



Never Stand Still

Faculty of Arts & Social Sciences

Social Policy Research Centre

# Voluntary Income Management in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands

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## Fieldwork

The fieldwork for this project was conducted by Colmar Brunton Social Research. The fieldwork team was managed by Kylie Brosnan and Desleigh Dunnett.

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# Glossary

APY	Anangu Pitjantjatjara Yankunytjatjara
BasicsCard	The BasicsCard is a Personal Identification Number (PIN) protected card that lets customers spend their income-managed money at approved stores and businesses using the EFTPOS system. The BasicsCard is the primary way people access their income-managed money. Many people view the BasicsCard as a 'symbol' of income management and refer to income management in terms of the BasicsCard.
CAPi	Computer Assisted Personal Interview
CIM	Compulsory Income Management
Centrepay	Centrepay is a free bill paying service people can use to make payments to registered organisations directly from their Centrelink payments
CPIM	Child Protection Income Management
DSS	Australian Government Department of Social Services (Formerly FaHCSIA)
DHS	Australian Government Department of Human Services
FaHCSIA	Australian Government Department of Families and Housing, Community Services and Indigenous Affairs (now DSS)
Green card	The colloquial term some community members use for BasicsCard
Gunja	Cannabis
Humbug	Financial harassment
Inma	Anangu word for traditional women's ceremony
Key card	A card issued by a financial institution allowing clients to access money from an account. People can set up direct debit payment arrangements with the financial institution to pay to a store or other BPAY providers, as well as set a daily withdrawal limit.
Kitty account	The colloquial term that community members use for 'income management account' where an individual's income-managed funds are credited. These funds can be used to pay for essential needs such as food, rent and utility bills. Funds can be accessed in one-off and regular payments.

Kitty balance	The colloquial term community members use for the unallocated funds in their income management account
NHMRC	National Health and Medical Research Council
NIM	New Income Management (in the NT)
NPY Women's Council	Ngaanyatjarra Pitjantjatjara Yankunytjatjara Women's Council
NT	Northern Territory
NTER	Northern Territory Emergency Response
Store Card	Some stores offer a Store Card service where funds received on behalf of a client are loaded onto a Store Card. The card is set up through the store and has a daily limit that can be used. Credits to the Store Card can be made through direct debit arrangements with a person's financial institution, or for those receiving a Centrelink payment, via Centrepay or an income management allocation.
VIM	Voluntary Income Management
VWPR	Vulnerable Welfare Payment Recipient

# 1 Executive summary

This is the final report of an examination of the implementation and early impacts of the introduction of Voluntary Income Management (VIM) in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands.

The project is a qualitative study of VIM in the APY Lands.<sup>1</sup> This study focuses on how the measure is operating in the short-term, after its introduction in October 2012. The study is based primarily on qualitative and quantitative face to face interviews with community members in Pukatja (Ernabella) and Amata – two of the biggest communities in the APY Lands. The project also draws on reports provided by the Department of Social Services on the number and profile of individuals on VIM in the APY Lands.

The main findings are:

- The majority of community members and other stakeholders who participated in this study were positive about income management being introduced into the APY Lands.
- The fact that the communities had requested income management, and had been consulted about its introduction, appears to have had a major influence on the communities' view of income management.
- Similarly the fact that the vast majority of people on income management in the APY Lands were on the Voluntary measure has facilitated the acceptance of income management in the APY Lands.
- Generally income management has been implemented smoothly but there were reportedly some early practical issues around the acceptance of the BasicsCard in some outlets. This was quickly remedied.
- There are mixed responses in relation to the impact of income management on the wellbeing of the community as a whole, but overall there is a belief that it has had a positive impact so far, although its impact is limited.
- The main reasons provided for the communities requesting income management were financial harassment ('humbag'), misuse of alcohol and cannabis (gunja), gambling, and parents neglecting their children.

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<sup>1</sup> The Vulnerable and Child Protection measures of income management, which are also part of the measures introduced in the APY Lands, are outside the scope of this evaluation. At the time of undertaking the evaluation, the Vulnerable and Child Protection measures were in the early stages of implementation and there were very small numbers of people on those measures. As such, the data was insufficient to protect anonymity or to draw any conclusions around their impact or effectiveness.

- The impact of income management appears mainly to have been felt in terms of reduced levels of financial harassment, with smaller positive impacts on substance misuse and parenting.
- There were some reported improvements in child wellbeing.
- Some community members found Voluntary Income Management very useful for managing their finances; the structure provided by the BasicsCard was seen to provide a reliable basis for saving through the 'kitty' (the unallocated portion of their funds). However, income management has not suited everyone. A number of study participants had decided not to try it, or had tried it and decided not to continue.
- Income management has reportedly reduced financial harassment. However, this is not universally the case; for some people financial harassment has reportedly increased because of the reduced amount of cash in the community.
- Some community members reported sharing their BasicsCard PIN and pooling funds in other ways, so the impact of income management is reduced.
- Some community members reported having practical difficulties accessing income-managed funds, particularly those who travel to Adelaide where some participants believe the BasicsCard is not widely accepted.

Overall the introduction of income management into the APY Lands appears to be positively viewed by the community. There are indications that it may have already made a modest contribution to addressing some of the challenges in these communities.

Financial harassment, hardship, substance misuse and gambling reportedly continue to provide serious and ongoing challenges to these communities. Income management alone may not be able to make significant inroads into all of the social problems within the community.

This report is based on the views of community members and stakeholders; it was not possible to verify these findings through objective measures of changes in wellbeing. It is therefore not possible to definitively conclude that income management has benefited the community, or verify the concerns that some stakeholders have expressed about the negative impact of income management.



## 2 The APY Lands

Anangu Pitjantjatjara Yankunytjatjara (APY) is an Aboriginal Local Government Area located in the north-west of South Australia. It consists of the Pitjantjatjara, Yankunytjatjara and Ngaanyatjarra peoples (or Anangu). The largest towns in the area are Iwantka (Indulkana), Pukatja (Ernabella), Amata and Mimili, each with over 300 residents. Figure 1 illustrates the location of the APY Lands and the largest towns.

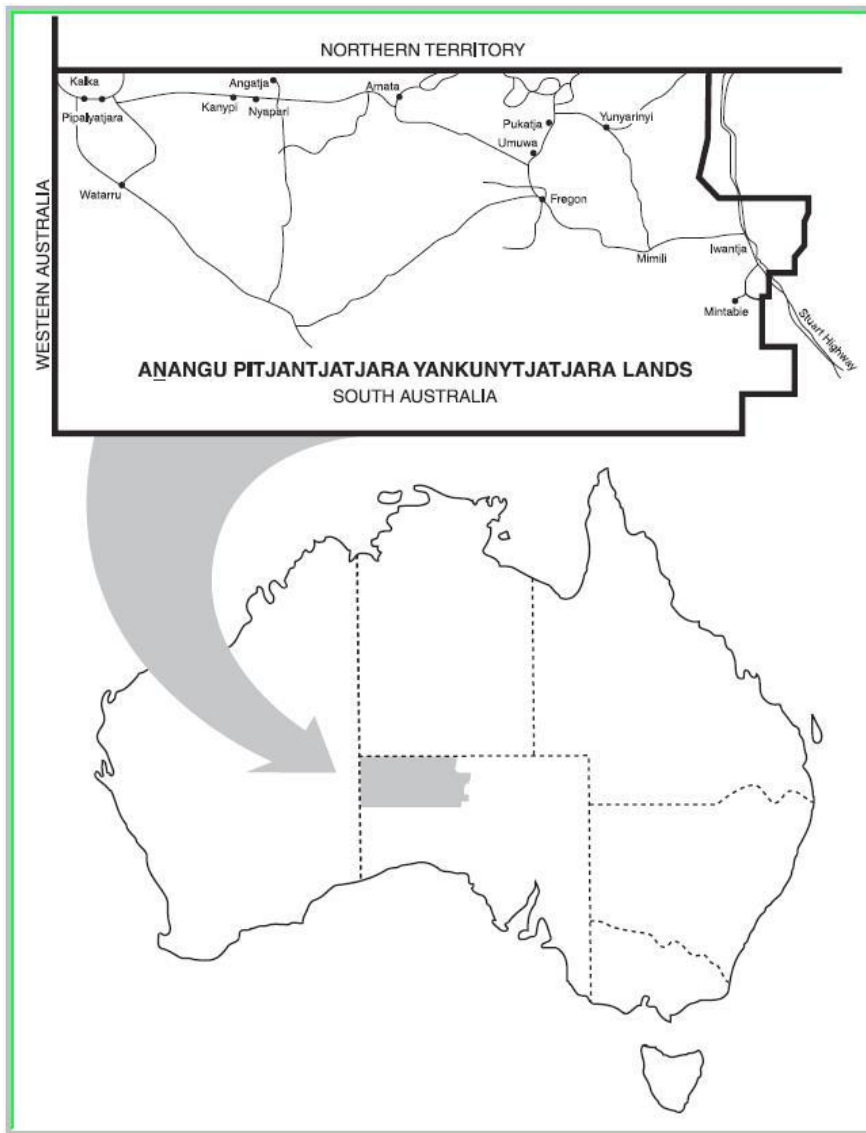


Figure 1 Map of the APY Lands<sup>2</sup>

<sup>2</sup> Source: neutex.com.au

Census data for 2011 report an Indigenous population of 2106 people in the Anangu Pitjantjatjara ABS Indigenous Area (IARE402001). Of these, 48.7 per cent were male. Over a quarter of the population (28.7 per cent) were younger than 15 years of age. Six per cent of the adult population were aged 65 and above (see Table 1 below).

**Table 1 Age distribution of the APY Lands population**

Age	n	%
under 15 years	605	28.7
15–64 years	1406	66.8
65 years and above	95	4.5
Total	2106	100.0

Source: Census 2011 data for IARE402001 (Indigenous respondents only)

## 2.1 Income management in the APY Lands

The APY Lands are in South Australia and are bordered by both the Northern Territory (NT) and Western Australia (WA). There is considerable movement of people over these borders; many people on income management in the NT have lived for periods of time in the APY Lands. Thus people living in the APY Lands are likely to have been familiar with developments in the NT and WA with regards to income management.

The Ngaanyatjarra Pitjantjatjara Yankunytjatjara (NPY) Women's Council requested the introduction of income management into the APY Lands (see Section 5.2 for the NPY Women's Council's motivation). Following this, negotiations were held between the South Australian and Commonwealth Governments; eight consultation sessions were conducted with a total of 400 people in May 2012, where the majority view was in favour of income management being introduced to the APY Lands.<sup>3</sup> On 4 September 2012, the then Minister for Families, Community Services and Indigenous Affairs announced that income management would be introduced into the APY Lands on 1 October 2012, utilising the same model that was introduced into five 'Place Based Income Management' sites across Australia on 1 July 2012 as part of the Australian Government's *Building Australia's Future Workforce* package.

