

LEWINGTON, Jana

From: TALBOT, Lauren
Sent: Thursday, 8 November 2012 11:55 AM
To: LALOR, Shae
Subject: FW: Income management consultations - community feedback factsheet [SEC=UNCLASSIFIED]
Attachments: MN12-002659 - Income Management in the Ng Lands - Consultation Report - Attachment B.DOCX; Table - IM consultations October 2012.DOCX

Follow Up Flag: Follow up
Flag Status: Flagged

Security Classification: UNCLASSIFIED

Hi Shae

As mentioned Matthew Johnston from WPRB has sent through some feedback on the Ng Lands consultations. There is some great information in the attachments that we can consider for our communications in future consultations.

I have asked him to send me the draft text for the factsheet; I will have a look over it and send it through to you to pop into the template (if that's ok☺). They would like to send it to the MO by 15 November.

s22 - irrelevant information

Lauren Talbot
Public Affairs Officer
 Indigenous Communication and Events | Communication and Media Branch
 Department of Families, Housing, Community Services and Indigenous Affairs
 s47F - personal privacy

From: JOHNSTON, Mathew
Sent: Wednesday, 7 November 2012 8:13 AM
To: TALBOT, Lauren
Cc: ANYON, Bridget; PURDY, Lara
Subject: Income management consultations - community feedback factsheet [SEC=UNCLASSIFIED]

Hi Lauren

I tried to contact you yesterday to have a chat about the consultations in the Ng Lands during October. On the whole they went quite well, people liked the flip book and we found the map and BasicsCard pictures helpful in explaining income management. I think it worked particularly well as you could sit with people and flick through whilst talking which made it more informal and we got better feedback. The only thing we found with the infographics was that they were good for service providers/community stakeholders but a little 'wordy' for some community members. We also found that saying half and half resonated more with people than talking about 50%, anyway good lessons that you don't know until you use the products!

So thank you for all your assistance in preparing for the consultations, it was very much appreciated!

s22 - irrelevant information

The factsheet is due to the MO by 15 November.

Happy to discuss.

Thanks,
Mat

Mathew Johnston

Assistant Section Manager

Policy Section

Welfare Payments Reform Branch

Department of Families, Housing, Community Services and Indigenous Affairs

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Attachment B

Income Management Consultations – Kalgoorlie, Laverton and Ngaanyatjarra Lands 8--26 October 2012

Feedback Summary

Kalgoorlie - 8 & 10 Oct

s47F - personal privacy

- Overall, very positive about the introduction of income management into the region.
- All participants agreed that rollout should not be limited to the Ngaanyatjarra Lands and Laverton, but should be extended to the entire Goldfields. Kalgoorlie and Leonora as a minimum to ensure effectiveness and to ensure it is not seen as targeting Indigenous people.
- Some potential positives beyond basic budgeting raised by attendees:
 - Ability to secure tenancy;
 - Teach people the value of money;
 - Income management would "pull people into line with spending"; and
 - People will be so keen to participate they will change their address to the Ngaanyatjarra Lands so that they can participate.
- Some negatives raised by the attendees:
 - People think that it is the NTER again;
 - Whilst the participants thought it was a great idea, the communities in the lands may not; and
 - This is trying to change the Aboriginal culture, why are these things always trialled on Indigenous people.

Laverton - 9 Oct

s47F - personal privacy

- Overall the tone was very positive about the introduction of income management.
- The community members ^{s47F} were originally quite sceptical and had preconceptions about the NTER model of income management. After the three models of income management were explained to this group of community members, they were more receptive. They were comfortable with voluntary income management and also with the child protection and vulnerable measures. They gave an example of a community member whom they were concerned about, and who they thought would benefit from the Vulnerable measure.
- Probably the biggest issue was Royalties not being income managed. There was concern that this would potentially undermine the good outcomes of income management.

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- All community organisations could see benefits for their clients.
- Some people argued that income management should be rolled out across the Goldfields, not limited to the Lands and Laverton.

