence in planning how to save money grew significantly relative to comparators both in the short term and in the medium term ($p < 0.01$). Conversely, VULN respondents significantly decreased in their confidence for planning to save money in the short term. The change in the medium term was not found to be significant for this group of respondents. Table 4.27 provides mean weighted scores – note that a score of one indicates the highest level of confidence and a score of five indicates the lowest level of confidence (decreasing scores represent improved confidence)

Table 4.27: Customer mean weighted average score for planning ahead to save, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	2.6	3.1	2.3
Wave one	2.6	2.6	2.6

Response	Comparison	VIM	VULN
Wave two	2.6	2.4	2.4

Similarly, customers were asked to think about their experiences over the past three months and report how confident that felt about planning how to spend their money or payments received from Centrelink. Based on their response customers were allocated 'confidence in planning for spending' rating on a scale from one (very confident) to six (not at all confident). Again, when interpreting the data it should be noted that a decrease in confidence in planning for spending rating is a positive outcome; a move toward the rating of one indicates that a customer's confidence is improving.

The analysis found that VIM respondents had significantly higher confidence in how to spend money after their experience with PBIM compared with comparators who had no experience on PBIM ($p < 0.01$). In the short term, VULN customers had a lower level of confidence in how to spend their money ($p < 0.01$), while their confidence level was not significantly different from baseline in the medium term.

Table 4.28: Customer mean 'confidence in planning for spending' rating, by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	2.3	2.6	2.0
Wave one	2.3	2.0	2.3
Wave two	2.2	1.9	2.1

4.6 Spending patterns

Respondents were asked at baseline, wave one and wave two about their smoking habits. Interestingly, where VULN customers had been more likely than VIM customers at baseline and wave one to report that they smoked; the trend was reversed in the proportions reported in the wave two survey. This difference was not, however, found to be significant. That said, it is relevant to note that proportions of individuals reporting having smoked in the last three months went up between the short and medium term for both the comparison group and the VIM group, but went *down* for the VULN group of respondents (Table 4.29).

Table 4.29: Proportion of customers who reported smoking cigarettes in the last three months by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	27.2	55.2	58.7
Wave one	24.9	48.6	54.4
Wave two	25.9	48.8	47.2

Of those who reported smoking, it was noted in the Process and Short Term Outcome report that VIM customers smoked significantly less in the short term than at baseline. For VIM, there was a further marginally significant difference in the number of cigarettes smoked at medium term compared with baseline. However, it should be noted that the average number of cigarettes smoked did increase between short term and medium term among respondents (not significant). There was no significant difference in the number of cigarettes smoked across any of the waves for VULN customers, although there does appear to be a downward trend between short term and medium term.

Table 4.30: Mean number of cigarettes consumed per month, by measure

Response	Comparison	VIM	VULN
Baseline	316.6	473.3	278.7
Wave one	304.4	356.3	260.9
Wave two	303.9	363.6	249.6

At baseline, VULN customers were more likely than VIM or comparator customers to have drunk alcohol in the three months prior to survey. There was no significant change in the proportions of individuals who drank alcohol across the survey waves for any of the measures.

Table 4.31: Proportion of customers who reported consuming alcoholic drinks in the last three months by measure (per cent)

Response	Comparison	VIM	VULN
Baseline	49.7	42.1	58.3
Wave one	49.9	46.4	56.2
Wave two	48.0	45.5	55.1

Of customers who reported having alcoholic drinks across any wave of the survey, the analysis further considered the number of drinks that they consumed per month. For VIM respondents, it was found that there was a significant reduction in the number of alcoholic drinks consumed between baseline and wave one. The number of drinks consumed in the medium term by VIM customers was not significantly different to that which they consumed at baseline. The number of drinks consumed by VULN customers did decrease over time, however, this difference was not found to be significant.

Table 4.32 Mean number of alcoholic drinks consumed per month, by measure

Response	Comparison	VIM	VULN
Baseline	15.2	38.3	20.9
Wave one	13.5	12.9	13.9
Wave two	15.8	21.7	13.1

VIM customers were more likely than VULN or comparison group respondents to state that they had gambled in the last three months ($p < 0.001$). There was not a significant change in gambling patterns for VIM, VULN or the comparison group between the baseline, wave one or wave two surveys.

Table 4.33 Proportion who gambled in the last three months, by measure and survey wave (per cent)

Response	Comparison	VIM	VULN
Baseline	19.3	28.6	12.2
Wave one	19.7	23.7	6.8
Wave two	17.9	22.0	7.1

4.7 Housing and health

At baseline, participants in the trial sites were more likely to have ever been homeless or slept rough in the three months before commencing PBIM, in comparison to participants in the comparison sites. The level of change across the survey period in the prevalence of sleeping rough or homelessness amongst surveyed PBIM customers was not significantly different from the level of change among the comparison group respondents. That said, there appeared to be reductions in the proportion reporting recent experiences of homelessness from baseline through to wave two in both the VIM and VULN measures.

In interpreting the ‘not-significant’ result, it is important to note that many of those who reported being homeless at baseline were among those who did not register a response in later waves of the survey as they were likely more difficult to follow up. Specifically, there were 74 individuals overall who said they were homeless at baseline and did not respond in other phases. Together, this means that even though the differences appear large, the variance in the data which underlies the proportions reported in Table 4.33 below is large on account of small sample sizes making it difficult to show significance.

Table 4.34: Proportion who have ever been homeless or slept rough in the last three months, by measure and survey wave (per cent)

Response	Comparison	VIM	VULN
Baseline	2.2	12.1	14.7
Wave one	1.3	3.8	5.6
Wave two	1.7	2.4	5.5

Overall, there was no change in the self-reported health status of PBIM customers across any of the measures. Throughout the survey, VIM customers were the least likely to report that their health was ‘good’ or ‘excellent’.

Table 4.35: Proportion who self-reported ‘very good’ to ‘excellent’ health, by measure and survey wave (per cent)

Response	Comparison	VIM	VULN
Baseline	77.9	50.6	75.5
Wave one	75.3	50.7	73.8
Wave two	73.3	45.2	78.6

5 BasicsCard merchant survey

The BasicsCard merchant survey was in field between December 2014 and March 2015. The survey was distributed to a total of 1,466 merchants through a database of merchants provided by DSS. The survey was emailed to all participants and was made available in an online format.

5.1 Sample characteristics

A total of 223 merchants completed the survey.

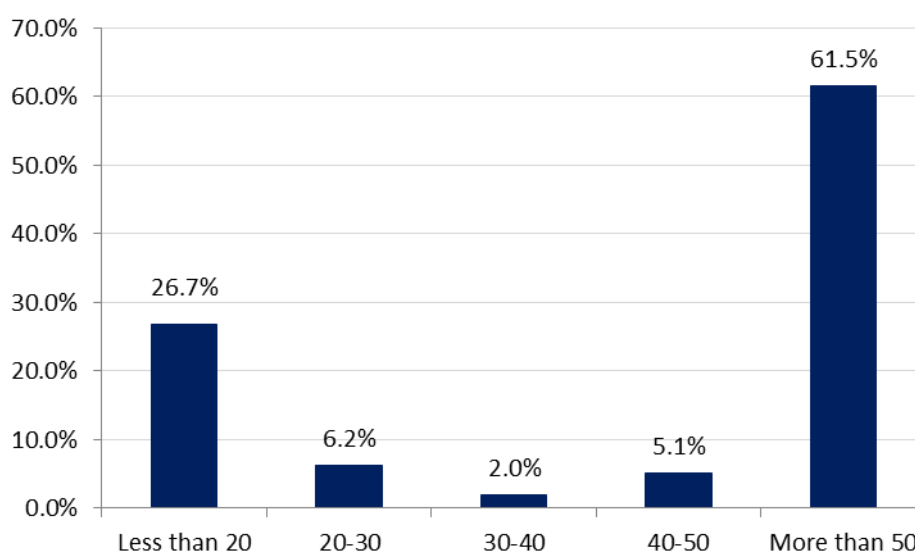
Merchant type varied substantially. The most common merchant type was a supermarket (22.0 per cent). Clothing stores (9.9 per cent), petrol stations (7.6 per cent), and pharmacies (5.3 per cent) were also well represented within the sample.

The majority of respondents reported working more than 40 hours per week in their position. This was considered a positive outcome for the survey as the respondent was more likely to have had exposure to an individual on PBIM if they were employed full time. This was further supported by the response that the vast majority of respondents (88.3 per cent) were involved with interaction with customers at the point of sale in their role.

Asked the duration for which BasicsCard facilities had been within their store, the majority of participants indicated that it had been over 25 months. Less than seven per cent of respondents had the facility installed in their store for fewer than six months.

Asked whether customers had 'ever used' a BasicsCard to purchase goods within their store, 89.0 per cent of respondents replied that they had. As Chart 5.1 indicates, the majority of respondents further indicated that over 51 customers had used their BasicsCard in their store within the past year.

Chart 5.1 Number of customers using their BasicsCard in your store in the past year



5.2 Outcomes measures

Asked whether there was anything different about the way in which a customer with a BasicsCard was treated compared with another customer, respondents most commonly stated that there was not (77.4 per cent). Of those who elaborated on this point, most noted that this was because they were adhering to the terms of the program – that is, ensuring that goods such as tobacco and alcohol were not purchased:

“We adhere to BasicsCard Merchant terms and conditions. Apart from this, BasicsCard customers are not treated any differently”

“Only the fact that they cannot purchase cigarettes/tobacco products with their BasicsCard”

Some merchants pointed to further differences associated with the program:

“Receipts are stored, training is given to staff on the BasicsCard, customers may not purchase prohibited items with a BasicsCard, customers may not draw cash nor buy gift cards. When the EFTPOS machine is down for any reason, they have no capacity to access funds unlike other customers”

“Customers need to sign receipts as audit requires copy of receipts to be provided. We also train our staff in the processing of BasicsCards as they have restrictions on purchasing and so the card must be identified and the cardholder identified”.