The preamble to Schedule 2 of the Bilateral Agreement between the Commonwealth and South Australian Governments provides the rationale for the introduction of income management into the APY Lands:

On 12 September 2011, Minister Macklin, together with the then South Australian Minister for Aboriginal Affairs and Reconciliation, Grace Portolesi,

<sup>3</sup> DSS report on consultation (unpublished)

made a joint statement outlining immediate actions to address reports that children were going hungry in the Anangu Pitjantjatjara Yankunytjatjara Lands (APY Lands). Minister Macklin stated that she would monitor the situation on the APY Lands, including talking to the people on the APY Lands about whether income management would be useful in addressing the significant problems they are facing. In May and June 2012, officers from the Department of Families, Housing, Community Services and Indigenous Affairs talked with people on the APY Lands about how income management might help people and what model would work best on the APY Lands. The community advised its opinions which were then communicated back to the Minister. The Trial is aimed at assisting vulnerable children, families and individuals and enhancing opportunities for people entering or returning to the workforce. (Commonwealth of Australia and the State of South Australia, 2012)

The particular aims of income management in the APY Lands are to:

- reduce immediate hardship and deprivation by directing welfare payments to the priority needs of recipients, their partner (sic), 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. (Government of Australia, 2012)

## 2.2 People on income management in the APY Lands

As indicated in Table 2, in November 2013 there were 729 people living in the APY Lands who had ever been on any income management measure.

**Table 2 Number of people in the APY Lands ever on income management**

Income management measure	n
Northern Territory Disengaged Youth / Long-Term Welfare Recipient	162
Northern Territory Emergency Response	124
Voluntary	432
Child Protection / Vulnerable	11
Total	729

Source: Data supplied by DSS based on List All dataset for 8.11.2013

Since the total adult population of the APY Lands<sup>4</sup> was just over 1500, this means that around half of all adults had direct experience of income management, and virtually the whole population may have had a family or household member on income management at some point. A considerable proportion of those living in the APY Lands had been on one of the NT income management measures in the past, and a small proportion (approximately 9 per cent) were on one of the NT measures in November 2013.

As indicated in

Table 3 below, a total of 302 people were on income management in the APY Lands in November 2013, of which 88.4 per cent were on Voluntary Income Management.

**Table 3 People on income management in the APY Lands in November 2013**

<b>Income management measure</b>	<b>n</b>
Voluntary Income Management	267
Child Protection/Vulnerable	9
Northern Territory Disengaged Youth / Long-Term Welfare Recipient	26
<b>Total</b>	<b>302</b>

Source: DHS List All dataset 8.11.2013, filtered by South Australia, then APY Lands communities.  
Note: The majority of people on income management in the APY Lands were female (72 per cent).

Further details of those people on Voluntary Income Management, the focus of this project, are provided in

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<sup>4</sup> Over 1500 in the 2011 census.

Table 4. This indicates that the majority of people (60%) had no dependent children. Just over a third (37%) were 45 or older, with eight per cent being 65 or over, slightly more than the six per cent for the overall adult population. Thus the age range of people on Voluntary Income Management was similar to that of the overall population. The most prevalent benefit types were Disability Support Pension (31%) and Newstart Allowance (34%). Virtually all people on Voluntary Income Management identified as Aboriginal.

**Table 4 Profile of people on Voluntary Income Management in the APY Lands**

<b>Profile (n=267)</b>	<b>n</b>	<b>%</b>	
Benefit type	Aged pension	22	8.2
	Carer payment	8	3.0
	DSP	82	30.7
	Newstart Allowance	91	34.1
	Parenting Payment Partnered	29	10.9
	Parenting Payment Single	29	10.9
	Youth Allowance	6	2.2
Relationship status	De facto	86	32.2
	Married	31	11.6
	Separated	80	30.0
	Single	50	18.7
	Widowed	20	7.5
Age	<25	39	14.6
	25-34	64	24.0
	35-44	65	24.3
	45-64	77	28.8
	65+	22	8.2
Dependent children	0	159	59.6
	1	58	21.7
	2	33	12.4
	3+	17	6.4

Source: DHS List All dataset 8.11.2013, filtered by South Australia, then APY Lands communities.

### 3 Project aims and objectives

The key research questions are:

- What triggered the requests for income management?
- What was the level of community support before it was introduced and what is the level of community support now?
- How has income management been implemented in the APY Lands?
  - Is it as expected?
  - Have there been any unintended consequences?
- What are people's perceptions of how income management is working in the APY Lands?
  - Have there been any groups in the community who have particularly benefited in the early stages of the introduction of income management?
  - Have there been any groups for whom the introduction of income management has not been beneficial in its early stages?
  - Has it contributed to changes in spending patterns by directing welfare payments to priority needs? (e.g. food, alcohol, gambling, pornography and tobacco consumption)
  - Has it contributed to changes to individual and community wellbeing and improved outcomes relating to financial management, child wellbeing, substance abuse, housing and homelessness (including rental arrears)?
  - Has it contributed to reduced levels of 'humberging' (harassment or abuse in relation to their welfare payments)?
- What are the implications for income management generally?

## 4 Methods

The project was largely based on a survey (Appendix A) and qualitative interviews (Appendix B) with community members who were on VIM and others who were not on income management but in receipt of income support. In addition a number of community stakeholders were interviewed, including representatives from education, financial advice services, health, aged care, public service, and business. Fieldwork took place in two communities, Amata and Pukatja. They were selected on the basis that they had the highest number of people on income management (based on data supplied to the research team).

### 4.1 Fieldwork

Fieldwork for the project was carried out by Colmar Brunton Social Research, under contract to UNSW Australia (UNSW). Colmar Brunton Social Research was provided with 341 potential survey respondents who were notified of the research and provided an opportunity to opt out. Researchers had a target of 75 quantitative surveys. Local fieldworkers made initial contact with the Traditional Owners of the land and the Community Elders, and identified potential survey respondents who were currently in the community and were able to be approached for interview (both on and off income management). A total of 92 surveys were completed (27 per cent of the total sample, 123 per cent of target), 51 with people currently being income-managed. All the participants in the quantitative survey identified as Indigenous.

Of the 92 survey respondents, 18 completed supplementary qualitative interviews (11 on income management and 7 not on income management). In addition there were 15 interviews with community stakeholders in the two study communities and one focus group was held in Amata.

Further qualitative data was drawn from the open questions in the survey.



Table 5 provides a breakdown of target and achieved interviews by community, method, and by whether the research participants were on income management.

**Table 5 Interviews completed, by community and method**

Target	Interviews completed Pukatja	Interviews completed Amata
Quantitative survey with 25 community members on Voluntary income management (VIM), and 10–15 people who are on Income Support but not IM (in each community)	29 on IM 20 not on IM	22 on IM 21 not on IM
Total quantitative interviews	49	43
Qualitative interviews with people on VIM and other community stakeholders <sup>a</sup> (10–15 per community)	6 interviews with people on VIM 2 Interviews with people off VIM 6 stakeholder interviews	5 interviews with people on VIM 5 interviews with people off VIM 9 stakeholder interviews
Total qualitative interviews	14	19
1 qualitative discussion/participatory research activity with the community reference group	Incomplete - could not get the group to come together <sup>b</sup>	Complete - qualitative discussion with 4 members of the NPY Women's council

Notes: IM = income management; VIM = Voluntary Income Management.

<sup>a</sup> Community stakeholders include representatives from education, financial advice, health, aged care, public service, and business.

<sup>b</sup> The fieldwork team discussed with Traditional Owners and senior elders about who would be appropriate to bring together in a focus group. The recommended individuals were approached, but this group was unable to meet during the period of time the researchers were in the community. Traditional Owners and Elders attend a wide variety of meetings and discussions as well as family and other ceremony business and it can be very difficult to bring a group together.

## 4.2 Ethics

The evaluation methodology was approved by the Aboriginal Human Research Ethics Committee (AHREC), a sub-committee of the Aboriginal Health Council of South Australia, which covers the APY Lands (approved on 4 October 2013, Reference 04-13-521).

Prior to the commencement of the fieldwork, each community was contacted in order to obtain consent to attend the site and undertake the surveys and interviews. Consent was obtained to undertake the research through communications with the Government Engagement Co-ordinator who then met with local Traditional Owners and community leaders. A letter outlining what work would be undertaken was provided to inform the community and their approval was then sought prior to the work going ahead. Copies of the letters of approval were provided to the AHREC as part of the ethics process. The fieldwork was carried out by researchers who were all residents of the APY Lands or of APY communities nearby. They were all conversant with the local languages and community customs.

Due to the small number of research participants, figures less than 5 are reported '<5' in tables such that individuals cannot be identified. Similarly, quotes from participants are also de-identified. Quotes from people on or off income management are identified as 'Male' or 'Female'. Also due to the small community involved, all quotes included from Community Stakeholders are identified as such, rather than by their specific service.

### 4.3 Limitations

This is a small-scale cross-sectional and largely qualitative study of the early implementation of income management in the APY Lands, in particular Voluntary Income Management. The study relies almost exclusively on perceptions of community members and other stakeholders in two communities in the APY Lands. Although these are two of the biggest communities in the APY Lands, and participants were randomly selected, the responses cannot be said to be representative of the views of all residents in the APY Lands (although there is no indication that perceptions in other locations are fundamentally different). The findings have not been extensively triangulated by analysis of quantitative data such as changes in expenditure on different items, or changes in crime rates, health, alcohol consumption or gambling. School attendance data are provided but no attribution can be made directly to income management. As a cross-sectional study, the responses of participants about changes could be subject to recollection bias – i.e. people recalling the past in the light of present circumstances and therefore having an overly negative or positive perception of how things have changed in the community. Because of the low numbers of participants in the quantitative survey, no findings were statistically significant and therefore comparisons (e.g. between those on and not on income management) are descriptive. Many of the questions had very low numbers of responses (less than 15) and these are not reported here.

Despite these limitations the methodology is robust enough to give a reasonably accurate picture of the early impact of income management in the APY Lands.

## 5 Findings

This section brings together findings from the qualitative and quantitative components of the research and discusses the main emerging themes from interviews with people on income management, community members on income support but not income management, and other community stakeholders. The findings are reported against the research questions.

### 5.1 Why income management was introduced into the APY Lands

The consultation carried out by the then Department of Families and Housing, Community Services and Indigenous Affairs (FaHCSIA) in the APY Lands in 2012 highlighted a number of reasons why residents of the APY Lands sought to introduce income management in the area. These consultations produced a diversity of views about the prospect of introducing income management into the APY Lands. The consultations confirmed that some people living in the area had experience of income management and the BasicsCard in the NT, and wanted to introduce this to APY Lands.