Tjirrkali – 15 October

Representation: ^{s47F - personal privacy}
officers, ^{s47F - personal privacy}

3 FaHCSIA

Key messages:

- People were on the whole positive about income management and thought that it would be beneficial for their community.
- It would be particularly useful for young people and assisting with addressing humbugging, alcohol and other substance abuse.
- ^{s47F} in the community was particularly supportive of income management to help ^{s47F} protect ^{s47F} money from young people humbugging ^{s47F} and others, and for saving money ^{s47F - personal privacy}
- ^{s47F - personal privacy} were initially sceptical, but were more comfortable after further discussion about how income management worked.
 - ^{s47F} initial concerns were around the amount of money or percentage of income that can be income managed but these were addressed through further explanation.
- BasicsCard was very popular, particularly in assisting people to spend their money on food rather than cigarettes or drugs.
- Overwhelming support for BasicsCard, with some members being familiar with it from the NT, although there was some concern from past experience about people acquiring passwords. Everyone was supportive once it was explained that:
 - They retain control over who uses the card
 - It is relatively simple to re-issue the card and change PINs
 - It will ensure that money is put aside for food and other essentials and in some people's experiences has assisted in them saving for more significant purchases ^{s47F - personal privacy}
- Drugs a big concern on the lands. Drug runners come from Kalgoorlie
 - ^{s47F} told a story about ^{s47F} cousins in Warburton who would spend a lot of money on gambling and gunja to the point that they wouldn't have enough money left to buy food which caused violence between community members.
- At the end of consultations the majority of people ^{s47F - personal privacy} were keen for income management to be introduced and wanted to know when it would come.
- FaHCSIA staff explained the process of consultation and feedback to the Minister and then providing feedback to the communities before an announcement is made.

Discussion with the Community Development Advisers (CDA):

- The CDA and her partner were new to the community and were both supportive of income management, particularly as a useful strategy for addressing humbugging.
 - An example was given from earlier in the day at the community store where a ^{s47F - personal privacy} were shopping for groceries. The ^{s47F} was keen to buy food but ^{s47F} kept harassing ^{s47F} to buy cigarettes only. In the end ^{s47F} said ^{s47F} acquiesced and they bought cigarettes but no food.

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Warburton – 15 October

s47F - personal privacy

Key messages:

- There are 163 children under the age of 16 in Warburton, 53 of those are under five years of age.
- Community is supportive of, if resigned to, the introduction of income management to the Ngaanyatjarra Lands.
- BasicsCard infrastructure has been in Warburton for a number of years and is popular in the community.
- ^{s47F} is supportive of Voluntary Income Management (VIM) (less so of the Vulnerable and Child Protection (CPIM) measures).
 - However, ^{s47F} thought that once you volunteer you should be on IM for 12 months. FaHCSIA and DHS officers confirmed that the 13 week period is a minimum time period for people to be on VIM before they can decide whether to continue or not. It is not a review period and people are free to stay on the measure as long as they want.
 - ^{s47F} thought that many other aspects of ^{s47F} proposal were covered by current VIM arrangements. ^{s47F} was supportive of the two compulsory measures. However, ^{s47F} thought the Vulnerable Measure was confusing for people as it didn't seem overly different to VIM. Officers explained the differences and some of the reasons why someone may be referred under the Vulnerable Measure. ^{s47F} also thought that CPIM would not be used in the Ngaanyatjarra Lands. If the situation at home was so bad to warrant referral to IM then the Child Protection worker may be looking at whether the child should be removed. Officers explained that this isn't always the case and that a social worker may decide the CPIM would be a better first step/option for the family in stabilising their situation.
 - ^{s47F} was still of the view, however, that it would be better for the community to decide as a whole to volunteer for IM rather than be concerned with the trigger based mechanisms.
- ^{s47F} did think that the overwhelming majority of people would be in favour of income management and particularly BasicsCard.
- ^{s47F} - personal privacy
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Warburton community consultations – 16 October

Representation: ^{s47F} - personal privacy

^{s47F} - personal privacy

3 FaHCSIA officers, 1 DHS officer.

Warburton is the largest community in the Ngaanyatjarra Lands however there was significant apathy to the consultations among many people (especially younger people). ^{s47F} did not attend the consultation despite being invited.