Some further commented that they felt the additional requirements lead to some shame or embarrassment for their customers:

“We have to try and manually check their card to make sure they don’t purchase prohibited items. We didn’t use to [but] since one customer managed to purchase cigarettes on their card, we nearly lost our license to accept the card we have to take this extra step which causes both embarrassment for some customers and even abuse from some customers to my staff. Without having to check their cards, I don’t believe we would have these issues”.

However, across the surveyed group, when asked whether they felt that clients experienced any shame or embarrassment in using the BasicsCard to make purchases, 81.0 per cent answered that they did not think it did.

All surveyed merchants were asked whether they had noticed any changes in the purchase of alcohol by BasicsCard customers since the introduction of BasicsCard in their store. Only 28 stores considered that this question was applicable to their store (they did not sell alcohol products in their store). Of these, 71.4 per cent stated that they had not noticed a change.

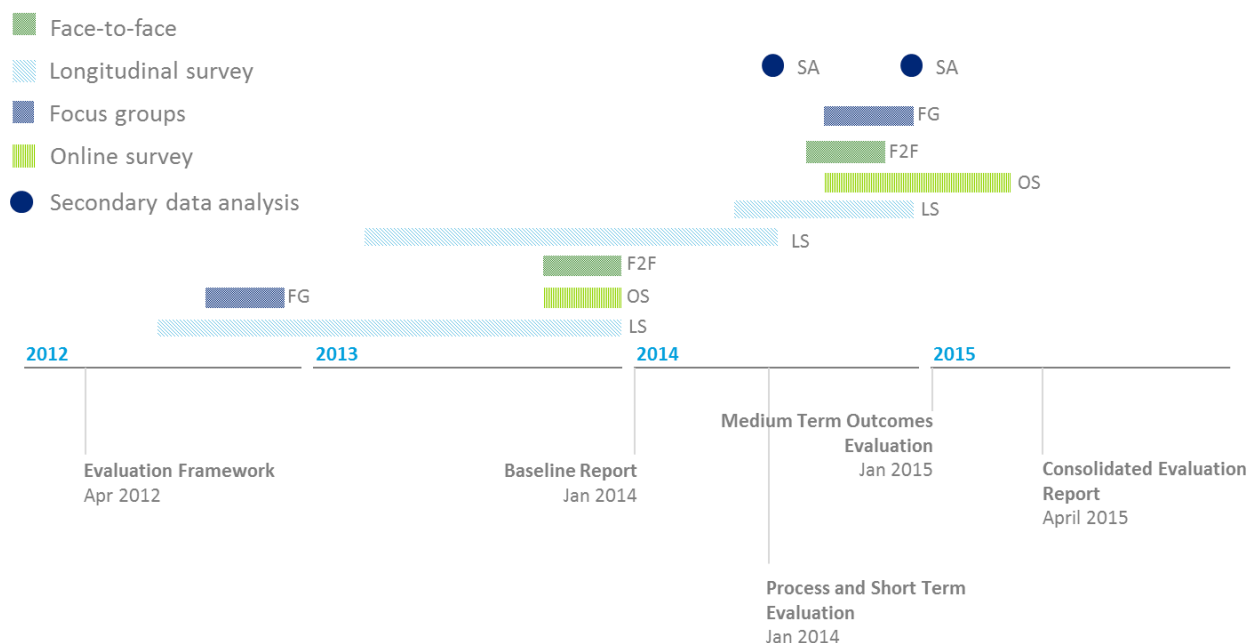
Similarly, of the 90 respondents who indicated their store sold tobacco products, 76.6 per cent indicated that they had not noticed changes in the purchase of tobacco products by BasicsCard customers since the introduction of BasicsCard in their store.

Only 24 merchants indicated that they sold gambling products or services within their store. Of these, 70.8 per cent indicated that they did not notice a change in the purchase of gambling products or services by BasicsCard customers since the introduction of the BasicsCard.

6 Summary of evaluation findings 2012-2015

As Figure 6.1 illustrates below, the Deloitte Access Economics' evaluation of PBIM has spanned three years and encompassed multiple phases and styles of data collection, analysis and reporting.

Figure 6.1 Evaluation tools and reporting timeline



The purpose of this chapter is to summarise key findings from across the evaluation. For simplicity, the summary is written by evaluation tool. Each summary provides a brief overview of the evaluation tool, its use through the evaluation and the key findings associated with it. The summary presented here is intended as an overview rather than a complete description of all findings. Detailed descriptions and analysis are provided in each of the evaluation reports which have preceded the current paper, as illustrated in Figure 6.1.

6.2 Longitudinal Survey

Key findings

- Respondents to the longitudinal survey decreased over time with attrition most often due to the researchers being unable to contact participants via phone after multiple attempts. Overall, the number of responses captured over time is relatively strong for a longitudinal survey.
- Survey results indicated that participation in PBIM had a significantly positive impact for financial management for VIM customers. For example, over time, VIM customers became significantly less likely to run out of money before payday or have enough money to pay rent or mortgages. Such improvements were not noted for VULN customers.

- VIM customers were more likely than VULN customers to report that improvements in their money situation could be attributed to their participation in PBIM.
- While in the short term, VIM customers appeared to have some significant improvements in their drinking and smoking habits, these effects were not sustained in the medium term. The program was not found to have a significant impact on self-reports of gambling practices.

6.2.1 Methodology overview

The longitudinal telephone survey of customers was undertaken over a three year period (2012–2014) at three time points with approximately 6 months between each survey. There were two target populations for the longitudinal survey:

- PBIM customers who lived in one of the five trial sites and had commenced PBIM within the preceding three weeks.
- Comparison site customers who were matched to trial site customers on the basis of location, payment type, and other key demographic variables.

The survey included follow-up with customers who were no longer on PBIM, so that both the enduring and time-sensitive impacts of PBIM could be understood.

Table 6.2 displays survey respondents by measure over each wave of the survey. No CPIM customers were recruited to the longitudinal survey, so the findings from the survey centre on VIM and VULN customers only. VULN customers in the survey were predominantly referred to PBIM by virtue of receiving welfare payments under the UTLAH rate of payment arrangements, i.e. they were VULN-AT customers rather than VULN-SWA customers. This should be considered when interpreting data.

Table 6.1: Survey participants by trial^(a) and comparison

	VIM	VULN	Comparison	Total
Baseline	308	504	632	1,444
Wave one	208	250	457	915
Wave two	124	127	296	547

(a) Note that in this table, trial participants are split by PBIM measure (VIM or VULN). No customers on the CPIM measure participated in this longitudinal survey.

Participant attrition from the survey was primarily due to phone numbers for following up being disconnected, or there was no answer after multiple attempts by the survey team to reach the customer.

6.2.2 Perceptions of PBIM

- Over the survey period, customers were asked to describe the main ways in which they believed PBIM had changed the way they lived.
 - At baseline VIM customers suggested that the main change to their lives was that their bills, payments and debts were now made on time. VULN customers most often reported that the main way IM had changed their lives was that it negatively restricted their spending/meant that they couldn't pay for some items.
 - The same responses were provided by customers at wave one follow up. At wave two follow up a similar proportion of VULN customers again reported that PBIM had negatively

restricted their spending, or that PBIM had meant that they can't pay for some things. VIM customers were more likely at wave two to report that PBIM has reduced their worries or stress.

- At wave one, VIM customers were somewhat more likely than VULN customers to report using their BasicsCard regularly, and approximately one quarter of VIM customers did not have a BasicsCard, while a third of VULN customers did not have a BasicsCard. Interestingly, by wave two, more than half of the VULN customers surveyed responded that did not have a BasicsCard.
- In the wave two survey, more than half of the VIM customers reported that the VIM incentive payment had influenced their decision to stay on PBIM a lot, while almost a quarter reported that it influenced their decision a little. Only a fifth of customers stated that it did not influence their decision at all.
- VULN customers were asked whether they had ever received the MSP at the time of the wave one and wave two interviews. The majority of customers, regardless of whether they were still on PBIM, had not received the MSP at either of these time points.

6.2.3 Financial Situation

- The longitudinal survey asked survey respondents to consider whether their money situation was getting better or worse over time and the factors that were contributing to the identified trend.
 - In both the short term and medium term (survey wave one and wave two VIM participants were significantly more likely than VULN participants to respond that their monetary situation had improved. Conversely, VULN customers were more likely than VIM customers to reflect that their monetary situation had worsened in both waves of the survey.
 - Asked what contributed to the improvement in their money situation, VIM customers were more likely than VULN customers to reference PBIM – both in the short and medium term survey waves.
 - Asked what contributed to the deterioration of their money situation, VULN customers were more likely than VIM customers to reference issues with income management or their BasicsCard – across both waves of the survey.
- Over time, reports from VIM customers suggested they continued to reduce the likelihood of running out of money before pay day to a greater extent than the change noted in the comparator population. This suggests that PBIM had a positive impact on financial management for this cohort. Similar improvements were noted relating to bill payment and rent/mortgage repayments.
- Analysis of the longitudinal survey did not suggest that similar improvements were reported for VULN customers. In fact, the number of VULN customers reporting they ran out of money by pay day marginally increased between baseline and wave one.
- Although analysis was not able to be repeated in the Medium Term on account of sample size, in the short term, it was found that responses relating to the care or wellbeing of children were comparable to that of comparison respondents. PBIM did not appear to have had a significant impact on measures of the care of children such as attendance at school or health of children.