In the consultations, most participants were in favour of the introduction of income management. A number of reasons were given for this, with the main reasons being:

- protection against financial harassment
- reduction in alcohol, drugs and gambling
- ability to save
- free banking
- better nutrition for children.

However, people in most of the consultations did not want an intervention such as the Northern Territory Emergency Response (NTER), but were supportive of a Voluntary measure. Some concern was also expressed about the practical difficulties of using the BasicsCard. In some communities participants expressed a desire to extend income management to people on community development employment projects (CDEP).

The material produced by FaHCSIA for the consultations provided the following reasons for the introduction of income management (see Appendix C)

- use of income-managed money to buy important things like food and clothes
- help with budgeting so there is money to look after the children
- no more humbug
- less money spent on gambling, alcohol and tobacco.

The interviews with community members conducted for this study confirmed that their motivations included:

- the belief that children are not being looked after properly in the community
- widespread abuse of alcohol and other drugs, particularly by the younger generation
- financial harassment or 'humbug'
- desire to better manage their income support payments.

These themes are linked; one of the major explanations for the lack of adequate parenting was the fact that parents of young children were abusing substances rather than caring for their children. Similarly much of the financial harassment occurred as a result of people wanting to buy alcohol or 'gunja' (cannabis) and harassing relatives and community members for this money. Income management and the BasicsCard were considered by some community members to be a way of helping to alleviate this problem through limiting the amount of cash available.

These reasons are set out by members of the NPY Women's Council:

For so long we have to put up with abuse from our own families for money. It gives us no chance to save up our own pension money. When pay day comes for our younger generations like our daughters, sons and grandchildren they go and spend it on grog and gunja. And when they come back they get cheeky to us for food and more money. We are getting older now and they have no respect for us old people and we don't feel safe amongst our own families. So when we had our meeting all the NPY Women got together and said all this humbugging has got to stop. How can we stop our families doing this to us, we got no power or control over them right now. So why don't we do the same thing they are doing in the Northern Territory. Let's ask if we can have income management in South Australia. All the women agreed to try it that way to stop the abuse and humbugging for money from our families. We talked more and more and we found out how it was working there. It was working really good. I know they didn't like it at first but then they found out that it's a good idea. So we decided to have it in the APY Lands and give it a try. [NPY Women's Council]

Fighting, drinking, gambling and smoking gunja that's what all our younger generations are doing now. Party, have a good time is the life for them. Young girls get pregnant, have baby get their cash money and dump their kids with the grandmothers to look after them, while the young parents go and party. Look at us we are getting old, we looked after our parents, our kids, now their kids. We sit down and do all of that and when they come back after partying we got to turn around and support them now. We don't get big money and we find it too hard. They spend all their money and come back and ask us, humbug us for money, food and blanket. With little money we still manage but they do that to us all the time not once or twice it happens every pay day. So that's why we pushed to have income management in our community so it can slow down the spending their money on rubbish stuff. That's good when it happens here I'll be happy and it'll be less stress for our old people. [NPY Women's Council]

Other community members confirmed this when asked why income management had been introduced to the APY Lands:

A lot of problem, like parents wasting the kids money on other things. Not buying enough food, humbugging families for cash money. [Female]

People was worried about kids, about older people not being looked after properly. Too much problems with grog, gunja, sniffers and gambling. [Female]

Too much spending their cash money on wrong things and then come back and humbug parents. [Female]

People waste their money on other things and eat everybody else's food. [Male]

These perceptions were predominantly those of older participants, although some younger members also shared this view.

## 5.2 Level of community support

Although three measures of income management (Child Protection, Vulnerable and Voluntary) were implemented in the APY Lands, virtually all people on income management in the APY Lands at the time of the study were on the Voluntary measure. Approximately 20 per cent of the population in the APY Lands were on Voluntary Income Management at the time of this study, with the majority of clients being women and older people.

Many of the older participants hoped that income management and the BasicsCard would better support young mothers and families in improving money management skills, and contribute to a decrease in alcohol, gambling and cannabis activity in the communities. Some young people agreed:

I like to try this income management because it comes in handy. When we get our cash money we spend it like water and then hungry until the next pay day so I reckon it will be good to have a BasicsCard. [Female]

I like the BasicsCard; it will teach us to manage our money properly it's going to help me and my family. [Female]

## 5.3 How income management has been implemented

As mentioned above, income management was introduced in the APY Lands at the request of the communities and after consultation with the communities by the then Commonwealth and South Australian Governments. Many community members had direct experience of income management having lived in the NT or having family members who were on income management in the NT. These communities (or at least a substantial number of people within them) were motivated to introduce income management and were familiar, at least in broad terms, with the measure.

A number of information products were developed to facilitate the introduction of income management in the APY Lands, including CDs, radio adverts, posters and leaflets in English and local languages (see Appendix C for an example). The Department of Human Services (DHS) also provided additional information to individuals at 'initial assessment' interviews.

People have had BasicsCards since the beginning of the year. It was quite well advertised last October when the income management people came out and talked to people – they held a meeting to inform people. [Female]

Despite the information campaigns and products, it is clear that some people still only had a partial understanding of income management and how it works.

One of the issues is that Centrelink came in and did a big campaign but people didn't understand and then found themselves locked in for 13 weeks. Someone came in the other day and didn't realise that the \$250 they'd received was an incentive payment for sticking with the card for 26 weeks. I think that education was lacking, there's not enough follow up work from Centrelink. [Community stakeholder]

There seems to be a lack of education when people are getting the BasicsCard. People order it, and then it comes in the post and that's it. It really needs to be some training about how to use it. [Community stakeholder]

The field observation indicated that the posters were sometimes poorly displayed. As described in Section 5.3.1 below, there have been some practical challenges in the introduction of income management, but these have been relatively minor and overall the introduction was smooth and relatively problem free.

### 5.3.1 What unintended consequences have there been

In general there have not been many unintended consequences, although there have been some negative consequences for some community members. Underpinning many of these issues is the fact that income management's main effect is to restrict the amount of cash that is circulating in the community. This means that some community members who have cash from earnings, and those on income management who have cash from the discretionary component of the income support payment, have been subject to greater levels of financial harassment than previously. Also, income-managed funds can be spent on priority goods which may then be exchanged for excluded goods such as alcohol, tobacco, or used for gambling purposes – evidence that income management is not 100 per cent effective in preventing determined people from obtaining excluded goods.

Some community members are able to manage these tensions creatively, but for others this creates an additional risk and causes anxiety and concern (see Sections 5.7 and 5.8 for full discussion of these issues).

While the BasicsCard enables people to have money set aside for food, this does not necessarily mean that the BasicsCard holder will get the food. BasicsCards and their PIN are often given to other family members allowing them to access funds.

Other unintended consequences arise out of the practicalities of using the BasicsCard, particularly in terms of the number of outlets where it is accepted outside of the APY Lands. Although the range of outlets which accept the BasicsCard has been expanded, participants reported that there are still many outlets where the card is not accepted. This particularly impacts on community members who travel out of the APY Lands.

## 5.4 Who has benefited from income management

The methodology for this research did not provide independent robust evidence of which community members benefitted from the introduction of income management. In addition, the relatively recent introduction of income management meant that outcomes were only available in the short-term. However, there was some consensus amongst respondents that certain sectors of the population had so far benefited from Voluntary Income Management.

The evidence from participants (provided in Section 5.1) indicates that it was Community Elders, especially women, who were primarily instrumental in bringing income management into the APY Lands, and that this group appear to be the major beneficiaries at this stage.

Old people want it to try and change the younger people on where and what to spend on. [Female]

A few people are using the BasicsCard to strategically manage their funds and build up their 'Kitty'. These people benefit from the structure that income management provides in terms of money management.

People understand about the kitty account – they have talked of using it as savings. [Female]

There are also perceptions that children may also be benefiting through improved school attendance and improved nutrition. As outlined in Sections 5.6.2 and 5.7.2, many research participants felt that more money is being directed to children's priority needs, especially to food for children. There were inconsistent views about whether school attendance had improved, and school attendance figures for Amata and Pukatja are not available for this research.<sup>5</sup> There are a number of other initiatives in the APY Lands targeting child wellbeing, including state government initiatives (Government of South Australia, 2012) and the National Partnership on

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<sup>5</sup> Indigenous school attendance in South Australia has risen over recent years but attendance at Anangu schools fell marginally between 2011 and 2013 from 604 to 594.4 FTE. See [http://www.sa.gov.au/\\_data/assets/pdf\\_file/0005/64724/Aboriginal-and-Torres-Strait-Islander-ATSI-2013.pdf](http://www.sa.gov.au/_data/assets/pdf_file/0005/64724/Aboriginal-and-Torres-Strait-Islander-ATSI-2013.pdf) for a report on Aboriginal and Torres Strait Islander school attendance in South Australia<sup>5</sup>



Remote Service Delivery (Department of Social Services, 2014a) which could also be affecting child outcomes.

## 5.5 Instances where income management is not beneficial

Similar to the benefits reported above, there is no definitive evidence that the introduction of income management has not benefited the community, although there were a diversity of views about the value of the measure.

Some of the reasons for introducing income management in the APY Lands included concerns about gambling, and the use of alcohol and cannabis. There were mixed views as to whether there had been changes in the levels of these activities in the communities since the introduction of income management and the BasicsCard.

There have been some areas where there has been a negative impact identified including housing (in terms of setting up rent payments) and financial harassment (humbug). With less cash available, some of the 'humbugging' has reportedly been transferred from humbugging for money to humbugging for food. At the individual level some community members feel that income management is not suitable for them; these include people who travel out of the APY Lands for family or community 'business'<sup>6</sup>, people who prefer to have control of their own money, and those who found income management confusing.

I heard a lot of stories how it worked for my families who live in town. So that's why I tried it out. I travel down south to Adelaide a lot and I found it hard to spend my money that's on the BasicsCard on things that I wanted. And that's why I felt that I have to get off income management. [Male]

## 5.6 Changes to spending patterns

Before the introduction of income management and the BasicsCard into the APY Lands there were already a number of methods for people to allocate money for specific purposes. Like Voluntary Income Management, these are all voluntary arrangements which individuals can change when they wish to do so.

- The Key Card<sup>7</sup> is a card issued by a financial institution (e.g. bank) used by account holders to access their money. Community members can set up direct debit payment arrangements with the financial institution to transfer funds to a store or make bill payments via BPAY. The Key Card gives people direct access to the available cash in their account. Particular amounts can be allocated per day so that the person can only spend up to that amount per

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<sup>6</sup> Business for Aboriginal people can mean many things, including ceremonial business such as sorry business, men's business, clan business, family business, and Land Council business.