This community consultation consisted of discussions with individuals rather than being a single group consultation. Group consultations occurred in all other communities. An elder from another community facilitated an informal discussions ^{s47F} - personal privacy

^{s47F} - personal
privacy

Key messages:

- The majority of ^{s47F} were supportive of income management and consistently supported the intent that Centrelink payments should be spent on their kids.
- The majority of ^{s47F} - personal privacy also thought that income management (particularly VIM) would assist their families in:
 - Saving money for big purchases including washing machines and for holidays
 - All families having enough to feed their kids
 - Budgeting their pays to ensure that there is enough money for food between pay days
 - Buying toys and clothes for the kids
 - Ensuring the family has clothing and blankets
 - Reducing the amount of money spent on card games, gambling and drugs (gunja)
 - Reducing financial harassment, humbugging and people stealing food
- Officers observed ^{s47F} - personal privacy, at the community store who bought a lockable tool box at a cost of \$109, and when asked why ^{s47F} replied it was for ^{s47F} to lock ^{s47F} food up to protect from family taking ^{s47F} food.
- ^{s47F} - personal privacy told officers that ^{s47F} tries to budget ^{s47F} money to ensure that there is enough food in ^{s47F} house for ^{s47F} children but ^{s47F} ends up feeding many more children because their parents spend all their money at the beginning of the pay period.
- Most of the ^{s47F} told officers that there is a large problem in Warburton of people playing card games and losing nearly all their money.
- ^{s47F} was concerned about ^{s47F} who lives in another community. ^{s47F} concern was that ^{s47F} is a ^{s47F} and that ^{s47F} is subject to abuse by ^{s47F} - personal privacy thought that income management would protect ^{s47F} because ^{s47F} would not be able to take all of ^{s47F} money to spend on gunja, and that income management would help ^{s47F} to pay for things that ^{s47F} and ^{s47F} need.
- Some of ^{s47F} also told officers how some members of the community spend a lot of money on gunja rather than on food for themselves or their family.
- Although on the whole the meeting was positive and hopeful that income management would assist people to manage their money and provide for their kids, ^{s47F} ^{s47F} - personal privacy were concerned that the proposed model was the same as that introduced with the Northern Territory Emergency Response. Once officers explained the changes to income management in the Northern Territory since 2009 and the measures being considered for the Lands they were more reassured.
- Many people asked when income management (and the BasicsCard) was going to be introduced and when they could sign up.
- A role play was used as an engagement tool to explain the vulnerable measure. The example provided was elderly parents with an adult child who was 'humbugging'

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them. This engagement tool received positive feedback. People said that it assisted them to understand the measure and was a good way of presenting information.

Warburton stakeholder consultations – 16 October

s47F - personal privacy

s47F - personal privacy Less stakeholders participated in consultations in this community than in others, despite efforts to encourage engagement.

Key Messages:

- All present were supportive of income management and could see how it may benefit people in the Lands.
- A significant problem raised by s47F - personal privacy was that many people travel to Laverton and Kalgoorlie but get stuck due to lack of funds to buy fuel to return to the Lands.
- The ability for CDEP wages to be income managed was raised. Some CDEP wage recipients in the community have difficulties in managing their money, gamble their money in card games, and/or when in Laverton or Kalgoorlie, spent money on alcohol rather than on food or other necessities.
- Domestic violence was noted as a problem in Warburton. Financial issues are a common cause, with some instances of one partner spending all the money leaving the family without enough to survive until the next pay day.
- Representatives mentioned some positive initiatives in Warburton, particularly around improving school attendance:
 - There is a school breakfast and lunch program (Breakfast Club also includes mothers)
 - A recently introduced 'school pass' system where kids have to be wearing a school pass if they are not in the school grounds.

Warakurna community consultations – 17 October

Representation: s47F - personal privacy
s47F - personal privacy

s47F - personal privacy were active in encouraging people to attend the meeting and to listen and participate.

Key Messages:

- Overwhelming support for income management among s47F - personal privacy
- s47F was reserved and wanted some time to think about income management although s47F thought it sounded like a good idea.
- s47F were positive about the potential for income management to assist in budgeting and ensuring that Centrelink payments last the full pay period.
- s47F told us about difficulties of making their payments last and told many stories of how by the weekend families are left without money and unable to purchase food.
- Humbugging and financial harassment, particularly of s47F - personal privacy is a common situation across the whole of the Lands. Many people said the reason for this humbugging is because some people gamble all their money away playing games or spending it on drugs.
- People were concerned that CDEP wages would not be covered by income management and consistently asked whether these people would be able to get the BasicsCard. It was mostly s47F who were on CDEP in the community.