6.2.4 Spending patterns – tobacco, alcohol and gambling

- Asked about their confidence in saving and spending, VIM customers reported significant improvements – above those reported amongst the comparator population – with each wave of the survey. VULN customers experienced a significant dip in confidence on both accounts in the short term, although it – in part – appeared to recover into the medium term.

- For VULN customers, survey results indicated a slight downward trend in the proportion of individuals who smoked over time, though the change between baseline and the wave two surveys was not significant. Although VIM customers exhibited an initial, short term, significant dip in both proportion of smokers and number of cigarettes smoked – measures at medium term were not significantly different from baseline.
- Similarly, for VULN customers, survey results indicated a slight downward trend in the proportion of individuals who drank alcohol over time, although the proportion who drank at medium term was not found to be significantly different from baseline. Again, VIM customers exhibited an initial, short term, significant dip in the number of alcoholic drinks consumed, the number of drinks consumed in the medium term was not significantly different from that consumed at baseline.
- There was no significant changes in self-reports of gambling across any of the waves for either the VIM or VULN groups.

6.3 Secondary data analysis

Key findings

- The highest level of enrolment was in the VULN-AT measure across all sites. The lowest level of enrolment was in the CPIM measure with only eight participants on record as ever having participated by June 2014.
- VULN-AT customers are the most likely to exit the program within a short period of time with longer lengths of enrolment noted among VIM and VULN-SWA customers.
- The characteristics which are most likely to define a PBIM customer are age and, relatedly, the type of ISP that the customer receives. Indigenous status, CALD status and gender were not found to be significant predictors of enrolment.
- There is low uptake of money management courses across all measures.

6.3.1 Methodology

Secondary data analysis was conducted at two points through the evaluation – reported first in the Process and Short Term Outcomes Report, and then again in the Medium Term Outcomes Report. The datasets that were used for secondary data analysis were as follows:

- Centrelink customer records
- PBIM administrative data
- BasicsCard transaction logs
- BasicsCard expenditure in selected supermarkets and department stores⁸
- BasicsCard merchant details
- Money Management Service reports as submitted to the Department of Social Services
- ABS Socio-economic Indexes for Areas (SEIFA), 2011.

⁸ The analysis of retail transaction reports as presented in the Process and Short Term Outcomes Report was not able to be repeated in this report, because retailers did not provide relevant data.

6.3.2 PBIM Participation metrics

- As at June 2014, 3,801 customers were identified as having ever been placed on the PBIM trial at some point:
 - **VIM customers.** There were 854 customers on the VIM measure at some point to June 2014. The highest number of VIM customers were enrolled at the Greater Shepparton site (288) and the least were enrolled at Bankstown (82).
 - **VULN-AT customers.** There were 2836 customers on the VULN-AT measure at some point to June 2014. The highest number of customers were enrolled under the VULN-AT measure. Logan had the highest number of VULN-AT customers (1185) followed by Rockhampton (514). The lowest number of VULN-AT enrolments across all trial sites was at Bankstown (193).
 - **VULN-SWA customers.** There were 103 VULN-SWA customers enrolled at some point to June 2014. There were 24 customers at both Logan and Bankstown, representing highest level of enrolment across the sites. There were only 13 VULN-SWA customers enrolled at Playford – the lowest level of enrolment in this measure across all sites.
 - **CPIM customers.** There were only 8 customers who were recorded as having ever been enrolled on the CPIM measure to June 2014. The location of these customers was suppressed to preserve privacy.
- Analysis was conducted to determine the probability of customers staying on PBIM for a particular period of time. This type of analysis is called ‘survival curve’ analysis and uses information about the number of people who are present in a program at any given point in time, and the number of people who have left the program to that same point in time to estimate the future rate of exit from the program.
 - VULN-AT shows a steep decline over time – particularly pronounced in the first seven to eight weeks of enrolment in PBIM. This indicates that VULN-AT have a relatively lower probability of continuing with the program as time continues than individuals who are on VULN-SWA or VIM.
 - Conversely, VIM and VULN-SWA have relatively higher survival curves. This indicates that at any point, these customers have a relatively higher probability of remaining on the PBIM measure for an additional day than a VULN-AT customer. It is possible that remaining on the program for longer periods of time leads to the realisation of greater benefits. However, the intent of the program is to teach financial skills at times of stress, rather than be the solution in and of itself. Therefore, in the absence of any formal ‘step-down’ measures, there is a question of whether customers on the VIM and VULN-SWA are dependent on the program for positive outcomes

6.3.3 Customer demographics

The Process and Short Term Evaluation Report provided an overview of the characteristics that define customers who typically engage in PBIM and the different PBIM measures:

- It was reported that the likelihood of an individual engaging with PBIM is highly influenced by the type of income support the individual receives, the level of use of Centrepay or Rent Deduction Scheme services and age band.

- Culturally and linguistically diverse (CALD) status, Indigeneity and gender did not have a material influence on the propensity to engage with the program.

6.3.4 Financial management programs and services

The uptake of money management courses was considered both in the Process and Short Term Outcomes Report as well as the Medium Term Outcomes Report. The late enrolment of VULN-AT customers meant that they were excluded from this analysis in the Process and Short Term Outcomes Report:

- **Low uptake.** In the Process and Short Term Outcome Report, it was reported that 30 per cent of PBIM customers utilised MMS providers. This percentage has close to halved in the data presented in the Medium Term Outcomes Report (17.4 per cent). A key driver of this appears to be the low uptake of the courses among VULN-AT customers.
- **VIM compared with compulsory customer participation.** Overall, a significantly higher proportion of compulsory customers (VULN-AT, VULN-SWA and CPIM combined) commence a money management course than VIM customers. Where receipt of the MSP for compulsory customers is in part tied to money management course enrolment, this result suggests that the incentive payment has a positive effect on engagement in training. However, there is no significant difference in the proportion of individuals who complete the courses. Once enrolled, the MSP appears to have little impact on a compulsory customer decision to continue with this education.
- **MSP recipients.** In data to June 2014, it was found that less than 10 individuals had ever received the MSP incentive payment. The payment is dependent upon both the completion of a money management course in addition to a demonstrated level of saving up to a threshold of \$500. By comparison, within the same period 544 VIM customers received at least one VIP payment.

6.3.5 Expenditure and housing

Utilising data to June 2014, the secondary data analysis found the following trends in expenditure patterns for PBIM customers:

- The average expenditure per week per customer was \$152 – ranging from \$118 for VULN-AT participants to \$243 for VIM participants
- Accommodation was the largest share of expenditure, accounting for \$101 of average expenditure per week. Interestingly, when considered by measure, accommodation comprised a considerably lower proportion of total expenditure for VULN-AT customers (6.8 per cent versus 30.6 per cent for VULN-SWA and 32.1 per cent for VIM). This could be explained by informal living arrangements entered into by this cohort – for example, ‘couch surfing’.
- Supermarket expenditure was a strong share of expenditure across all measures. This was particularly pronounced for VULN-AT customers (38.7 per cent versus 28.2 per cent for VULN-SWA and 20.6 per cent for VIM).

Address data was used to provide a measure of ‘homelessness’. Customers with no fixed address or in temporary accommodation (shelters, refuges, motels) or where the address was unknown were classified as homeless across time. The amount of time spent homeless was calculated for the 26 weeks before PBIM, the time during PBIM and the 26 weeks following PBIM. A control population was also considered for this analysis – comprising individuals on relevant Centrelink payments in comparison sites and individuals within PBIM trial sites who were comparable to PBIM participants but not on the PBIM trial.

Overall, analysis indicated that the time spent homeless increased for control populations and decreased for VIM and VULN-SWA populations. There appeared to be little change for the VULN-AT population. None of these differences were statistically significant, due to the small sample sizes available.

6.4 Face to face interviews

Key findings

- Samples varied in composition between 2013 and 2014 interviews. The 2013 interviews were predominantly held with VIM participants. The 2014 interviews were sampled to predominantly reflect the views of VULN participants. Specifically, the 2014 interviewees were predominantly VULN-AT participants.
- Overall, participants offered more positive reflections on PBIM program in the 2013 interviews. This appears to reflect the differences in sampling.
 - Interviewees in 2013 were positive about the impacts of PBIM in reducing their financial stresses and associated lifestyle stresses such as improved relationship and mental health.
 - Interviewees in 2014 highlighted concerns that the program limited their personal freedom. They recounted a feeling of ‘injustice’ at having been placed on the program and that it was not appropriate for them or their circumstances. They noted that the program offered inflexible financial solutions relative to their lifestyle arrangements.

6.4.1 Methodology overview

Face-to-face interviews with participants were held twice through the evaluation period – first, in September-October 2013 and then again one year later in September-October, 2014. Both were cross-sectional samples, that is, the same individuals were not followed up twice.

The samples varied substantially between years. In 2013, the sample comprised 50 PBIM participants. Because of the late inclusion of the VULN-AT customers they were not included in this sample. Only a very small (<5) number of participants were VULN-SWA or CPIM customers. Therefore, the views represented in 2013 were heavily weighted towards those who were on the VIM measure. In 2014, the sample process was modelled to preference the recruitment of individuals on the VULN measure, particularly the VULN-AT measure. This was to ensure that individuals across all measures would have a chance to be represented through this evaluation tool. Indeed, the final 60 individuals recruited into the 2014 interviews were predominantly on the VULN-AT measure.