<sup>7</sup> See glossary for definitions of Key Card, Centrepay etc.

day and therefore money can be spread over the payment period. This is arranged with the financial institution.

- The Centrepay system is a free bill paying service people can use to make payments to registered organisations directly from their Centrelink payments. Centrepay has been in place for several years prior to the introduction of income management.
- Store accounts or Store Cards. People can arrange for funds to be paid to the store under a pre-paid account system. Some stores will provide clients with a Store Card where these funds are uploaded. The client can arrange payments to the store through Centrepay or through a direct debit arrangement with their financial institution.
- Many people hold accounts in financial institutions which may or may not have Key Card access. People can allocate their funds by arranging direct debits and making bill payments via BPAY.

Thus, income management was seen by many as an additional way of managing money with the advantage, for some, of avoiding financial harassment and ensuring that a proportion of funds was spent on food and other priorities. Community stakeholders highlighted that Centrepay is still used for many transactions within the community:

The vast majority of lunches and uniforms would be paid for using Centrepay. [Community stakeholder]

### 5.6.1 Managing finances

Overall, participants felt that income management and the BasicsCard have had a positive impact on the communities of the APY Lands. People indicated that they felt they were able to better manage their money with the BasicsCard, transferring funds between their Kitty account and their BasicsCard, as well as having access to less cash through their Key Cards.

When I got money on my Key Card it used to take two days to go. But with BasicsCard you can save it for maybe one week or two weeks. [Male]

I'm living with my daughter and her children. I'm on a disability pension and have been on the BasicsCard for 2 years. With the BasicsCard I find I have more money for food. [Male]

Comments indicated that participants felt they were able to save money on the BasicsCard. They felt that they were able to keep their money for longer and budget their spending so that they did not run out of money before they received the next payment. They also felt that this was a good way to develop skills in how to manage their money, pay their bills, and still have money for the 'weekends'.

BasicsCard is not like a Key Card, it helps to save money. When money goes on the Key Card you spend it straight away and next day you sit down hungry. I'm on Centrepay and my money goes straight into the shop. It works for me that way. But I'm thinking to try the BasicsCard to see how that works. I've been on Centrepay for a long time because I'm voluntary. I wanted it that way because when I travel anywhere my daughter can use it when she needs to. [Female]

Indications from the store are that there was more money being spent on better food and some community members felt that the children were being fed more and healthier food. Some service providers noticed a decrease in requests for emergency food support from the general community, but others held the opposite view (see Section 5.6.2)

On the other hand some community members have volunteered for income management, but, due to external pressure, have had difficulty in meeting the needs of the family.<sup>8</sup>

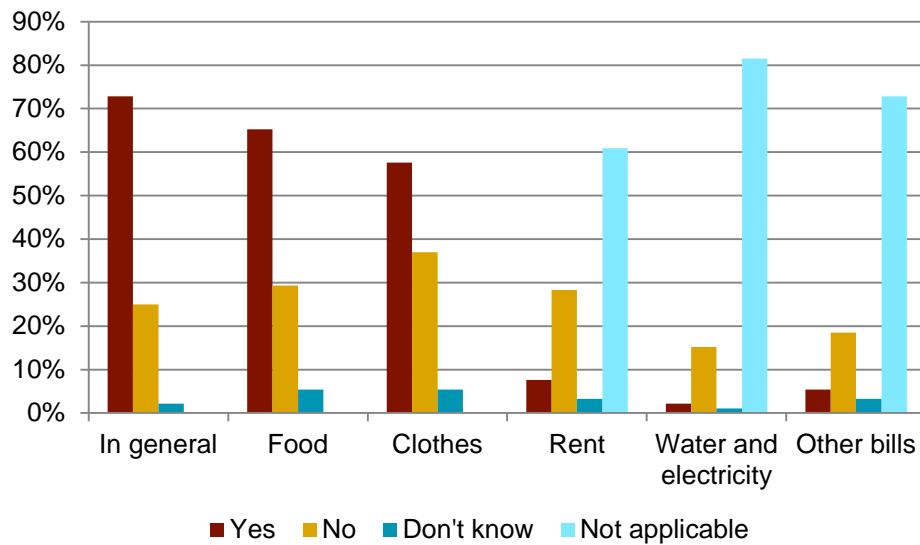
I cut my BasicsCard because my husband went to spend it on everybody else and swapping it for tobacco and money. And me and my daughter had to live off my families that's why I cut my BasicsCard in half because of that. Now that I have to live without the BasicsCard until the next mob of Centrelink workers comes to visit us. They come every three weeks to see us if we need to do Centrelink business or need new BasicsCard. So I got to live off my family until them mob come out. My husband don't get BasicsCard – he gets full on cash and uses it to buy smokes for himself, he's a heavy smoker. [Female]

Despite these positive signs of change, the survey found high levels of deprivation in the community, with over 70 per cent of participants saying that they had run out of money in the past four weeks, as indicated by Figure 2, and almost half being unable to afford to travel to see family or friends, as indicated in Figure 3.

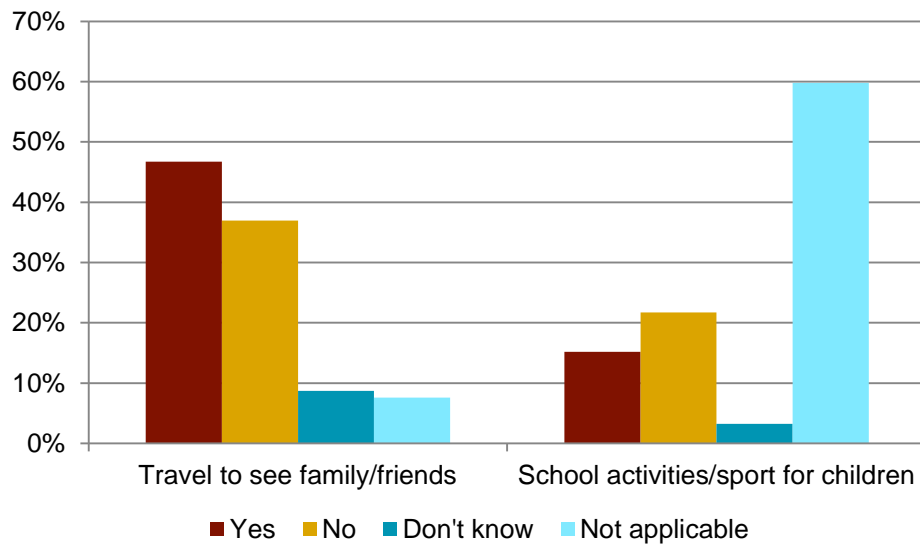
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<sup>8</sup> People can also allocate money to stores by calling Centrelink income management line.

**Figure 2 Unable to meet expenses in the past 4 weeks**



**Figure 3 Percentage of people who have run out of money to travel or for school activities/sport for children in the last 4 weeks**



With regards to money for buying food, Table 6 shows that people on income management appear to be more likely to run out of money than those not on income management.

**Table 6 Ran out of money to buy food, by income management status**

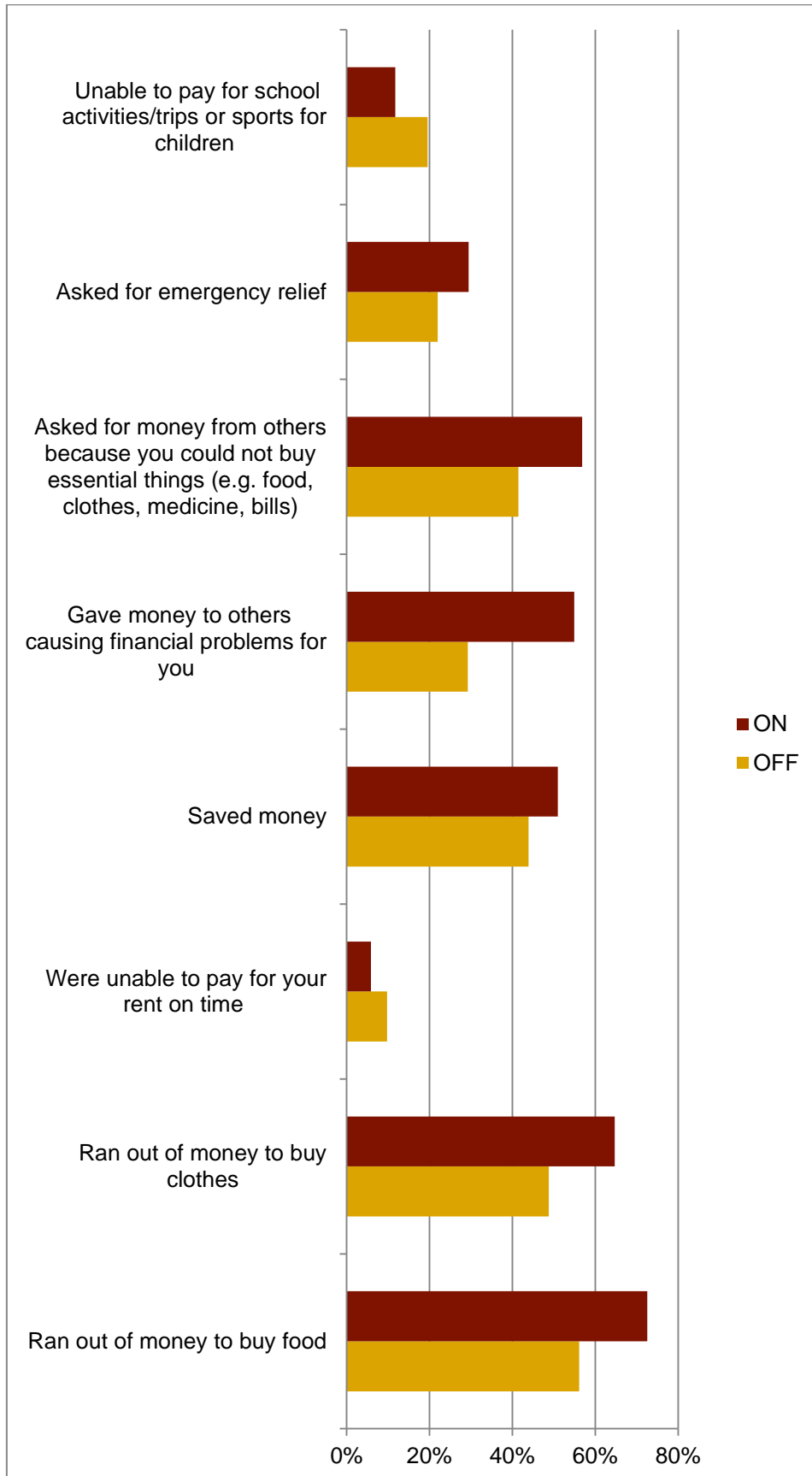
	Off IM(%)	On IM(%)	n
Yes	56.1	72.5	60
No	36.6	23.5	27
Don't know	7.3	3.9	5

Figure 4 summarises the responses to various questions about money issues for participants over the past 4 weeks, showing the percentage of respondents who had money issues by whether they were on or off income management. Because of very small numbers, there was no statistical difference between those on and off income management, but overall those on Income management had more difficulties than those off income management other than for paying rent, saving money and affording school trips.