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- Many people spoke about how income management and having access to the BasicsCard would assist them in saving money for big purchases such as a washing machine, toys for kids, big shops, cars, fuel. Blankets were consistently raised as an important item of expenditure.
- A lot of the people we spoke to told us that young people would benefit from income management. There is a significant problem of older people being harassed for money and being left with the care of their grandchildren as these children's parents do not spend money on food for the kids.

Wanarn community consultations – 18 October

Representation: ^{s47F - personal privacy}

^{s47F - personal privacy}

Attendance at this meeting was very high and people were highly engaged asking many questions and actively encouraging their fellow community members to attend.

Key Messages:

- Everyone at the group meeting and also people spoken to individually were very supportive of income management. This included older people, younger parents, men and women.
- People wanted to know when income management was coming and were keen to sign up.
- ^{s47F - personal privacy} thought income management would be good for their children in ensuring that Centrelink payments are spent on life's necessities and not on gambling and drugs.
- ^{s47F - personal privacy} told us stories of how they are often left to care and provide food for their grandchildren because their parents don't provide for them.
- Older people told us that there is a lot of humbugging and financial harassment as their children in the community spend all their money almost immediately and don't leave enough money for the weekend.
- ^{s47F - personal privacy} told how ^{s47F} likes to play cards. ^{s47F} said that income management would be good for ^{s47F} because ^{s47F} would still be able to play cards, but ^{s47F} would know that ^{s47F} would still have money for to care for ^{s47F} and ^{s47F} children in the income managed account that ^{s47F} would not be able to gamble.
- ^{s47F - personal privacy} mentioned that their partners often spend all their payments on gambling and card games leaving children hungry.
- People thought that income management would help the Wanarn community and consistently asked whether CDEP wages could be income managed as well.
- The community actively engaged in the meetings, both as a group and individually, and were keen to tell us some of the problems they face and were unanimous in asking for income management.
- We visited the store which was well stocked and well priced with fresh and nutritious food. The store manager prices 'junk food' higher than fresh food.
- We also visited the community garden where ^{s47F - personal privacy} work with the Community Garden coordinator growing a large range of vegetables, fruit and herbs. They also tend chickens and collect eggs, using manure and a large compost heap to fertilise the garden.

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Wanarn stakeholder consultations – 18 October

s47F - personal privacy

Key Messages:

- All stakeholders who attended the meeting spoke about low levels of participation in available work in the community. CDEP wages and participation was mentioned as a problem. ^{s47F - personal privacy} are considering how to boost participation by reducing CDEP payments in line with the amount of work completed by people.
- ATM costs are high and a source of pressure on families, especially where people continually use the ATM as a means to check their bank balance.
- Stakeholders saw considerable benefit in the BasicsCard as a way to potentially reduce the amount of allocations made to the store so that people can access their funds for food whilst travelling away from community. ^{s22 - irrelevant information}
^{s22 - irrelevant information}
- Stakeholders mentioned that older people in the aged care facility in the community are vulnerable to humbugging and having all their money taken by family members who spend all their money on gambling and gunja. ^{s47F - personal privacy}
^{s47F - personal privacy}

Stakeholders mentioned that there are a few people in the community and across the Lands in this situation who may benefit from the Vulnerable measure.

- All stakeholders were positive about the benefits of income management in assisting people to budget money, reduce the incidence of gambling and card playing, and reduce the amount of money spent on gunja (consistently cited as a problem in the Lands, including in contributing to mental health issues).

Warburton, Ngaanyatjaraku Shire meeting – 18 October

s47F - personal privacy

Key Messages:

- ^{s47F - personal privacy} proposal is very similar to VIM in terms of the percentage of payment to be income managed and the lack of a trigger for compulsory income management. However, ^{s47F - personal privacy} proposal would involve the community volunteering to have their family allowance payments (for example FTB etc) income managed 50/50 on the basis that these payments are for the benefit of children. ^{s47F} proposal would not include the income management of other payment types (for example Newstart Allowance). This would also involve making the BasicsCard available to people in the community who are not in receipt of an income support payment but who do receive family allowance payments.