6.4.2 Summary of findings

Several positive impacts of PBIM were reported in the 2013 interviews. Participants felt that PBIM reduced stress and worry pertaining to financial strain and in turn served to improve general and mental health. This sentiment was reiterated in the 2014 interviews as was the positive impacts of being able to save money via the BasicsCard system. In both rounds of interviews, there was a sentiment among interviewees that the program instilled ‘purchasing restraint’ and helped them to minimise purchasing that was not necessary. Participants also noted that the program allowed them to acquire skills and

knowledge regarding finances and budgeting. In 2013, the convenience for bill payment was also mentioned as a positive impact of the program.

Interestingly, in 2014, some of these positive themes were reported in a negative light. In 2013, participants raised examples of how the program had positive impacts on their relationships. In 2014, participants pointed to the high stress levels and additional relationship pressure that being on PBIM added to their lives. For example, difficulties faced in participating in alternative bill payment arrangements (splitting bills) when living within a share-house arrangement.

In both 2013 and 2014, participants did note difficulties relating to the non-acceptance of BasicsCards at some retailers. Other matters relating to technical difficulties experienced with the BasicsCard were also raised on both occasions. Negative stigmatisation was raised in both rounds of interviews, however, was strongly reiterated throughout the 2014 interviews. Participants in the 2014 interviews strongly indicated that they felt a sense of 'lost freedom' over their funds which saw them have no capacity to access money for certain goods (both those which are explicitly excluded under the program such as tobacco as well as others such as prams or cars). The sense of 'personal injustice' of having been placed on PBIM was a theme that was much more strongly highlighted in 2014 – reflecting the higher proportion of VULN participants compared with the predominantly VIM sample of 2013. Interviews in 2014 highlighted difficulties participants had faced because of the perceived inflexible nature of the PBIM program in working to fit the nuanced financial arrangements within customers' lifestyles.

Overall, the themes characterising interviews in 2013 were more positive than those held in 2014. It appears that this is strongly related to the difference in sample composition between the years. Although no VULN-AT were interviewed in 2013, VULN individuals that were a part of that interview group did raise concerns of having been 'forced' onto the measure. This was in contrast to the largely positive sentiments raised by others interviewed at that time. Further, issues raised in the 2014 round of interviews appeared to relate to the younger age of the VULN-AT participants. Matters relating to alternative living and bill payment arrangements and complaints referring to the inflexibility of the PBIM approach appeared to reflect differences in lifestyle arrangements between the VULN-AT population and the older VIM population.

6.5 Online surveys with providers

Key findings

- The majority of DHS staff reported they had observed positive impacts for VIM customers in both 2013 and 2014. These outcomes included improved financial stability and housing stability. The proportion of DHS staff who observed positive impacts for VULN customers increased considerably from 2013 to 2014, and outcomes included improved housing stability and the customer's ability to provide for self. Staff reports of negative impacts were less frequent.
- In relation to referrals to financial counselling and money management courses, it was estimated by DHS staff that just over half of all customers had taken up referrals to financial counselling, while less than 10 per cent had attended a money management course. DHS staff noted that the co-location of FMPS services within DHS premises would improve access and communication about customers between DHS and services.
- FMPS staff suggested that to enhance customer take-up of financial counselling and money management courses, improvements were needed in the communication processes between DHS and FMPS staff, and information sharing in relation to customers could be increased.
- Two thirds of BasicsCard merchants had observed customers using the BasicsCard to purchase goods or services from their stores in 2013. By 2014 this had increased to also all merchants. Most merchants had not noticed a difference in the types of goods or services that were purchased since the introduction of BasicsCard in their store. The merchants did not believe that customers experienced any shame or embarrassment when using the BasicsCard to make purchases.

6.5.1 Methodology overview

Online surveys with service providers were fielded twice during the evaluation – first, from September to October in 2013, and then again from October to December 2014. The first round of the BasicsCard merchant survey was fielded from September to October in 2013, and a second survey was conducted from November 2014 to February 2015.

Participants in all surveys were invited to participate via an email containing information about the evaluation and the survey, plus a link to the survey website. While some participants were emailed during both survey fielding periods, it is difficult to tell whether the same participants completed both surveys because no identifying information was collected on respondents.

Table 6.3 displays the breakdown of responses for each survey over the two fielding periods.

Table 6.2: Number of online survey participants, by survey and year

Survey and role	2013	2014
DHS staff survey		
CSO	30	73
Social Worker	27	22
ZIMCO/IMCO	9	10
Total	66	105
FMPS survey		

Survey and role	2013	2014
Financial Counsellor	5	< 5
Money Management	7	11
Manager of an FMPS	< 5	<5
(role not specified)	< 5	<5
Total	20	19
BasicsCard merchant survey		
BasicsCard merchants Total	534	223

6.5.2 Summary of findings

6.5.2.1 DHS staff

In 2013, the overwhelming majority of DHS staff survey participants reported they had observed positive impacts for VIM customers, and just over three quarters reported that had observed positive impacts for VULN customers. The positive outcomes staff most often observed for VIM customers included improved financial stability and housing stability, and for VULN customers improved housing stability and improved ability to provide for self (such as ensuring money is available for food).

In 2014, most DHS staff again reported that they had observed positive impacts for VIM customers. Interestingly, the proportion of DHS staff who had observed positive impacts for VULN customers increased considerably from 2013 to 2014. The reported positive impacts were again related to improved financial stability and housing stability.

The majority of staff in 2013 reported they had not worked with CPIM customers so could not report on their outcomes. In 2014, some DHS staff also reported on observations of CPIM customers, but the limited number of respondents who had observed for CPIM customers precluded meaningful findings on impact.

Staff observations of negative impacts for customers remained similar for the measures between 2013 and 2014. Just over a third of DHS staff responded they had seen negative impacts for VIM customers, while observations of negative impacts for VULN customers were higher, with over half of the staff reporting they had observed negative impacts.

In 2013, the most commonly reported negative impact for VIM customers by DHS staff was that the timing of payments did not align with the customer's billing cycles or preferred bill payment method which resulted in the incurrence of some additional costs. For VULN customers it was reported that because the percentage of managed income cannot be varied, customers were unable to change the allocation of welfare payments required to cover their basic needs. In 2014, for customers on all measures, staff reported the most common negative impact was that income management did not allow customers flexibility to pay their rent, utilities, or basic goods and services in a way that suited them best.

In 2013, CSOs and ZIMCOs estimated that just over half of all customers they had worked with had taken up referrals to financial counselling, while less than 10 per cent had attended a money management course. The staff believed that customers did not take up referrals to financial counselling or money management courses because the customers were not interested, the voluntary nature of

attendance limited the commitment from customers to attend, and some customers did not believe they need the assistance or training. Staff were not asked a similar question in 2014.

To improve customer take-up of financial counselling and money management courses, CSOs and ZIMCOs noted that the co-location of services with DHS would improve access and communication about customers between DHS and services.

Approximately a third of surveyed staff believed that money management courses has improved customer's ability to manage their money in both 2013 and 2014.

6.5.2.2 FMPS staff

FMPS staff were asked in 2013 whether they thought any changes could be made to the referral process for customers on PBIM to improve the take-up of financial counselling or money management services. Just under half of all staff reported that changes could be made and these staff most often suggested that improvements were needed in the communication processes between DHS and FMPS staff, and information sharing in relation to customers.

In 2014 this question was again asked, with a smaller of proportion of FMPS staff reporting they believed changes could be made to the referral process. This time it was suggested by staff that improvements could involve a more direct referral system and better information on the customer and their needs.

6.5.2.3 BasicsCard merchants

In 2013, most BasicsCard merchants had BasicsCard facilities accessible in their stores for 10 to 12 months, and two thirds of merchants reported that they had observed customers using the BasicsCard to purchase goods or services from their stores. By 2014 most merchants had BasicsCard facilities accessible in their store for over 25 months, and almost all merchants had observed a customer using a BasicsCard to purchase goods within their store.

The majority of BasicsCard merchants reported that had not noticed a change in the purchase of alcohol, tobacco, or gambling products by BasicsCard customers since the introduction of BasicsCard in their store.

In 2013, when asked whether they thought customers experienced any shame or embarrassment when using the BasicsCard to make purchases, the majority (76.8 per cent) of BasicsCard merchants reported 'no'. In 2014, the proportion of BasicsCard merchants who responded no to the question about whether customer's experienced any shame or embarrassment when using the BasicsCard increased to 81.0 per cent. In both years, most merchants also suggested there was nothing different in the way they treated BasicsCard customers compared with other customers.

6.6 Stakeholder interviews and focus groups

Key findings

- Over the evaluation period, the majority of DHS staff, state child protection workers, and state housing staff were positive about the impacts that PBIM had on their customers' financial stability and housing security. Staff provided numerous examples of customers who had maintained a budget and were able to save money for large purchases for the first time in their lives.
- Concerns were raised by DHS staff that the VIM measure could increase the dependency of customers on PBIM, and that for income management to be effective in the longer term education was essential for empowering customers and enabling them to become financially responsible. It was also noted that the VULN-AT measure was detrimental to the many young people who were managing their income support responsibly and were disempowered when DHS took control over some of their payments.
- There was an exceptionally low take-up of the CPIM measure. Child protection staff noted that the consent-based model, as required by the state governments, was a significant barrier to their placement of customers on CPIM, along with the fact that for most customers, child protection workers aimed to address higher priority needs, such as drug abuse, before attending to financial stability.

6.6.1 Methodology overview

Interviews and focus groups with service providers were held twice during the evaluation.