This is not necessarily an indication of the impact of income management. As a cross-sectional study this survey cannot measure the impact of income management on individuals as it cannot compare their situation at baseline and then after a period of income management. It is possible that those who chose to go on income management were those people who had most difficulty managing their financial affairs.

A further consideration in interpreting this response is that when asked more objective questions such as whether they have run out of money, people may respond differently than they do to subjective questions about how they feel about income management (see Bray et al. 2012 for a detailed discussion and analysis of this feature). Overall the survey provides some evidence that the impact of income management in the short time since implementation has been limited, despite the positive views of most community members. This confirms that on its own, and over a short period, income management can only have a limited impact on long standing and deep seated community problems.

Figure 4 Money issues in the past 4 weeks, by income management status



Some results in Figure 4 may appear to be contradictory in that around 44 per cent of people not on income management and 51 per cent of people on income management were able to save money in the past four weeks, yet 73 per cent of those on and off income management ran out of money before the next pay day. This means that at least some participants were able to save and also ran out of money. This could be because they saved for some of the time but ran out at other times in the past four weeks, or alternatively that people were reluctant to dip into their savings in order to pay for day to day expenses.

With regards to managing money, Table 7 shows how easy or difficult it was for people on and off income management to manage their finances in different aspects of their lives. Overall there were few differences between people on or off income management in any of these questions, although people not on income management were more likely to respond that it is easy to look after their children. Again these differences should be treated with great caution due to low numbers of respondents. In addition it is not known how long people have been on income management or whether they decided to go on income management in order to address these issues or whether these issues arose for people once they were on income management, and thus any assumption of causal direction between income management status and any of these outcomes would be inappropriate. None of these differences are statistically significant.

**Table 7 Managing financially, by income management status**

		Off VIM n=41	On VIM n=51
<b>Manage your money</b>	Very easy	1	1
	Easy	19	25
	Neither easy or hard	4	1
	Hard	13	15
	Very hard	2	2
	Don't know	2	7
	Not applicable	0	0
<b>Save money</b>	Very easy	2	1
	Easy	17	25
	Neither easy or hard	1	2
	Hard	18	18
	Very hard	3	4
	Don't know	0	1
	Not applicable	0	0
<b>Have enough money for food</b>	Very easy	1	1
	Easy	18	24
	Neither easy or hard	5	2
	Hard	15	22
	Very hard	2	2
	Don't know	0	0
	Not applicable	0	0
<b>Pay bills on time</b>	Very easy	0	1
	Easy	10	10
	Neither easy or hard	7	5
	Hard	2	5
	Very hard	2	1
	Don't know	4	10
	Not applicable	16	19
<b>Know how much money you have</b>	Very easy	4	2
	Easy	26	29
	Neither easy or hard	4	4
	Hard	3	8
	Very hard	1	2
	Don't know	3	6
	Not applicable	0	0
<b>Look after your children</b>	Very easy	4	1
	Easy	19	14
	Neither easy or hard	4	2
	Hard	4	11
	Very hard	3	1
	Don't know	0	2
	Not applicable	7	20
<b>Look after family obligations</b>	Very easy	1	1
	Easy	18	22
	Neither easy or hard	3	7
	Hard	6	14
	Very hard	4	0
	Don't know	3	4
	Not applicable	6	3



## 5.6.2 Money for food

Several participants commented that the BasicsCard is a way of being able to save money and better allocate money for food.

BasicsCard saves money for food because they know they can't get money out of it – if they have Key Card they can take it out for gambling. BasicsCard is better. [Female]

Some people in the communities have gone onto income management to ensure there is enough food and essentials for their family.

There are a number of people in the community who feel that there is more money for food, in particular food for kids.

People are really spending money on food and their kids. [Female]

Some are on income manage and it's helping them to be a bit more responsible for the kids. [Female]

Before my money would be spent really quick and sometimes it's hard to save. But with BasicsCard and the Kitty account I can save it and spend it on weekends for food and me and my family don't go hungry anymore. [Female]

Some stakeholders reported increases in the sale of food for children but others stakeholders did not perceive any decrease in the level of extra support for families needing emergency food or financial support.

I haven't noticed any difference from last year in terms of kids being fed... Kids don't take advantage of [our food program] and what we find is that if kids say they are hungry – then they generally are. [Community stakeholder]

However, one community stakeholder said that it is very difficult to know exactly what is happening in the community:

The NPY Women's Council will provide emergency relief for people for food in the community. There's a lot of service providers in the community today such as Anglicare, Redcross, DASA, Skills Hire and Family Wellbeing. I think it's good in the sense that it gives more options to people in the community. But it is also harder to know what's happening in the community. [Community stakeholder]

The store identified that there are a number of ways people can budget for food, including Centrepay, the Basics Card, and other arrangements. The store has reported that the number of Centrepay customers has increased and it was felt that there were more customers using the Centrepay service at the store than BasicsCard customers at the time of the research. Some stakeholders believed that Centrepay was more effective than the BasicsCard for spreading expenditure over the payment period:

Where people are getting humbugged a lot or are not able to spread their money across, Centrepay allows us to work with them to spread money across. For example we might work with someone to have \$50 day at the store on Centrepay. However, we can't do this with the BasicsCard as we don't have access to do this. [Community stakeholder]

However, as indicated in Section 5.6.1 above, there was a diversity of views about the relative value of various methods for ensuring that money is not all spent immediately on receiving benefit payments, and it appears that different people will benefit from different mechanisms.

While many participants felt that people are spending more money on food for children, there were still concerns about children not being fed properly and how this was impacting on their school attendance.

I can sometimes see little kids walking around hungry or crying for food 'cause they are hungry. So you see them walk around not happy. [Female]

As a general observation I don't feel there's been a big change in people's diet. We do the adult health check where everyone has to have a health check once a year. What we're finding is that a lot of people are not eating 3 meals a day – they might just eat 1 or 2 meals a day. [Community stakeholder]

The school had implemented a nutrition program which can be paid for through income management. An automatic payment, set up through Centrelink to cover the program costs, ensures the child will receive meals at the school when they attend.

In the quantitative survey, reported in Table 8, most participants said that they did not know whether there was more or less food for children (56). Of those who did know, 15 believed that there was more food for children and 16 believed that the amount of food was about the same. Only five participants believed there was less food.

## 5.7 Changes to community wellbeing

### 5.7.1 Financial management

Some participants see that the BasicsCard could be a good tool for teaching young parents how to best manage their money and they see cash as a problem for younger people.

Yeah, all these people they really need help, they don't know how to save their money. When pay day comes they see cash and they spend it in one go and then they will be hungry until next payday. Lucky most of them got kind family who helps them out for food until they get their next payday. All the kids still get dumped from their parents when they run into town or Port Augusta and Coober Pedy to drink and waste their money. I reckon this income management will help and teach them how to save money. The BasicsCard is a life saver for people like that. Me, I'm alright I do Centrepay

and that means I get my money taken out and I leave it in the store. That's how I save money and I only use it when I really need to. All the old people like it and some of the young mothers too you know why, because their husband might rob them and spend it on gunja and grog. [Female]

## **Saving money**

Comments have been made about the ability to save money with the BasicsCard and the Kitty. The big difference between a Key Card of a financial institution and the BasicsCard is that cash cannot be withdrawn with the BasicsCard; this should translate to more money available for food.

I think BasicsCard is better because you save money – you don't have to spend it on grog, gunja or cards. That's been a problem in the past without the BasicsCard. Some people only have money for one day and then they're going around asking people for money. There's less humbugging now with the BasicsCard. [Female]

It's easy to save money with BasicsCard - because I use that money to buy food and with my Key Card I can buy cigarettes or food. [Female]

It's helping me to manage my money and teaching me to save up. [Female]

It's easy to look after money with the BasicsCard but with the Key Card – families ask me for money. Sometimes I save money on my Key Card. I lost my Key Card so I might order another one. I use my Kitty account to save money. I'm using it to save money for Christmas. [Female]

I'm little bit confused but I can see that it's helping all the other people and teaching them how to save money. [Female]

Some people also commented that they were able to better support family living in other communities.

## **Greater financial control**

It was felt that the BasicsCard allows people to have greater financial control of their money. People spoke about how they could manage their money by moving it between accounts. The Kitty account function seems popular as people reported that it allows them to spread their money across the pay period and to try to save money, although most reported difficulty in saving money from their Centrelink payments and that they often run out before the next payment. People also spoke about the Kitty account as being something that they could control by being the only person who knows the balance of the account.

As, in some instances, cards and PINs are shared with others who are not the card holder, people have talked about knowing exactly how much money they have in each of their accounts and the exact day the money goes into the accounts. It is then possible for funds to be moved into different accounts before the cards are given to others.

## Managing and controlling money

Information from the Money Management Service indicates that there was more interest from community members in considering how best to spend their money. There was also concern that there is a need for clients to better understand how income management and the BasicsCard work.

People were moving on and off the income management program as it suited them, within the terms of the scheme.<sup>9</sup> One example of why this is being done involved a client going off income management due to insufficient money to pay a loan.<sup>10</sup> The participant intends to go back onto income management at the completion of the loan repayment.

Had a BasicsCard but I cancelled last month – I closed BasicsCard because I didn't have enough money to pay off a loan. Next year when I finish paying off the loan I'll get it again. It's good – saving for kids. [Female]

Participants were asked if they had more or less control of their money when they went on income management and had a BasicsCard. There were mixed responses to this question. The positive perspective focused on the ability to save money using the BasicsCard and the Kitty.

Have to save money for my kids food and being income-managed helps me save money for good reasons. [Male]

Sometimes have money for kids. They come first. If we go to Alice Springs we try to have money to take kids to the pool or cinema or buy them something. [Male]

I feel more in control of my money this year because I have a BasicsCard. [Female]

Every week the money goes on the BasicsCard. It used to be every fortnight when it was going on the Key Card. [Female]

I feel like I've got more control over my money because of the kitty account on the BasicsCard. [Female]

Others felt that they had less control, and some of these people had come off income management:

Less control/harder. They just take out money for rents and fines and other stuff and have less money for myself. [Male]

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<sup>9</sup> There is a mandatory 13 week period for remaining on Voluntary Income Management. If a person wants to recommence, they must wait 21 days from the date the last agreement ended and they cannot go back on Voluntary Income Management if they have had four or more Agreements in the last 12 months. However, these rules are not always well understood by community members – possibly because they are not well communicated.