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- Officers confirmed that VIM could not be restricted to family allowance type payments, and suggested that it is not only these payments that should be spent in the interests of children or families but primary income support payments as well to ensure individuals are able to care for themselves and participate in society.
- FaHCSIA officers also confirmed that FTB/family payment lump sum payments would be income managed 100% under VIM in addition to the 50/50 of the main income support payment.
- s47F suggested that once people volunteer they stay on income management for twelve months at which point it be renewed. This arose as a result of a misunderstanding of the requirement that should a person volunteer for income management they must stay on income management for 13 weeks. s47F had interpreted this to mean that a review of how a person is tracking on income management is required every three months. Officers clarified that this is not the case and that this is a minimum requirement for a person to stay on to get used to income management.
- s47F does not see the need for the trigger based mechanisms if the community were to volunteer en mass. His preference is for a community based approach to income management, tailored to suit the situation of people in the Ngaanyatjarra Lands. However, this view is largely based on the situation in Warburton and discounts the benefit the trigger mechanisms could offer in other communities, particularly in terms of child protection and vulnerable persons. A number of communities noted that there are people with intellectual disabilities and mental health issues that make them targets of humbugging and that older people are particularly susceptible to financial harassment.
- s47F spoke about his views in terms of a community social contract, whereby individuals have a responsibility to spend family payments/bonuses in the interests of children AND also as a contract with the community that they will look after children and their families.

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For example, older people are keen to go on VIM as a means of protecting against financial harassment and humbugging and young mothers have told us they would find it useful too in reducing the incidence of family/domestic violence where partners may spend all the family money on gambling and drugs.

Tjukurla community consultation meeting – 19 October

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The majority of people who we spoke with were ^{s47F} We also spoke with the ^{s47F}
^{s47F} - personal privacy

Key Messages:

- There is a significant problem of parents not spending money on caring for their children and families but on card games and gunja.
- Humbugging and financial harassment is a key issue with many younger families not budgeting their money and spending it all in a short period leaving people without food at the weekend.
- All people who attended the meeting were supportive of income management and the BasicsCard and were keen to know when they would be able to sign-up.
- People were aware of how income management and the BasicsCard worked ahead of the meeting due to people's experience of income management in the Northern Territory.

Jameson community consultation meeting – 19 October

^{s47F} - personal privacy

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Key Messages:

- Overall the community were supportive of income management and thought that it would assist in dealing with issues around humbugging.
- ^{s47F} told us about low levels of participation in CDEP and available work opportunities in the community.
- Mining Royalties and payments were due in the community in the next week and were often a problem in terms of additional money being available in town for dysfunctional behaviour, particularly an increase in gambling and drug abuse. The ^{s47F} also advised that smoking marijuana is common in the community and causes problems for people's mental health.
- Most ^{s47F} including ^{s47F} - personal privacy who attended the meeting, were positive about income management. One ^{s47F} mentioned ^{s47F} feels pressure to give ^{s47F} children money and also care for ^{s47F} grandchildren. In one-on-one conversations, this was a common opinion expressed by people in the meeting.
- A couple of ^{s47F} - personal privacy were concerned about the time they had to think about income management and that more community members should have been hearing the message. DHS Officer reassured the meeting that there are further opportunities to provide feedback when the remote servicing teams come out. FaHCSIA Officer also mentioned the feedback email address and reassured the

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meeting that we were not seeking volunteers for income management, but seeking their views to take back to the Minister. This calmed concerns in the meeting.

- Following the meeting a number of^{s47F} told us that "when income management comes to the Ngaanyatjarra Lands, I want to be the first to sign up!"

Blackstone community consultation meeting – 22 October

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Key Messages:

- The consultation meeting was attended by^{s47F - personal privacy} and then a couple of^{s47F - personal privacy} Following this meeting, officers spoke individually with a number of people around the community office.
- The^{s47F - personal privacy} each spoke about humbugging from family members, including intimidation from husbands about how their money is spent.
- The group of^{s47F - personal privacy} were very positive about voluntary income management. They could see that it would help them make their money last until payday and protect them from financial harassment.
- A^{s47F - personal privacy} who currently has care of^{s47F} children (including an infant)^{s47F} talked about the Child Protection model of income management being very useful.^{s47F} view was that this model could help young families with children in care reunite, but most importantly^{s47F} thought that if used appropriately it may prevent some children being taken in to care as a result of neglect.^{s47F} was concerned that there were not enough carers for children in^{s47F} community and that some children may need to be taken away from the community because of this.^{s47F} thought that CPIM may prevent this.
- Many people spoke of how income management would assist with making pays last the full pay period and help to stop widespread humbugging in the community.
- Young families at the office^{s47F - personal privacy} were supportive of income management for saving money and spending money for the benefit of children.
- A couple of^{s47F - personal privacy} thought that income management would be useful for encouraging a work ethic amongst the younger population and would assist in reducing the amount of harassment of older people for money for food.
- An^{s47F - personal privacy} told a story of how a lot of older people,^{s47F} included, look after their grandchildren and have tried to tell their children and grandchildren about the importance of work.
 - This^{s47F} was a foster carer for a number of young Indigenous children, in addition to looking after^{s47F} own children and grandchildren.^{s47F} suggested