Firstly, site visits were conducted at each of the PBIM trial sites throughout November and December, 2012. The site visits were originally planned for mid-2013 but in light of lower than anticipated referral rates, these were brought forward to explore how PBIM was being implemented and potential barriers that may exist to referring customers to PBIM. In November and December 2012, the site visits involved:

- two focus groups with DHS staff at each site;
- a focus group with child protection staff, either on site or via teleconference;
- telephone interviews with NSW and SA housing authority representatives in the trial sites who were using housing referral pathways into PBIM.

In 2014, site visits were conducted at each of the PBIM trial sites through October and November, and involved:

- one focus group with DHS staff at each site
- a focus group with child protection staff at each site (either on site if it could be scheduled on the same day as the DHS focus group, otherwise conducted via teleconference)
- telephone interviews with housing authority representatives in NSW and SA.

Sites were asked to include both staff who had, and who had not referred customers to PBIM in the focus groups, so that barriers to referral could be explored more fully.

6.6.2 Summary of findings

6.6.2.1 DHS staff focus groups

In the 2012 focus groups, DHS staff commented on outcomes for PBIM which they had observed to date. Speaking predominantly about VIM customers (who constituted the majority of PBIM referrals at this time), staff reported positive outcomes for customers such as the ability to secure and maintain housing tenancy and stopping financial exploitation by family members. Improved management of drug and alcohol dependency was also noted. Speaking of the experiences of VULN customers, staff noted that at least in some cases VULN appeared to be having a positive impact on customers' lives. Overall, there were not many negative outcomes noted, although some staff did feel it was too early in the implementation of PBIM to comment on outcomes.

In 2014, DHS remained positive about the impact that PBIM had on the financial stability and housing security of VIM and VULN customers. It was also reported by staff that, in their opinion, customers had reduced their smoking and alcohol intake because income management had led to a reduction in the discretionary funds available to them for the purchase of tobacco and alcohol.

Staff also commented in 2014 that PBIM has greatly improved their relationships with customers as PBIM staff were required to have lengthier conversations with customers about their financial history but this often uncovered unmet need that DHS could assist the customer with. Relationships had also been built with broader community services through the promotion work of IMCOs and DHS now had established referral pathways with community providers.

In terms of child wellbeing, DHS and child protection staff in 2014 noted that PBIM had the potential to positively impact on children's welfare, and so far the most encouraging developments were due to customers' improved housing stability. Stable accommodation for customers and their children meant there were fewer occurrences of families sleeping rough and children being placed in out of home or kinship care. It was also noted by the staff that stable housing had a positive influence on children's attendance at school and educational attainment. Child protection staff commented that stable housing for families reduced the need for child protection interventions, as children living in stable accommodation were more likely to be clothed, fed and attending school.

Across both 2012 and 2014, DHS staff raised concerns that the VIM could increase the dependency of customers on DHS, and that for it to be effective and empowering for the customer it needed to be combined with other interventions such as Financial Counselling and Case Coordination. Additionally the view was expressed that VIM should be used as a short-term measure rather than something which is applied indefinitely, to ensure that dependency did not occur.

Again, in 2012 and 2014, DHS staff noted that in sites that were co-located with Financial Counselling services or had a positive working relationship with a local Financial Counselling service, DHS staff were more confident of timely and high quality responses from Financial Counselling services to PBIM referrals. Timely responses were noted as being critical in order to assist customers to maintain the momentum to change their financial situation, as the motivation to make significant changes can easily wane. DHS staff consistently reported that the Financial Counselling and Money Management services were very valuable to customers, and believed that they would be critical to delivering longer term outcomes from PBIM.

In 2012, the majority of DHS staff felt that the VIM measure was well targeted, although effective targeting relied to a large extent on the judgement of DHS staff. There were a small number of staff who

were concerned that VIM may pick up customers who did not require PBIM but who may be attracted by the VIP. This concern was raised again in 2014, but by a larger number of staff. It was further suggested by some staff that VIM customers should be the ones who receive the MSP payment – that is, that their incentive should be tied to learning and saving. Staff felt that the VULN customers – who did not have a choice in their enrolment – should be the ones who receive the easier VIP payment to support and encourage their engagement with the program.

A key point of difference between the 2012 and 2014 focus groups was that the DHS staff had worked with more VULN customers, particularly the VULN-AT customers who were not part of PBIM in 2012. Staff raised concerns that the young people targeted by this measure were displaying less positive outcomes when compared with customers on the VIM measure. It was suggested that the automatic triggers associated with this measure were selecting customers who were managing financially and found that income management was detrimental to their establishment of financial independence.

In 2012, ‘Say No’ campaigns which were run in at least two of the trial sites had made some staff especially cautious about applying VIM or VULN, and anxious about discussing the measures with customers, particularly as the measures themselves were acknowledged to be complex. In 2014, DHS reported that these campaigns had mostly ended and that promotion work undertaken by IMCO and ZIMCO had helped to spread awareness of the positive impacts of PBIM and reduce the community’s fear towards income management.

6.6.2.2 Child protection staff focus groups

In 2012, the purpose of the focus groups with child protection staff was to understand the referral pathway into CPIM, and any issues related to implementation of the measure. At the time focus groups were held, the child protection referral pathway to PBIM had only recently been implemented in most sites, and one site was not yet fully operational.

Overall, in 2012 child protection workers were positive about income management, viewing it as one available tool among a number to assist clients and their families. Staff were of the view that clients with financial management issues could benefit from income management, although, depending on their underlying reasons, there were potential risks to be kept in mind. For example, where child neglect was driven by drug, alcohol or gambling problems, some workers felt that a lack of funds may increase the likelihood of criminal behaviour in some cases. Staff did feel, however, that where customers were ready for change income management could be useful in bringing stability to their lives.

In 2014, child protection workers remained positive about the impact that CPIM could have for their customers, but staff observations of actual CPIM customers’ outcomes were limited due to the small number of referrals made across the sites. Staff in some sites still had no practical experience using the CPIM measure.

For the duration of the evaluation, all trial sites, with the exception of NSW – had in place a ‘consent-based’ referral model, which was reported to increase the difficulty of identifying eligible customers. In 2014, the consent-based model was reported by child protection staff to be the most significant barrier to their placement of customers on the CPIM measure⁹.

Focus group participants in both 2012 and 2014 were agreed in their view that voluntary PBIM was preferable to compulsory PBIM, although this may have reflected the need to obtain consent. In 2014, it

⁹ It should be noted that the consent-based model is a requirement of the state government.

was reported by staff that a number of child protection customers had been referred to DHS for the VIM measure as this was seen as more appropriate for their situation and was a less detrimental for the relationship between child protection workers and their customers. It was also noted in 2014 that staff lacked information and were not confident with the referral process for CPIM, so instead referred their customers to DHS for VIM.

In 2012, child protection workers viewed CPIM as one tool among a number available to them in assisting clients. Identifying eligible clients can be difficult because of the requirement for consent, and because financial mismanagement is not always a key underlying cause of risk for the child. Similarly, in 2014, child protection staff reported that financial mismanagement was not a key concern for their customers, and instead suggested that drug abuse or family violence issues needed to be addressed before assistance with finances was required.

Further, in 2014, staff also commented that income management could be helpful at different stages of intervention. Primarily, child protection staff reported consideration of CPIM use during the initial case planning stage with customers. If financial mismanagement was observed as a key concern, CPIM could be used as a tool to remove at least one issue from the customer's life and case workers work could focus on other issues. It was also suggested that income management could be a useful tool for the reunification of children with their carers, as case workers could allow families to be reunited if their primary carer demonstrated responsible financial management, or agreed to be placed on CPIM.

6.6.2.3 Housing authorities

In 2012, both NSW and SA housing staff were generally positive about PBIM and viewed it as useful for stabilising customers who were susceptible to financial crisis. The community campaign against PBIM in Bankstown did not affect staff views of PBIM and the campaign was generally seen as being misinformed. In Playford, PBIM was perceived by staff as a useful tool for enabling customers to pay their rent and maintain their tenancy.

Similar reports were provided in 2014, and staff further suggested that through improvements in housing stability, income management had enhanced customers' wellbeing and allowed them to build on their independent living skills. Playford staff reported that a high proportion of customers who were placed on income management were able to maintain their bill and rental payments and were therefore at less risk of eviction. Bankstown staff reported that their catchment area had the lowest rates of public housing rental arrears in NSW and suggested that income management would have a greater positive impact if it were implemented in other sites throughout the state.

In 2012 staff reported an initial problem for PBIM had been encountered when increases in rent were enacted (for example changes in consumer price inflation). The PBIM system relied on the customer informing DHS of the need to change their allocations to reflect the rental increase; otherwise they would end up in arrears. At the time of the 2014 focus groups, this was still reported as an issue for customers and staff again suggested that there needed to be improvements in the reciprocal information flow between housing authorities and DHS with regard to PBIM customers. Both NSW and SA housing indicated that enabling DHS to share information with housing authorities would improve the housing referral pathway for the VULN measure, and would enable housing staff to improve the quality of referrals being made to DHS¹⁰.

¹⁰ It should be noted that since the data was gathered, a Public Interest Certificate was put in place in December 2014 allowing for the exchange of relevant Income Management information between the department and the State Housing Authorities.

7 Evaluation questions

7.1 Outcome evaluation – all measures

7.1.1 What are the short, medium and (where possible) longer-term impacts of PBIM on individuals, their families (particularly their children) and communities? Consider unintended consequences, positive and negative.