<sup>10</sup> Loans can normally be paid from income management accounts. However, this may be an informal loan.

I feel like I have less control of my money because I have a warrant and pension loan<sup>11</sup> from Centrelink. [Male]

According to one community stakeholder:

Police fines are a big financial issue for people here – particularly in driving unregistered cars in Port Augusta where they will get fined. [Community stakeholder]

There is some confusion around how income management works and how it can be used.

I'm a little bit confused on how it will work out for me. [Female]

The option to separate the Kitty allows people to control how much money can be used in store transactions; however, this is not clearly understood by all those who have or have had a BasicsCard and it does not necessarily have to be used in this way.

Service providers feel that people still need training to fully understand how to use the income management program in a way that will positively benefit the individual.

### **BasicsCard and managing money**

The use of the BasicsCard and the Key Card for a financial institution are quite distinct. For those who have a greater understanding of how the BasicsCard can work for them, this has been positive. In particular when people have been harassed for food or cash, telling the person who is harassing them that they are on BasicsCard has reduced or even stopped the level of 'humbug'. The BasicsCard does not allow people to access cash from their accounts – whereas a Key Card allows access to cash. Some participants reported that, on occasion, people were giving their BasicsCard and Key Cards, and PIN, to others to use.<sup>12</sup>

Transferring between the Kitty and the BasicsCard enabled people to manage how much money was being spent daily or even weekly. This method of budgeting appeared to be working with some degree of success for those who used the BasicsCard.

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<sup>11</sup> A fine payable under a police warrant. Pension Loans are available to Centrelink customers against their pension/payment, See <http://www.dss.gov.au/our-responsibilities/seniors/benefits-payments/pension-loans-scheme> for further information.

<sup>12</sup> Aboriginal people do not have the same attitude toward privacy of personal information as non-Aboriginal people. People share what they have among their family. There is a cultural responsibility associated with family and sharing and not meeting this responsibility can cause problems, so often BasicsCards and Key Cards are shared amongst family members. To help reduce the incidence of humbugging, the balance shown on receipts is only for funds remaining in the BasicsCard; therefore, the person who is using it will not be able to determine how much money is in the income management account (the Kitty). [Information provided by local researchers as context]

The BasicsCard is good – it helps me to save and if I would have kept saving I would have had [amount deleted]. But my family kept asking me for money, so I only have about \$2,000 in my Kitty. It's good because you can save – you can't get grog or smoke so that's OK. And if you're really stranded, you can ring them up and they can put it across. [Male]

I feel like I've got more control over my money because of the kitty account on the BasicsCard. [Female]

On BasicsCard, I spend it on food and I save money for the weekend to get fuel and clothes using the Kitty account. The money from Key Card I use for my other son who is staying in Amata. [Female]

There is also a BasicsCard machine in the store which makes it easy for people to check their balance:

We used to have people shopping and coming up to the counter with all their food and then realising they didn't have any money in their account. Since the machine has been installed we've worked with people to check their balance first before shopping and we've found this is working well. The BasicsCard machine has made a big difference it's been here two and a half months. [Community stakeholder]

The machine in the store shows the balance for the BasicsCard and not the Kitty Account. People need to call Centrelink for the balance on their Kitty Account. [Community stakeholder]

Service providers have noted that there have been some changes in the way people are thinking about their money and how they are spending it. With the program being voluntary, people move on and off income management to suit their circumstances at various times. By doing this, people will have the ability to change the amount of unallocated funds that will be deposited into their Key Card accounts and increase their access to their cash as well.

### 5.7.2 Child wellbeing

Income management was brought to the APY Lands as a measure to meet a number of aims (see Section 2.1), including to encourage socially responsible behaviour, particularly in the care and education of children. Clients were asked if they had seen any changes in children in the community since the introduction of income management and if so what they felt brought about those changes. Table 8 summarises the answers to the questions about various dimensions of child wellbeing. The findings confirm that for all these dimensions, far more respondents felt that things were better or the same since the introduction of income management than those who thought things were worse. However, the majority of people answered that they did not know.

The qualitative interviews indicated that there is a perception that there has been some positive contribution to the health and welfare of children.

Mothers and father on BasicsCards spending more on their kids now. [Male]

Other family members are all income-managed and looking after their kids more. [Male]

They finding it harder to lend money on all the things they used to before because of the BasicsCard. They got no choice but to steady down and look after their childrens. [Male]

Some are on income manage and it's helping them to be a bit more responsible for the kids. [Female]

Families in community are starting to look after their kids more because of BasicsCard. [Male]

As Table 8 below shows, the majority of participants were non-committal about changes in child wellbeing. Of those who did respond, most felt there had been no change. Very few felt that the changes had been negative.

**Table 8 Perceptions of child wellbeing, by income management status**

		Off VIM	On VIM
		n	n
Health	Healthier	10	5
	About the same	7	12
	Less healthy	1	1
	Don't know	23	33
Food	More food	9	6
	About the same	7	9
	Less food	3	2
	Don't know	22	34
Safety	Safer	7	8
	About the same	11	11
	Less safe	1	0
	Don't know	22	32
School	Going to school more	7	9
	About the same	11	11
	Going to school less	1	2
	Don't know	22	29
Happiness	Happier	9	11
	About the same	8	9
	Less happy	0	1
	Don't know	24	30
Cultural activities	More cultural activities	7	8
	About the same	6	9
	Less cultural activities	1	0
	Don't know	27	34

The open ended responses to this question again indicate that most community members who expressed a view were positive about changes in the community for children since the introduction of income management, as indicated below.

All the kids are more healthier now than last year, only because grandmothers looks after their grannies feed them, cloth 'em and keep 'em safe. [Female]

### **School attendance and attainment**

In the quantitative survey reported in Table 8, most respondents felt that school attendance was about the same (49) with a slightly lower number (35) believing attendance had improved.



Some community members did not believe that income management had made any difference to child wellbeing or school attendance:

Don't see any difference some kids are still hungry and they fight in school or they don't go to school at all. To me I can't see any changes but for others they might have. [Female]

It's too hard to get kids to go to school and they are walking around at night. [Female]

Others commented that it is difficult to track attendance between schools:

We have 154 kids who are enrolled at the school – however we probably have no more than 70 who are attending at any given time. It maybe that students are just not attending – or also often the case is that they may be in other communities and attending other schools. We don't have a way of checking across the schools if this is the case. [Community stakeholder]

One stakeholder believed that attendance had improved and could be attributed to a behaviour management strategy:

We've had an increase in students attending school. Last year our attendance in terms 2 and 3 was abysmal. And this year there has been a dramatic increase. I think the school is a lot calmer this year. We have a good group of teachers who are pretty calm and I think it maybe due to behaviour management strategy. We're working with students to learn about behaviour such as what does it mean to be safe in the playground, to be respectful in the playground. We've seen an increase in attendance in term 2 and 3 because of that. [Community stakeholder]

There are two nutrition programs running in the school; a lunch program which parents can pay for through their income management arrangements and also a Breakfast program which is run by the Red Cross. These programs aim to improve the nutrition of children who attend school and it is possible that they have had some effect on school attendance and attainment.

Maybe children sometimes don't have food but sometimes they have breakfast at the school. [Female]

It was noted that there had been an increase in the uptake of the breakfast and lunch program at school:

We initially had 20 students coming to the program and now this has risen to 30 for breakfast. It's difficult to say what's made this change and it could be due to a number of reasons such as awareness amongst students and families or it may be that there isn't food at home. ... But for us it's a really important program – as food – especially breakfast is important for the students – and there is a lot of benefits for them in terms of their attentiveness and learning in the classroom. And also kids will be late for school if they have to go to the shop first and buy food.... We also have a lunch program that the school runs. We've also had an increase in people

accessing this program. Parents pay for the lunch program on a weekly basis via Centrepay. [Community stakeholder]

There is a range of initiatives regarding school attendance; therefore participants could not confirm any link or relationship between income management and school attendance. Data from the South Australian Government indicates that school attendance has remained about the same in 2012–2013<sup>13</sup>, having fallen in 2012. NAPLAN results for the schools in Amata and Ernabella show no improvement for Year 3 students since 2008, with a lower percentage of students sitting the NAPLAN tests. In the case of Pukatja (Ernabella School) there has been a significant fall in school performance in 2013.<sup>14</sup> It should be noted, however, that school attainment is not an aim of income management and any improvement or deterioration in school attainment cannot be attributed to the program.

## Culture

Participants were asked whether there had been changes in the participation in cultural activities since the introduction of income management. The rationale for this question is that this is also an indication of community health overall. There were both positive and negative views on this, but overall there did not appear to be any change in cultural activity, but this may well be because of the short time since its introduction.

The only time they do cultural activities is when children come and visit from Adelaide, once a year. [Female]

More happier and old people teach these Inma (women's ceremonies) all the time. [Female]

There's more activities for children like the choir. [Male]

In the quantitative survey the same number of respondents (15) believed that cultural activities for children were 'about the same' as those who believed that there were 'more cultural activities', although most (71) were not able to say whether there had been a change.

## Substance abuse and gambling

Participants were asked whether the introduction of the BasicsCard and income management has contributed to people reducing their drinking and smoking cannabis (gunja) in the community. There was a diversity of views about this, but

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<sup>13</sup> [http://www.sa.gov.au/\\_data/assets/pdf\\_file/0005/64724/Aboriginal-and-Torres-Strait-Islander-ATSI-2013.pdf](http://www.sa.gov.au/_data/assets/pdf_file/0005/64724/Aboriginal-and-Torres-Strait-Islander-ATSI-2013.pdf) Government of SA, Department for Education and Child Development.

<sup>14</sup> Data taken from MySchool website (<http://www.myschool.edu.au/ResultsInNumbers/Index/80644/ErnabellaAnanguSchool/49575/2013> and <http://www.myschool.edu.au/SchoolProfile/Index/80633/AmataAnanguSchool/49561/2013>, date accessed 10 April 2014).

there appeared to be an overall perception by some community members that there has been some positive impact due to the reduced amount of cash available.

Because on the green BasicsCard they can't buy more grog and gunja because they not allowed to spend it on that stuff. So they can only drink a little bit only. [Female]

I stopped gambling now because I'm using the BasicsCard. I don't have cash anymore and save more now. [Male]

Only gunja is a big problem [i.e. not alcohol] as it is easy to sneak into the community. [Male]

Don't know yet it's still too early to tell. [Male]

BasicsCard might have had an effect on gambling – but also the community has been talking about a lot about gambling in the community. And the community is using the law and the Police to come down hard on the gambling. [Community stakeholder]

Some participants believed that there has been a reduction in grog but an increase in smoking cannabis, for example one community member said:

A lot more of smoking but less of gambling and drinking – because of the BasicsCard. [Female]

Other community members and service providers do not see any noticeable improvement in the gambling, grog or gunja activities in the communities. Instead, there was felt to be further pressure placed on those who have moved onto income management from other family members to purchase food. Having spent all their money on gambling, grog or gunja, they then rely on other family members who are on income management to provide them with food until their next income support payment.