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that^{s47F} thought the child protection measure should be used instead of removing children, particularly as there are so few Indigenous foster carers in the region.

- A common message from^{s47F} in the town was that^{s47F} in the community 'act like children' and need to learn responsibility and how to budget their money and look after their families. They mentioned that income management would most assist their children and parents aged 30–40 years.
- One^{s47F - personal privacy} who did not have a family and who was previously on income management when^{s47F} lived in Alice Springs did not think it assisted^{s47F} in budgeting and was not in favour of it being introduced. Even after it was explained that if income management was to be introduced it would not be compulsory for everyone, ^{s47F} didn't think that^{s47F} community needed it.
- CDEP Wages and the lack of ability to income manage these payments was a consistent theme during the consultations.

Wingellina community consultation meeting – 23 October

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Key Messages:

- A broad range of community members were represented. The community members were generally very positive about income management. They liked that in the main it was voluntary, but could see situations where the child protection and vulnerable person's models of income management would also meet the needs of community members. They were supportive of CPIM in situations where children are neglected.
- ^{s47F - personal privacy}
- Unanimous agreement amongst people who attended the meeting that income management would be positive for people in the Ngaanyatjarra Lands.
- Income management and the BasicsCard were strongly supported as ways to ensure Centrelink payments were spent on children.
- Feedback from a group of^{s47F} was that income management would be useful for purchasing food and clothing.
- All people thought that income management would ensure that children were well fed and did not go hungry. This was the largest concern of people in Wingellina.
- People told us that drug abuse and gambling were common in the community with drugs coming into the Lands from South Australia from Pipilyatjarra in the APY Lands (the South Australian border was only 10 km from Wingellina).

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- The ^{s47F - personal privacy} told us of a number of people in the community who regularly spent all their money on 'gunja' and that a number of people suffer from mental illness and poor health as a result of drug use (including the people causing the trouble in the morning).
- People told us that they would sign up for income management as they thought it would be a good way to save money for big purchases like cars, washing machines and fridges.
- ^{s47F - personal privacy} in the community were very strong that the Ngaanyatjarra Lands and Wingellina really needed income management and tended to dominate discussions. However, in smaller group and individual conversations income management was unanimously supported.
- Parents aged 30–40 years were highlighted as the main group that would benefit from income management.

Wingellina stakeholder consultation meeting – 23 October

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Key Messages:

- Stakeholders had a sense of inevitability about income management being extended to the Ngaanyatjarra Lands.
- There were significant concerns from the ^{s47F - personal privacy} about additional pressure being placed on them as a result of income management being introduced. They said that community members rely on office staff to liaise with Centrelink and manage their affairs. They foresaw that income management and the BasicCard may create additional work:
 - contacting Centrelink about BasicsCard enquiries like replacement and checking balances, and
 - finding out about income management including managing volunteers and fielding questions.
- ^{s47F - personal privacy} was concerned that income management wouldn't improve or address problems of people not having enough money to buy food, people not being aware of how much money they have and having to put back groceries at the checkout, and managing Centrepay accounts at the store.
- Officers explained that with income management and the BasicsCard additional infrastructure would be provided so people can check their balances without calling Centrelink and that the BasicsCard would reduce the need for complicated Centrepay arrangements with the store. Officers explained that Centrelink will also visit regularly and will assist people with budgeting and planning how their money would be spent.
- The representative from the ^{s47F - personal privacy} said ^{s47F} had observed that the income management does make a difference to people's lives and has empowered people in the NT since the changes in 2009 introducing New Income Management.
- Stakeholders were supportive of the voluntary and trigger-based mechanisms of income management and thought that it had changed for the better since the NTER.