- Longitudinal survey.** Survey results indicated that for VIM, participation in PBIM had a significant and positive impact on financial management capability. For example, over time, VIM customers were significantly less likely to run out of money before payday or have enough money to pay rent or mortgages. Further, VIM participants improved their confidence in both saving and spending over time. Such improvements were not noted for surveyed VULN customers over time. The longitudinal survey found limited improvements directly relating to child welfare. However, it is noted that improvements in financial stability are likely to have positive flow-on impacts on the capacity to provide and care for families.

The longitudinal survey did not find sustained, significant impacts on self-reports of smoking, drinking or gambling habits across any of the measures. Further, self-reports of homelessness were not found to be significantly different across time either, however, it is possible that this relates to small sample sizes.
- Secondary data analysis.** Secondary data indicates that the program potentially has a positive impact on housing stability (measured as the percentage of time spent homeless) and financial stability (measured through the number of urgent payments requested). These trends were not however found to be statistically significant – potentially owing to small sample sizes.
- Face-to-face interviews.** In both rounds of face-to-face interviews, participants raised positive impacts relating to reduced stress because of improved financial stability. This reduced stress was in turn related by individuals to an overall improvement in their mental health and wellbeing. Participants also pointed to how the program had instilled in them a sense of ‘purchasing restraint’. Some noted that the program assisted in controlling their purchasing relating to alcohol, tobacco and gambling. Further, some noted that the program assisted them in controlling other people accessing the individual’s funds in an unwanted or extortionary way.

In the second round of interviews, the predominantly VULN-AT sample did, however, point to some negative impacts relating to PBIM. There was a view that the program was impinging on personal freedoms and that at times it could contribute to relationship challenges. There was a view that the program was at times inflexible and therefore could serve to unintentionally worsen an individual’s housing or life circumstances.
- Stakeholder interviews and focus groups.** Over the evaluation period, the majority of DHS staff, state child protection workers, and state housing staff were positive about the impacts that PBIM had on their customers’ financial stability and housing security, particularly for VIM customers. Staff felt less positive about the impacts for customers on VULN-SWA, but noted there had been many encouraging observations of customers who, through PBIM, had maintained secure housing and were able to address other areas of concern in their lives. In 2012 and 2014, staff continued to report their concerns that the VIM measure could increase the dependency of customers, and

that for PBIM to be effective and empowering for customers it needed to be combined with other interventions such as financial counselling. Staff raised concerns about the automatic triggers for the VULN-AT measure, noting that the targeting of this measure was detrimental to the majority of younger customers on the measure who were financially responsible and were disempowered by the compulsory management of their income support. Uptake of the CPIM measure was limited, so staff were unable to report conclusively on customer outcomes, but did believe that the measure would be a useful tool.

- **Online surveys with providers.** The majority of DHS staff reported they had observed positive impacts for VIM customers in both 2013 and 2014. These outcomes included improved financial stability and housing stability. The proportion of DHS staff who observed positive impacts for VULN customers increased considerably from 2013 to 2014, and outcomes included improved housing stability and the customer's ability to provide for self. Staff reports of negative impacts were less frequent.

7.1.2 How do these effects differ for the various measures of the project?

- **Longitudinal survey.** Where improvements in financial management were noted for VIM participants, the same was not noted for VULN participants. Further, where VIM customers were more likely to attribute improvements in their financial situation to PBIM, VULN customers were less likely to do so. They were more likely than VIM customers to point to negative aspects of PBIM including issues they had faced with income management administration and the BasicsCard.
- **Secondary data analysis.** Secondary data points to differences between individuals who participate in the various measures of PBIM. In addition to the significant differences in demographics (VULN-AT are younger and less likely to have children than those on other measures), the data further points to differences in expenditure and housing patterns. VULN-AT customers spend a considerably lower proportion of their income on accommodation than customers who are on other measures.

The classification of 'homelessness' utilised in this paper finds that VULN-AT customers appear to spend a longer time in a state of homelessness and that this is unaffected by participation in PBIM. However, it is possible that this data is not reflecting informal living arrangements practised within this cohort (such as 'couch surfing').

- **Face-to-face interviews.** It was found that VULN-AT participants were more likely to hold negative views relating to PBIM. Where VIM customers were more likely to note that PBIM improved their financial situation, VULN customers pointed to the ways in which PBIM limited their financial and personal freedom. VULN customers reported instances where PBIM was not sufficiently flexible to suit their lifestyles.
- **Stakeholder interviews and focus groups.** At baseline and in 2014, staff perceived predominantly positive outcomes for VIM customers, but noted their concerns in relation to customer dependency on the voluntary management measure. Impacts for VULN-SWA were somewhat positive, and the VULN-AT measure was perceived as detrimental for young people. **Online surveys with providers.** Positive impacts were observed for VIM customers by the majority of participants in both 2013 and 2014. Observations were less positive for VULN customers in 2013, but improved by 2014. There were limited observations of outcomes for CPIM customers.

7.1.3 Have there been changes in spending patterns, food, alcohol, gambling, and pornography and tobacco consumption?

- **Longitudinal survey.** The survey did find that VIM customers reported a significant improvement in their confidence in spending over time.
- **Secondary data analysis.** Secondary data analysis indicated that accommodation accounted for 50.9 per cent of total PBIM expenditure. It was interesting to note that this was less the case for VULN-AT customers, potentially a sign of alternative living arrangements within this youth-based cohort. Purchases in supermarkets account for 38.3 per cent of total expenditure. As noted in the Process and Short Term Outcomes Report, the dominance of spending in these sectors potentially provides a positive indicator for spending priorities.
- **Face-to-face interviews.** Participants in face-to-face interviews did at times speak of how PBIM had helped them to better consider their purchasing decisions. Some explicitly linked the improved financial stability that the program afforded them with the capacity to appropriately stock their fridges and provide food for their families. Some reported that the program assisted in reducing dependence on alcohol, tobacco and gambling. That said, it was noted in the second round of the survey that the restrictions of the program could be circumvented if the individual was determined to purchase these excluded goods.
- **Stakeholder interviews and focus groups.** DHS staff reported that, in their opinion, some customers had reduced their smoking and alcohol intake because income management had led to a reduction in the discretionary funds available to them for the purchase of tobacco and alcohol.
- **Online surveys with providers.** The majority of BasicsCard merchants reported that they had not noticed a change in the purchase of alcohol, tobacco, or gambling products by BasicsCard customers since the introduction of BasicsCard in their store.

7.1.4 Has PBIM contributed to changes to financial management, child wellbeing, alcohol abuse, housing and homelessness, violence and child neglect?

- **Longitudinal survey.** Survey results indicated that for VIM, participation in PBIM had a significant and positive impact on financial management capability. Such improvements were not noted for surveyed VULN customers over time.
The longitudinal survey found limited improvements directly relating to child welfare. However, it is noted that improvements in financial stability are likely to have positive flow-on impacts on the capacity to provide and care for families.
The longitudinal survey did not find sustained, significant impacts on self-reports of drinking habits across any of the measures. It should be noted that in the short term, VIM customers did report drinking significantly fewer drinks per month than at baseline, although this effect was not sustained. Self-reports of homelessness were not found to be significantly different across time either; however, it is possible that this relates to small sample sizes.
- **Secondary data analysis.** Secondary data indicates that overall, 17.4 per cent of PBIM customers have taken up opportunities to attend MMCs. This information alone does not provide evidence that there is any significant change in financial management skills, but it is relevant to note that VIM customers have more frequently used these opportunities to develop financial management capabilities such as budget development and savings plans. Such capabilities have the potential to contribute to improved financial management in the future.

The secondary data further indicated that customers were less likely to request urgent payments following their time on PBIM, compared with their behaviour before PBIM. This indicates a possible improvement in financial management skills following enrolment in the program. It is important to note that this difference was not found to be statistically significant; however, the sample size available for analysis was small.

Similarly, it was also found that PBIM customers – particularly those in the VIM and VULN-SWA populations – were less likely to be homeless in the periods following interaction with the PBIM program. Once more, this difference was not statistically significant, again potentially relating to the small samples available for analysis.

- Face-to-face interviews.** In both rounds of face-to-face interviews, participants raised positive impacts relating to reduced stress because of improved financial stability. Some participants noted that the financial and housing stability afforded by the program allowed them to better attend to the needs of their children – contributing to an improvement in their child’s wellbeing. Some participants noted that the program assisted them in reducing their dependence on alcohol. While there were reports that the program assisted some participants in ensuring their housing situation was stabilised, some VULN-AT participants noted that, at times, the inflexibility of the program could serve to destabilise their housing arrangements.
- Stakeholder interviews and focus groups.** Staff were positive about the impacts that PBIM had on their customers’ financial stability and housing security, particularly for VIM customers. Staff believed that PBIM had the potential to positively impact on children’s wellbeing, and the most encouraging developments were due to customers’ improved housing stability. Stable accommodation for customers and their children meant there were fewer occurrences of families sleeping rough and children being placed in out of home or kinship care. It was also noted by the staff that stable housing had a positive influence on children’s attendance at school and educational attainment. Child protection staff commented that stable housing for families reduced the need for child protection interventions, as children living in stable accommodation were more likely to be clothed, fed and attending school.
- Online surveys with providers.** Positive impacts for VIM and VULN customers were observed by DHS and FMPS staff in customers’ financial stability and housing security.