There is still gambling occurring in the communities and some people are known to be using their BasicsCard to gamble with.

People gambling more (since the introduction of IM). [Female]

They think they can win money for food. And it makes them more addicted and they wanna play cards all the time. It's not helping. [Female]

Community Elders have been considering a range of ways to address the problem of gambling, grog and cannabis which then impacts on parenting of children in the communities. They feel that the introduction of income management reduced the amount of cash in the communities which is helping in some ways, but has not itself made much of a difference to gambling, and the use of grog and cannabis, as yet.

Some community residents are reluctant to go on income management because they wish to continue their substance use:

I don't like the Basic Card it's no good for me. I'm a single person, no kids and that's the way I am. Plus I got a habit of smoking and I got to have it all the time and with my cash I can get it easy. If I go on income management then they'll take half of my money away and put it on BasicsCard and it will be hard to buy smokes on the card. [Female]

I'm talking about gunja. When I'm stressing out of gunja I get crazy and do lotta silly things. So that's why I don't like BasicsCard. I'm only talking for myself. That's why it's better I still want to get cash money, I have to support my habit I have been doing this for a long time and it's hard to stop now. [Female]

Overall there is mixed evidence at this stage for the effect of income management on substance misuse and gambling, with different community members having different views and perceptions.

### 5.7.3 Housing

As indicated in Table 9 below, half of the 92 participants in the survey (46) did not pay for housing. Of those who did pay, the vast majority (35) found paying for housing easy, indicating that rental payments are not a significant issue for the majority of the population in the APY Lands. The responses for those on and off Voluntary Income Management were almost identical, perhaps indicating that the introduction of Voluntary Income Management has made little difference overall to the issue of rental payments.

**Table 9 Ease of paying for housing by VIM status**

	Off VIM	On VIM
Very easy	0	1
Easy	17	18
Neither easy or hard	0	1
Hard	2	2
Very hard	1	1
Don't know	3	0
Not applicable	18	28
<b>Total</b>	<b>41</b>	<b>51</b>

Some community members and service providers indicated that there are issues with housing. If Housing South Australia (Housing SA) has not used Centrelink's Rent Deduction Scheme to initiate rent payments from the start of a person's tenancy, and there is a delay in the person making their own arrangements with Centrelink, there may be a delay in rent being collected. Although there is a phone service available to clients in the communities, most prefer to organise these payments with Centrelink staff in person and that means that they often have to wait

up to 6 weeks before the Centrelink staff come into the community. During that visit, the tenant needs to make all the appropriate arrangements to have their rent paid. If there are delays in making these arrangements, tenants may end up with rental arrears and a debt from the outset of their rental agreement.

While the issue above is not related to income management, a further issue was mentioned which may occur when people exit the program. Where payments have been set up through the Rent Deduction Scheme, and the person has chosen to pay rent from income-managed funds, on exiting from the program, rent payments are then discontinued. While Housing SA is notified electronically, unless it takes action to reinstate the payments using the Rent Deduction Scheme, the rent may not be paid. This can also result in debt being incurred by the tenant.

This indicates the complexities for people in the communities of having to deal with Centrelink and Housing SA and how these interactions can sometimes cause difficulties for families. This does not only apply to those on income management, but can add another level of complexity to individuals' attempts to manage their finances.

## 5.8 Changes to 'humbug' (financial harassment)

The BasicsCard is considered, by those involved in the study, to be helping in this area in that there is less cash available to humbug.

I've been on the BasicsCard for two months. I like the BasicsCard, because when people steal my Key Card I use my BasicsCard. I think BasicsCard is good for the community. [Female]

However, humbug is still continuing for both cash and food. Some participants felt that one negative impact of there being less cash available arose from those who are cannabis users and are looking for cash to purchase drugs. There are real concerns for the safety of the community's elderly which greatly contributed to the push for the introduction of income management and the BasicsCard.

Sometimes people knock on my door every day and every night time and I'm resting and ask me for money, so I sometimes leave my Key Card at the Family and Wellbeing Centre – so I don't get angry. Sometimes I get angry and tell them that Disability [department] is going to take me to Ernabella to stay at my brother's house, or sister's house, or at the Aged Care Centre. [Female]

While there have been indications that the decrease in readily available cash has been considered helpful, there are still pressures on families to provide food to those who have spent their money on gambling, grog and cannabis.

Our residents in the supported accommodation still get humbugged – I don't think that the BasicsCard has made a lot of difference in terms of humbugging in the community. People are still getting humbugged for food

and cigarettes and people are getting humbugged at the shop. [Community stakeholder]

Although the effect on humbug is generally seen as positive, this is not always the case.

I find it harder to manage my money on BasicsCard – because my daughter smokes Gunja and gets hungry. She asks me for my BasicsCard and I give it to her 'cause I'm worried that she might try and kill herself. [Female]

Community members who work have also indicated higher levels of humbug. Artists in particular were said to be experiencing more humbug on the days that painting money is being distributed, although there is no evidence to link this directly to the implementation of income management in the region.

Have a talk to the Art Centre people. On the day that the painting money is distributed people get humbugged badly and I was told recently that they had had a lot of people around hassling for money – that may be because of the BasicsCard or because there have been a lot of funerals. [Community stakeholder]

For some, however, humbug has been seen to have been reduced; at least for cash. The 'green card' is shown to let people who are attempting to humbug know that there is no cash, only the BasicsCard.

It's working for me because there's no humbug when I go to the shop to do shopping. When they ask for money I say nothing and show them BasicsCard, they walk away. [Male]

Overall reductions in financial harassment appear to have been the most significant change which research participants attributed to income management.

## 6 Conclusions

This project examined the perceptions of a range of stakeholders in the APY Lands regarding the early stages of implementation and impact of income management, specifically Voluntary Income Management, on themselves, their families and the community. Income management was requested by Community Elders, and although there was not unanimous support for its introduction in the communities, the majority of community members appeared to be in favour of its introduction. Furthermore, community members were consulted prior to the introduction of income management in the APY Lands and the community had some say over the way it was introduced.

The manner of implementing income management into the communities, and the fact that the vast majority of participants have volunteered for income management appears to have had a significant impact on the way income management is experienced in these communities. Although it is not possible within the parameters of this study to quantify the level of support for income management, there were few community members or other stakeholders who were hostile to the idea of income management being introduced into their community.

There are a few indications of negative consequences from the introduction of income management, including harassment for food and money due to the reduced amount of cash available in the community. There are also practical issues of implementation, such as the perception of inflexibility of the BasicsCard, especially when people are travelling out of community, and the ongoing challenge of accessing support from government staff in remote locations. Financial harassment (humbugging), gambling, alcohol consumption and cannabis (gunja) use continue to be problems in these communities. This confirms findings from a number of evaluations that income management can be circumvented by people in Aboriginal communities (Bray et al., 2012; Department of Social Services, 2014b).

In its first few months of operation, income management has made a modest contribution to addressing some of the deep seated problems in the community, and has assisted a number of individuals to manage their finances and avoid financial harassment. It may also have contributed to other developments in the community such as improvements in school attendance and child health.

Income management should be seen as one component of a range of programs in these communities; any changes in wellbeing are likely to have been brought about by a combination of programs and not solely the result of income management.

Some community members have chronic challenges managing their financial affairs, and income management appears to have contributed to stabilising their finances.

Community members manage their money in a variety of ways, including the allocation of income-managed funds to the BasicsCard, to certain expenses (such as rent, debt or bills) or keeping unallocated funds in the 'Kitty', as well as managing the discretionary funds that are paid into their bank accounts. Some may also set up Centrepay deductions for rent, store accounts, school programs or other payments. Some community members told us that they come on and off income management when this suits their financial situation (noting the restrictions on doing so) and use income management strategically to avoid harassment, debt or other financial difficulties. This indicates that people use Voluntary Income Management for a range of different reasons and, depending on their circumstances and financial management skills, not all require support to manage their finances.

These findings should all be considered in the light of the methodology for this project, which is primarily based on the views of community members in two of the APY Land communities. The scope of this study precludes triangulation with other data sources, and therefore the findings are not able to provide indications of changes in overall community wellbeing resulting from the implementation of income management through outcome measures such as school attendance, child health assessments, child protection notifications, crime rates, or changes in spending patterns.

## 6.1 Implications for income management

The research was conducted approximately one year after the introduction of income management in the APY Lands and these early findings may well change over time. For example, a number of participants consciously decided to try out Voluntary Income Management to 'see if it will work for me'. For some people, income management may not work for them and they could decide to stop. Others may decide to go on income management because they may see it working for other community members. Thus the number and profile of people on Voluntary Income Management could change quite considerably over time, and its long-term effects may be different from the short-term effects reported here. Furthermore, as indicated above, income management is only one of a large number of programs which have been implemented in these communities, and it is not possible to disaggregate its effects from these other programs.

Overall, however, the findings of this research are consistent with much of the growing evidence base on the impact and implementation of income management, particularly in Indigenous communities. Some of these findings are, for example, very similar to those recently published in the review of Child Protection Income Management in Western Australia (Department of Social Services, 2014b), despite referring to different income management measures. Similarities include the positive effects of income management on financial harassment and on stabilising expenditure of those people who are in severe financial difficulties, as well as similar challenges in terms of the use of the BasicsCard in some outlets and the limited



effect of income management on deep seated problems such as addiction. Nevertheless, it would not be wise to generalise findings from this study to the whole population on Voluntary Income Management, as the situation in the APY Lands is in many ways different from those either in the Northern Territory, Western Australia, and Cape York, or in Place-Based Income Management locations.

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## Appendix A Quantitative survey

### Section A: About you

Basic demographics – data to be taken from DHS record – to be confirmed as part of the introduction

Name:

Date of Birth:

Gender:

Any issues arising (note by interviewer)

.....