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Cosmo Newberry community consultation meeting – 24 October

s47F - personal privacy

s47F - personal privacy

met with the s47F - personal privacy

Officers also Meetings were restricted as there were very few people in the community on the day of the meeting despite notices alerting people to the meeting. s22 - irrelevant information

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Cosmo Newberry has a number of successful CDEP projects in the community which employs 18 people. Participation in the community was higher than other communities visited but stakeholders felt frustrated that it should be even higher. There was a strong desire to engender a culture of participation and a work ethic in people in Cosmo Newberry.

Key Messages:

- Initially the response from the s47F and long term leader of the community was very negative. However following further discussion and explanation of the measures, they saw potential benefits for the community.
- The s47F was sceptical about income management and said s47F did not trust Centrelink. s47F told officers that the community had already been operating its own model of income management for a number of years and that it works well and were not keen for a Centrelink scheme were Government further disempowers the community.
- Income Management was likened to the measures implemented by NCAC (savings plan, rental, funeral and governance fees collection).
- The s47F was critical of 'one size fits all' policy that doesn't consider the local environment and issues. s47F advised that CDEP participation had been high in Cosmo Newberry (which was obvious due to the high level of maintenance in the community) but that this had dropped due to the Government's CDEP changes. The s47F was critical of these changes as s47F considered it created increased welfare dependency rather than engaging people in work that would benefit the community. s47F cited that prior to the CDEP changes there were 750 people on CDEP wages across the Ngaanyatjarra Lands and now there were only 300.
- Also discussed was impact of the CDEP reforms on the community. There were previously 30 people who all actively participated on CDEP however now due to people going onto Centrelink benefits the numbers have dropped to 18. People who are on benefits are not participating in activities s22 - irrelevant information
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- This community has been working with the ICC Kalgoorlie staff towards self-sustainability since CDEP reforms were implemented. Initiatives include mining and civil construction contracts, negotiation of Native Title money and developing ranger programs that will all be fully independent of government funding in the short to medium term.

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- Some people were critical of the model of compulsory income management introduced under the NTER and were not keen for this to be implemented in the community. Officers explained that the voluntary and trigger-based income management models being considered were different. Participants could see benefits for people who were not coping financially and to ensure that children were fed.
- The ^{s47F - personal}_{privacy} also said that income management would be beneficial in protecting grandparents in the community who are left to care for grandchildren as the parents are not responsible. Humbugging older people is a big issue. Younger people on Newstart or Youth Allowance spend their money on alcohol in Laverton rather than caring for themselves or their children.
- All stakeholders thought that the proposed income management models could be incorporated with community initiatives and may help some people.
- Stakeholders thought that income management would ensure that people in the community have money to spend in their store and also return to their community reducing humbugging.
- It would assist those people who get stuck between Laverton and the Lands.