7.1.5 What impact has the Matched Savings Payment had on customers’ ability to manage their money, including savings?

- Longitudinal survey.** VULN customers were asked whether they had ever received the MSP at the time of the wave one and wave two interviews. The majority of customers, regardless of whether they were still on PBIM, had not received the MSP at either of these time points.
- Secondary data analysis.** Secondary data analysis indicated that in the analysed period (June 2012 to July 2014), less than 10 customers had received the MSP incentive payment. All of these customers were on the VULN-AT measure. Fifty-five eligible PBIM customers had completed the requisite MMCs at this point in time. Together, this analysis implies that two per cent of eligible individuals went on to complete the requisite course work, of which only ten per cent save the \$500 required to receive the incentive payment. That is, only 0.2 per cent of customers who are able to access the payment completed the required actions to receive the incentive.
- Face-to-face interviews.** None of the participants from the face to face interviews received the matched savings payments. Reports indicated that participants found the amount of money to be saved in order to be eligible for the payment was too high. Some participants were in the process

of saving money in order to be eligible for the payment without realising that they were also required to complete a money management course.

- **Stakeholder interviews and focus groups.** Staff noted that some customers had given up on saving to reach the target, and suggested that the VIP and MSP be swapped to make the incentive payment more attainable for customers who needed it the most.
- **Online surveys with providers.** DHS staff reported the MSP had limited impact on VULN customer's ability to manage their money as most customers believed the goal was unattainable.

7.1.6 Do the three measures achieve appropriate outcomes (based on the aims of each measure and of PBIM) for their participants?

- **Longitudinal survey.** For VIM participants, the survey indicated that PBIM did achieve appropriate outcomes relating to improved financial stability. To the extent that this relates to child welfare and wellbeing, it can be inferred that these positive impacts may have positive flow-on effects – in line with the objectives of PBIM. PBIM did not appear to have significant impacts directly relating to the care of children – for example, there was no significant improvement found in the short-term relating to education patterns. PBIM was not found to have sustained significant impacts on drinking, smoking or gambling patterns across any of the measures.
- **Stakeholder interviews and focus groups.** The VIM measure appears to have achieved the most appropriate outcomes for customers, but there are concerns surrounding customer dependency. The VULN-SWA achieved some positive outcomes, while the VULN-AT measure was perceived to be mostly detrimental for young people, and the CPIM measure not used.
- **Online surveys with providers.** Positive impacts were observed for VIM customers by the majority of participants in both 2013 and 2014. Observations were less positive for VULN customers in 2013, but improved by 2014. There were limited observations of outcomes for CPIM customers.

7.1.7 Are there synergies or complementarities between PBIM and other place-based measures?

- **Stakeholder interviews and focus groups:** Staff reported that the key synergy between income management and other place-based measures was the fact that some of the remaining BAFW initiatives provided a referral source into income management. DHS staff commented that initiatives such as Helping Young Parents, Supporting Jobless Families, and Communities for Children provided a key source for customer referrals. It was reported that DHS staff or other staff who conducted courses as part of the BAFW initiatives promoted income management to participants as a tool available for their assistance.

It was also suggested that the staff skill set required to facilitate the BAFW programs and for income management were similar in that each required staff to assist people using strengths based approaches.

- 7.1.1 Has the outcome of PBIM differed across different groups, for example, women, Indigenous people and people from culturally and linguistically diverse backgrounds? Consider also – if sufficient data is available – location, age, educational status, work status, type of payment, length of time on welfare payments and family composition.
- **Stakeholder interviews and focus groups.** In the focus groups, staff provided the following observations in relation to PBIM outcomes across different population groups.
 - For customers who identified as Aboriginal and Torres Strait Islander there was some initial reluctance to be placed on income management due to the negative media portrayal of income management as an initiative that targeted Indigenous Australians. At the time of the focus groups, staff reported that Indigenous leaders and Indigenous Health Workers were willing to refer Indigenous customers for income management because they had heard stories of positive outcomes for customers on PBIM.
 - Staff in one site commented that income management had posed difficulties for some CALD populations who did not completely understand what the measure involved due to language barriers.
 - Income management was reported as particularly helpful for elderly customers who needed assistance with paying their bills on time. Outcomes for younger people in some sites were less positive as staff reported that young people were not as likely to engage with DHS and were therefore less able to be supported by staff while on income management.
 - DHS staff noted that it was common for younger customers to be transient or staying in less conventional accommodation. Staff provided the example of customers who ‘couch surfed’ or stayed with friends and found being on income management difficult because their funds allocated to paying rent were not consistent over time. This sentiment was also reflected by participants in face-to-face interviews – noting that PBIM was often inflexible in addressing alternative living arrangements. The fact that younger people are more likely to engage in these informal housing arrangements could potentially reduce the ability of PBIM to achieve positive outcomes for this cohort.

7.2 Outcome evaluation – vulnerable measure

7.2.1 How does PBIM impact on the vulnerability of individuals?

- **Longitudinal survey.** Survey results indicated that PBIM did not have a significant impact on the financial stability, alcohol consumption patterns, gambling patterns, tobacco consumption patterns or housing stability. VULN customers were more likely to report that PBIM had a negative impact on the way they lived – a trend that was observed across the whole survey period. VULN customers were less likely to report that PBIM had been associated with a reduction in stress relating to financial management challenges than VIM customers.
- **Secondary data analysis.** Secondary data analysis indicated that housing stability – a key metric of ‘vulnerability’ – appeared to improve for VULN-SWA customers following participation in PBIM. This trend was not found to be significant, although this may be driven by the small sample size available for analysis. No such trend was observed for VULN-AT participants.

- **Face-to-face interviews.** Participants in the 2014 interviews strongly indicated that they felt a sense of ‘lost freedom’ over their funds which saw them have no capacity to access money for certain goods (both those which are explicitly excluded under the program such as tobacco as well as others such as prams or cars). The sense of ‘personal injustice’ of having been placed on PBIM was a theme that was much more strongly highlighted in 2014 – reflecting the higher proportion of VULN participants compared with the predominantly VIM sample of 2013. Interviews in 2014 highlighted difficulties participants had faced because of the perceived inflexible nature of the PBIM program in working to fit the nuanced financial arrangements within customers’ lifestyles.
- **Stakeholder interviews and focus groups.** Staff were less positive about the impact of PBIM on VULN customers when compared with VIM, particularly the distress caused when customers were first told they would be placed on the measure compulsorily. Most VULN-SWA customers did not perceive themselves to be vulnerable and were upset when income management was raised with them because they felt unnecessarily targeted. Staff raised concerns that the VULN-AT measure may be detrimental to the outcomes for customers. This was because many customers were managing their finances responsibly before PBIM, so when they were selected due to the automatic triggers, their control was removed and customers were disempowered by the measure.
- **Online surveys with providers.** Observations were less positive for VULN customers in 2013, but improved by 2014.

7.2.2 Has PBIM had an impact on addressing homelessness and housing security?

- **Longitudinal survey.** The longitudinal survey did not find PBIM to have a significant impact on the capacity of VULN customers to pay rent or mortgages. Further, no significant changes were reported relating to levels of homelessness among VULN customers.
- **Secondary data analysis.** Address data made available for secondary data analysis was used to construct a measure of ‘homelessness’. The amount of time spent homeless was calculated for the 26 weeks before PBIM, the time during PBIM and the 26 weeks following PBIM. Overall, it appeared that the time spent homeless increased for control populations and decreased for VIM and VULN-SWA populations. There appeared to be little change for the VULN-AT population. None of these differences were statistically significant although, as noted above, it is possible that this is in part driven by the small sample sizes available for analysis.
- **Face-to-face interviews.** While there were reports that the program assisted some participants in ensuring their housing situation was stabilised, some VULN-AT participants noted that at times the inflexibility of the program could serve to destabilise their housing arrangements.
- **Staff focus groups.** Staff reported that PBIM had a positive impact on VULN-SWA customers’ housing stability. Housing authority staff reported that a high proportion of customers who were placed on income management were better able to maintain their bills and rental payments and were therefore at less risk of eviction. Staff also noted that most private and public landlords were more willing to take on income management customers, even those with a history of rental debt, because they were guaranteed to receive consistent payments if the customer was on income management.

The impact on some VULN-AT customers was less positive, with staff suggesting that it was common for younger customers to be transient or staying in less conventional accommodation. Staff provided the example of customers who ‘couch surfed’ or stayed with friends and found

being on income management difficult because their funds allocated to paying rent were not consistent over time. This sentiment was also reflected by participants in face-to-face interviews – noting that PBIM was often inflexible in addressing alternative living arrangements.

7.2.3 Has PBIM had an impact on addressing financial crisis and financial exploitation?

- **Face-to-face interviews.** Some participants noted that the BasicsCard meant that they were unable to lend money to friends and family. For these participants, they reported that the measure was a positive thing – they felt it reduced the obligation they felt to give away their money in particular when they felt the money would be spent irresponsibly.
- **Stakeholder interviews and focus groups.** Staff suggested that PBIM had a positive impact on improving customers' financial situation, particularly as it had enabled staff to help customers reduce their debts, pay bills, and maintain a budget. This improvement in customers' financial situation helped to reduce the occurrence of financial crises because customers were more able to save some of their income support funds so that they were prepared for unexpected financial events.

7.3 Outcome evaluation – Voluntary measure

7.3.1 How long do voluntary PBIM recipients stay on the measure?

- **Secondary data analysis.** Analysis was conducted to determine the probability of customers staying on PBIM for a particular period of time. This type of analysis is called 'survival curve' analysis and uses information about the number of people who are present in a program at any given point in time, and the number of people who have left the program by that same point in time, to estimate the future rate of exit from the program. Compared with all other PBIM measures, VIM has a relatively higher survival curve, indicating that at any point in time a VIM customer has a relatively higher probability of remaining on the PBIM measure for an additional day than VULN-AT customers.
- **Stakeholder interviews and focus groups.** Staff reported the majority of VIM customers did not want to be taken off the measure as they had found being on income management to be a positive experience. Noting this, there was some concern among staff regarding how customers would cope if they were taken off the measure. Some staff believed there would be much customer anxiety if income management ended because they had become dependent on DHS automatically paying their bills and rent, and reliant on income management to control their budgeting of income support funds.