#### QA1. Who are you living with?

1. Spouse/partner
2. Children and/or young people (aged up to and including 17 years)
3. Your Parents
4. Other family members
5. Non relative/friend housemates/roommates
6. I live on my own
99. Prefer not to say

#### QA2. Do you have children that you receive child benefit payments from Centrelink for?

1. Yes
2. No

If 2 go to Section B

#### QA3 How many children do you care for [main carer]

First Name or Initial

Age

Are you the main carer? (yes/no)

99. Prefer not to say

If code 99 go to Section B

**QA5. How often did <Insert Name or Initial> go to school <he/she> was supposed to last term? [(1) every day; (2) most days; (3) sometimes; (4) never; (5) don't know] – school includes preschool or prep.**

If Code 1 or 2 or 5 go to Section B

If Code 3 or 4 for any child go to QA6

**QA6. Why didn't <insert name or Initial> go to school more often?**

[not read out]

1. Have other cultural or family obligations that are more important than school
2. Don't need to go to school
3. Have no way of getting there / No transport
4. The school in my area is not culturally appropriate for my child / concerned not learning their culture
5. The school in my area is not good quality / concerned about quality of education
6. Child has special needs / has a disability or very sick
7. Child is picked on / bullied or scared to go to school
8. Child doesn't like school / doesn't want to go to school
9. Child is taken to school – but leaves
10. Other (Specify) ... .
99. Prefer not to say

## **Section B: Education and training**

**QB1. What is your highest qualification?**

1. Trade/Apprenticeship
2. Certificate (business college, TAFE, VET)
3. Diploma (business college, TAFE, VET, UNI)
4. Degree (bachelor) or Post-Graduate (PhD, Masters, etc.)
5. High School
6. Other Specify.....
7. None of these (do not read out)
99. Prefer not to say

## **Section C: Employment**

**QC1. In last 4 weeks, did you do any work?**

[includes Remote Jobs and Communities Program, work for the dole]

1. Yes, Remote Jobs and Communities Program/ Work for dole (Note: used to be CDEP)
2. Yes, other paid work
3. No
4. No, retired / too old to work
5. No, unable to work / disability pension

If code 1 or 2 go to QC2

If code 3 go to QC4

If code 4 or 5 go to SECTION D

## **Section D: Money and finances**

**QD1: How easy or hard is it for you to [(1) very easy; (2) easy; (3) neither easy or hard; (4) hard; (5) very hard; (6) don't know; (7) not applicable]**

1. Manage your money
2. Save money
3. Have enough money for food
4. Pay bills on time
5. Know how much money you have
6. Look after your children
7. Look after family obligations

**QD2. In the last 4 weeks, did any of the following happen to you? [ Yes; (2) No; (3) Don't know; (4) Not applicable]**

1. Ran out of money to buy food
2. Ran out of money to buy clothes
3. Were unable to pay for your rent on time
4. Were unable to pay for water and electricity bills on time
5. Had other bills that you could not pay
6. Have you saved money
7. Gave money to others causing financial problems for you
8. Asked for money from others because you could not buy essential things (e.g. food, clothes, medicine, bills)
9. Asked for emergency relief
10. Unable to afford to travel to visit family/friends
11. Unable to pay for school activities/trips or sports for children
12. Ran out of money before next 'pay day'

**QD3 Do you have more or less control of your money in your family than you did since starting on IM (or since you got a BasicsCard)?**

1. More control now
2. About the same
3. Less control now
4. Not sure
5. Prefer not to say

If code 1 or 3 go to QD4

Other codes Section E

**QD4. Why do you have more/less control over money?**

1. Record response.....
2. No Comment

**Section E: Wellbeing**

**QE1. Would you say your health is?**

1. Good
2. Ok
3. Not so good
4. Prefer not to say

**QE2. Is drinking grog (alcohol) for your family a...? (family means little family or close family)**

1. Not a problem
2. Bit of a problem
3. Very big problem
- 99 Prefer not to say

**QE4. Is smoking gunja or taking other drugs for your family a...?**

1. Not a problem
2. Bit of a problem
3. Very big problem
99. Prefer not to say

**QE5. Is gambling for your family a...?**

1. Not a problem
2. Bit of a problem
3. Very big problem
99. Prefer not to say

**QE6. Have you had more or less of these problems (like drinking, drugs or gambling) in your family than a year ago? READ OUT**

1. A lot more
2. A bit more
3. About the same
4. A bit less
5. A lot less
6. Prefer not to say

If code 1,2 ,4 or 5 go to QE7

Other codes, go to Section F

Reason for change/family problems

**QE7. What has made the difference? Probe fully.**

Note the reasons for the positive or the negative difference

1. Record response.....
2. No Comment

**Section F: Community wellbeing**

The next few questions are about this community where you live now, <insert sample location>.

**QF1. CHANGES IN CHILDREN IN LAST 12-MONTHS**

Have you noticed any of the following changes in children in <insert sample location> in the last 12 months?

1. Health [healthier, about the same, less healthy, don't know]
2. Food [more food, about the same, less food, don't know]
3. Safety [safer, about the same, less safe, don't know]
4. School [going to school more, about the same, going to school less, don't know]
5. Happiness [happier, about the same, less happy, don't know]
6. Cultural activities [more cultural activities, about the same, less cultural activities, don't know]

If report other than 2 or 4 to all questions go to QF2, other to QF3

**QF2 What do you think has contributed most to the change that you have seen for children in your community over this period?**

**Income management**

**QI1. Have you heard about income management where half of a person's income support payments have to be spent on basics on what is called a BasicsCard (a sort of debit card issued by Centrelink which cannot be used to purchase alcohol or tobacco) or by direct payment by Centrelink instead of just being paid into peoples bank accounts.**

1. Yes
2. No – go to QI3

**QI2. If yes**

a. have you ever been on income management yourself

1. Yes
2. No

b. Do you know people who have been on income management?

1. Yes
2. No

**QI3. Do you agree or disagree with the following statements [(1) agree strongly; (2) agree; (3) neither agree nor disagree; (4) disagree; (5) strongly disagree; (6) don't know]**

1. All people on income support should be on income management
2. While not everyone on income support should be on income management some people should
3. Income management might be useful for me
4. Income management might teach people useful skills about managing their money

**QI4. Are you currently still in receipt of Income Support**

1. Yes
2. No – **End survey**

If yes



**Q16. How often do you feel this way about income support? [(1) all the time; (2) most of the time; (3) sometimes; (4) hardly ever; (5) never; (6) don't know / not applicable]**

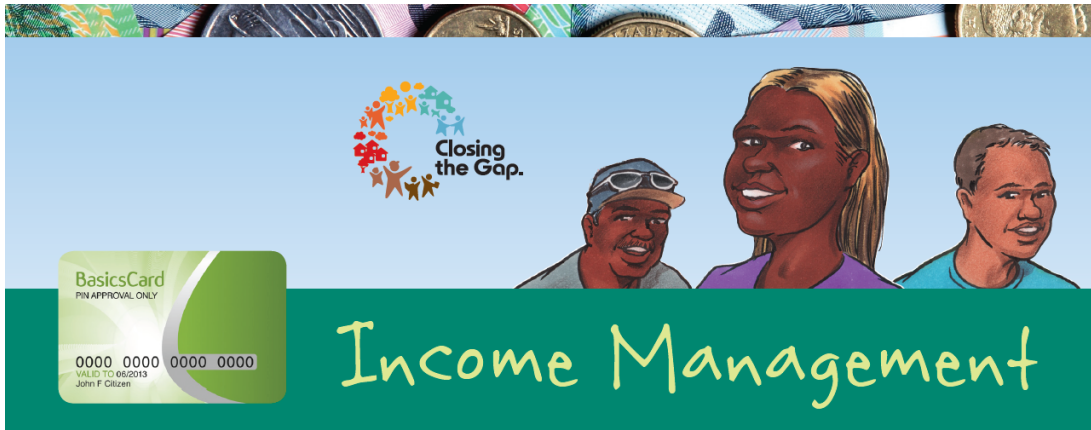
1. I feel discriminated against being on Income Support
2. Being on Income Support is embarrassing
3. I am more in control of my life since being on Income Support
4. It is not fair for me to be on Income Support
5. Things are better for me and my family on Income Support
6. I feel I have more control over my money being Income Support
7. I am not worried about money when I have income Support
8. I feel safer on Income Support

## Appendix B Qualitative interview topics

### Interviews with community members in APY Lands (on income management or on Income Support)

1. Why do you think that community leaders in the APY Lands asked for income management here?
2. Did you want IM to come to APY Lands? Why or Why not?
3. What do you think now – in what way have things got better or worse since IM started in the APY Lands?
4. Are there any people who have particularly benefited from IM? Who [Probe – women, men, children, people with money problems, people with AOD problems, gamblers, people living with DV etc.]
5. Are there any people for whom IM has been particularly problematic? Who?
6. Do you think IM will improve things in the future in the APY Lands?
7. Did you hear of income management before it came to APY Lands? Where or who from? What did they say about it? What do you think about it now?
8. Do you think many people are on it here in Pukatja/Amata?
9. Should more or less people be on it? Why?

## Appendix C Promotional material for income management in the APY Lands



The Government would like to talk with you about how income management could help families, and find out what model might work best on the APY lands.

<b>Pipalyatjara</b> Tuesday 22 May	<b>Amata</b> (including Murputja) Wednesday 23 May	<b>Pukatja</b> Thursday 24 May
Income managed money to buy important things like food and clothes	Help with budgeting so there is money to look after the children	No more humbug-less money spent on gambling, alcohol and tobacco

Government representatives will be able to provide information and answer your questions about income management at the consultations sessions in May.

There will be an Interpreter and the opportunity to ask questions.

 To find out more call 1800 656 279 (freecall)

Closing the Gap.

BasicsCard  
PIN APPROVAL ONLY  
0000 0000 0000 0000  
VALID TO 06/2013  
John F. Citizen

**Mani Walytjangu Atunymankunytjaku**

Kamantanya mukuringanyi nyurala wangkanytjikitja, panya nyura yaaltji-yaaltji mani atunymara kanyini, wiru ngaranytjaku nyurampa ngurangka, munu mukuringanyi ara tjuṯa nyurala kulintjikitja, nyurala, nguraritja tjuṯangka.

<p><b>Pipalyatjarala</b> Tuesday 22 May-ngka</p>	<p><b>Amatala</b> (Murputjara kulu-kulu) Wednesday 23 May-ngka</p>	<p><b>Pukatjara</b> Thursday 24 May-ngka</p>
<p>Maningka palya tjuṯa kutju payamilani, mai munu ulytja tjuṯa.</p>	<p>Mani tjukutjuku kanyirampa tjitjiku tjura, tjitji nyuntumpa atunymankunytjikitjangu.</p>	<p>Mani tjukutjuku kanyirampa payamilala, wanjirawiyanytja wiyangu kaatangka munu wamangka munu puyungka.</p>

Kamantala waakaripai tjuṯangu nyurala miitingka wangkaku, May-ngka, mani atunymankunytjatjara.

Wangkapai kulu ngaraku ka nyura nyara palula kulu tjapinma, ara tjuṯa kulintjikitjangu.

 Nyura mukuringkulampa ringamilanma  
1800 656 279 (mani wiyatjara)

Australian Government | Closing the Gap.

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