Part C

Conclusions and future considerations

8 Conclusions and future considerations

8.1 Key conclusions

Overall, this evaluation has found that PBIM has been successful against *some* of these objectives (Box 8.1) for a *subset* of individuals.

Box 8.1 Objectives of PBIM

- Reduce immediate hardship and deprivation by directing welfare payments to the priority needs of recipients, their partner, children and any other dependants.
- Help affected welfare payment recipients to budget so that they can meet their priority needs.
- Reduce the amount of discretionary income available for alcohol, gambling, tobacco and pornography.
- Reduce the likelihood that welfare payment recipients will be subject to harassment and abuse in relation to their welfare payments.
- Encourage socially responsible behaviour, particularly in the care and education of children.

The most positive outcomes of PBIM have related to improved financial management, improved relationships – including through the reduction of harassment and abuse relating to welfare payments, confidence in saving, confidence in spending, and improved housing stability. Although the evaluation found limited evidence of direct improvements for child welfare, many of the positive impacts of the program – such as improved housing stability – were noted as important in ensuring child welfare. Through the evaluation process, there were some concerns raised that the positive impacts of PBIM may not be sustained beyond participation in the program if financial management training was not made more central to participation.

Survey results indicated that PBIM did not appear to have a substantial or sustained impact on the level of alcohol, tobacco or gambling consumption, although face-to-face interviews confirmed that it had been effective for some individuals.

A resounding finding of the evaluation was that outcomes differed substantially between VIM and VULN customers. The most positive outcomes of participation in PBIM appeared to be realised by those who voluntarily opted-in (VIM). That said, stakeholder consultations did note that, while there was initial reluctance to participate, VULN-SWA participants did often come to realise positive impacts as well.

The VULN-AT participants, however, were less likely to report that PBIM had a positive impact on their life. Multiple sources of data suggested that PBIM was often not viewed as an appropriate tool to assist these individuals in realising the key objectives of the PBIM trial. For example, the application of the program was viewed by many as too inflexible to adapt to the lifestyles of this younger cohort of individuals. Related to this, these individuals were less likely to be in a position of financial stress and

were unlikely to have dependent children. Overall, the evaluation repeatedly found that the automatic trigger approach drew individuals into the trial who were not in need of its assistance and, therefore, did not respond – or at times responded negatively – to its application. It should be noted, however, that the original evaluation framework was designed prior to the introduction of the VULN-AT measure. While this measure has been considered throughout all evaluation reports, the framework was not designed to consider the VULN-AT measure.

Uptake of the CPIM measure was very low relative to initial expectations. Several reasons were noted for low levels of uptake – importantly, State level barriers which required consent from individuals before being placed on the Child Protection Income Management.

8.2 Future considerations

8.2.1 Considerations for the PBIM measures

PBIM has been an effective program for the purpose of improving the financial stability, management and confidence of some DHS customers. These customers are often those who are self-motivated to be placed on the program (and therefore, volunteer). It is suggested that over time, the Department gives consideration to re-orienting the focus of measures to reflect the characteristics of the voluntary measure. That is, that over time, there is a lower reliance on compulsory mechanisms to engage consumers in the program unless there are exceptional circumstances at play.

One way in which this could be achieved is to remove the automatic trigger for enrolment in the VULN-AT measure. Analysis through the evaluation has suggested that this measure is associated with fewer positive outcomes in aggregate than the VIM and VULN-SWA measures. Interviews with providers and consumers have indicated that a broad-based trigger mechanism is not sufficiently targeted to distinguish between consumers who stand to benefit from the program and those who do not.

If these changes were to be instituted, the Department would need to ensure that the changes do not compromise the opportunities for capturing individuals who stand to benefit from the program. For example, if the trigger mechanism were removed, what other measures could be put in place to identify young people who would benefit from PBIM?

8.2.2 PBIM design considerations

If PBIM were to be implemented more broadly in Australia it is suggested the following improvements be made first:

- **Importance of financial education.** It is suggested that financial counselling and money management courses become more central to a customer's participation in PBIM. A key consideration for increasing uptake of financial counselling and money management courses is to attach an incentive to customers' attendance, preferably at commencement and completion of counselling or a course.

Another suggestion for increasing uptake of financial counselling and money management courses includes the co-location of representatives from service providers within the DHS offices. This would allow DHS staff to introduce their customers to financial counsellors and money management educators in the hope that this immediate engagement would increase the likelihood that customers commence counselling and a course, even if the start dates for these were weeks from the initial referral.

- **Incentive payments should be tied to saving.** At times, it was considered that VIM customers volunteered for PBIM only to receive the VIP. As noted above, the receipt of this payment was not correlated with any improvements in the capability to save – rather – it is linked exclusively to continued participation in the program. It is therefore suggested that VIM customers are allowed access to an incentive payment that is linked to participation in financial management courses and improved saving. The incentive payment may be designed on the existing ‘MSP’ for VULN customers – although the savings thresholds would likely need to be lowered.
- **Flexible percentage for managed income support.** It is suggested that the percentage of customers’ managed income support should be flexible, rather than fixed at 70 per cent for CPIM and 50 per cent for other income managed customers. It is considered that this design would enable staff to better support customers and cater to their individual needs. For example, the ability to vary the percentage could be used as a potential tool for ‘stepping’ customers off income management, by gradually decreasing the proportion of allocated funds over time. Further, a flexible percentage would also allow staff to cater for individuals who would benefit from an increase in the proportion to further limit the income support funds available for discretionary spending.
- **Training.** It is considered essential to the success of PBIM that all staff involved in PBIM are kept up to date with administrative processes and that customer assessment and advice is consistent across sites. Broader than just child protection staff, it is suggested that refresher training is provided to increase the confidence of DHS and state housing authority staff to discuss PBIM with customers and additional training for staff who have not previously been trained in PBIM. It is acknowledged that the PBIM measures are complex and some staff feel anxious about the details, so avoid discussing it with customers.

Additionally, basic training could be expanded to all DHS staff to enable more timely responses to customers who visit DHS with queries about PBIM, rather than having to wait for a PBIM trained CSO or social worker to provide advice.

- **Connections with housing authorities.** Sites which had formalised relationships with housing authorities reported strong positive outcomes for improvements in housing stability for their customers. It is recognised that there are barriers in the model of engagement that can be set in place between state level housing authorities and the federal department, DHS. However, as noted for child protection, it is considered that there are significant gains from improving knowledge of PBIM among housing authorities and developing clear lines of communication to better capture individuals who are likely to benefit from the application of PBIM. It is not suggested that the administration of PBIM is moved to housing authorities, rather, that the knowledge of housing authority staff is improved so that they are able to better advocate and advise their customers about PBIM.
- **Improved information sharing.** To improve outcomes for customers and to make the administration of customers on PBIM more efficient, it is suggested that some DHS data on customers could be shared with state housing authorities and child protection agencies. The state government providers noted difficulty and delay when trying to follow up information on customers in relation to their income management status. It was suggested that a shared database could be established, or legislation changed so that DHS could legally share customer information, such as details of income management arrangements, with relevant state authorities.

It is understood that DHS has implemented alternate arrangements to allow limited information exchange, but the details of these arrangements have not yet been specified.

- **Expand and enhance the network of retailers with BasicsCard facilities.** The number and variety of retailers who accept BasicsCard is consistently noted by stakeholders as a key limitation of

PBIM. It is suggested that options for expanding the number and variety of retailers where PBIM customers can shop are considered. This may simply require that the facility is rolled out across more stores, or that the card mechanism itself is redesigned.

It is also suggested that BasicsCard signage is clearly displayed within retailers to avoid some of the embarrassment that customers may experience in asking whether the merchant takes the BasicsCard.

Finally, it is recognised that mechanisms remain for customers to 'get around' using the BasicsCard such as obtaining credit for items purchased on the BasicsCard in the form of cash or asking friends to purchase excluded items in return for the purchase of items which are not excluded. To some extent, these 'work around' measures may never be fully eliminated; however, some consideration could be given to mitigating their implementation.

- **Better targeting of sites for broader implementation.** If Place Based Income Management were to be implemented into targeted locations the following should be considered:
 - A key customer outcome that improved through income management was housing stability. Broader implementation of PBIM should therefore consider targeting areas with higher public housing rental arrears. PBIM was also shown to improve the relationship between DHS and state housing authority staff.
 - Examination of the economy in the area should be undertaken, as for example, it was noted through the evaluation of PBIM in Bankstown that there were a high proportion of retailers using cash, rather than EFTPOS, which precluded customers using the BasicsCard in these stores. This was of concern to the customers because they were unable to shop in their usual stores and had to travel or were required to shop in more expensive/mainstream outlets.
 - It is also suggested that income management should cover the area that the DHS office serves rather than the boundaries of the LGA.
- **Design a 'step-down' process.** At present, customers are able to indefinitely access PBIM as long as they receive eligible payments. As a consequence customers may become dependent on the measure to balance their budget. A formalised transition off the program is considered central to ensuring that the benefits of PBIM continue beyond the span of participation. In addition to improving the uptake of financial management programs, incentivising saving behaviour and allowing for flexible income management percentages, staff need to be trained to transition customers off PBIM.

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