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Attachment A

Income Management Consultations – Kalgoorlie, Laverton, and Ngaanyatjarra Lands 8-26 October 2012				
Location	Date	Who was there	Support/not support income management	Key Messages
Kalgoorlie	8 & 10 October	Stakeholders - Indigenous Housing, Sherriff, Family Law Services, Dept for Child Protection, Police, Youth Justice, Aboriginal Workforce Development (WA State Govt)	Overall, very positive support	<p>Rollout of income management (IM) should not be limited to the Ngaanyatjarra Lands and Laverton but should be extended to the entire Goldfields (or Kalgoorlie and Leonora as a minimum) to ensure effectiveness and that it is not seen as targeting Indigenous people.</p> <p>Issues raised by attendees:</p> <ul style="list-style-type: none"> General perception that IM means roll out of NTER style intervention Whilst the participants thought it was a great idea, there was some concern that communities in the lands may not be as positive This is trying to change the Aboriginal culture, why are these things always trialled on Indigenous people.
Laverton	9 October	^{s47F - personal privacy} - Shire reps, Centacare, Local Business reps, Hospital, Cross Cultural Association, Police, MEEDAC (Midwest Employment and Economic Development Aboriginal Corporation), ^{s47F - personal privacy}	Support	<p>Rollout of IM should be across the Goldfields, not limited to Ngaanyatjarra Lands and Laverton.</p> <p>The biggest issue was concern about Royalties into being income managed. People thought this would potentially undermine the good work on IM.</p>
Tjirrkali	15 October	^{s47F - personal privacy}	Support	<p>Saw the potential for IM to be beneficial in addressing humbugging. The BasicsCard was very popular, particularly in assisting people to spend their money on food rather than cigarettes and drugs. Drugs were identified as a big concern on the lands. While the ^{s47F} in particular were initially sceptical, at the end of consultations the majority of people ^{s47F - personal privacy} were keen for IM to be introduced on the Ngaanyatjarra Lands.</p>
Warburton	15 October	Meeting with ^{s47F - personal privacy} ^{s47F - personal privacy}	Qualified support	<p>Voluntary IM and BasicsCard had good support.</p> <p>^{s47F - personal privacy} was less supportive of the Vulnerable and Child Protection measures as ^{s47F} considered them to be confusing and not all that different from Voluntary IM. ^{s47F} was of the view that it would be better for the community as a whole to decide to volunteer for IM rather than have trigger based mechanisms. ^{s47F} thought that once you volunteer you should be on IM for 12 months.</p>
Warburton	16 October	^{s47F - personal privacy}	Support	<p>There was support for IM with lots of ideas about how IM would assist families (eg. saving for big purchases, having enough money to feed the kids, reducing the amount of money spent on card games, gambling and drugs).</p> <p>Most of the ^{s47F} identified a large problem in Warburton of people playing card games and losing almost all of their money.</p> <p>There was some scepticism that this model was the same as NTER, however after officers explained the measures being considered, they were more reassured.</p>
Warburton	16 October	Stakeholder ^{s47F - personal privacy} ^{s47F - personal privacy}	Support	<p>A significant problem raised by the ^{s47F} and ^{s47F - personal privacy} was that many people travel to Laverton and Kalgoorlie, run out of money, and are unable to return to the Lands.</p> <p>The ability for CDEP wages to be income managed was raised as an issue. People said CDEP wage recipients in the community have difficulties in managing their money. They spend money on card games, and/or when in Laverton or Kalgoorlie, spend money on alcohol rather than on food or other necessities.</p> <p>Domestic violence was noted as a problem in Warburton, and financial issues are a common cause. People talked about families they knew where one partner spends all the money leaving the family without enough to survive until the next pay day.</p> <p>Representatives raised some positive initiatives being undertake in Warburton, particularly</p>

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Attachment A

Warakurna	17 October	Community - s47F - personal privacy s47F - personal privacy	Support	<p>around improving school attendance:</p> <p>Humbugging and financial harassment, s47F - personal privacy is a common situation across the whole of the Ng Lands. Many people said the reason for this humbugging is because some people gamble all their money away playing games or spending it on drugs.</p> <p>People were concerned that CDEP wages would not be covered by IM and consistently asked whether these people would be able to get the BasicsCard. It was mostly s47F who were on CDEP in the community.</p> <p>Many people spoke about how income management and having access to the BasicsCard would assist them in saving money for big purchases such as a washing machine, toys for kids, big shops, cars, fuel. Blankets were consistently raised during the discussions as something people spend their money on.</p> <p>A lot of the people we spoke to told us that young people would benefit from IM. There is a significant problem s47F - personal privacy being harassed for money and being left with the care of their s47F - personal privacy as these s47F - personal privacy do not spend money on food s47F - personal privacy</p>
Wanarn	18 October	Community s47F - personal privacy s47F - personal privacy	Support	<p>There was good support for IM in the community with people keen to sign up. Many older s47F and s47F thought IM would be good for their s47F in ensuring that Centrelink payments are spent on life's necessities and not on gambling and drugs.</p> <p>Older s47F told us stories of how they are often left to care and provide food for their s47F - personal privacy because their s47F don't provide for them.</p> <p>s47F people told us that there is a lot of humbugging and financial harassment as their s47F in the community spend all their money almost immediately and don't leave enough money for the weekend.</p> <p>Some younger s47F mentioned that their s47F often spend all their payments on gambling and card games leaving children hungry.</p> <p>People thought that IM would help the Wanarn community and consistently asked whether CDEP wages could be income managed as well.</p>
Wanarn	18 October	Stakeholder - s47F - personal privacy s47F - personal privacy	Support	<p>Similar issues raised to the community consultation. CDEP wages and low levels of participation were identified as a problem. ATM costs are high and a source of pressure on families – BasicsCard was seen as a way to potentially address this. Humbugging is a problem, especially for people in the aged care facility. There are also problems in the community with gambling and ganja. All stakeholders were positive about the benefits of IM in assisting people to budget, reduce gambling, card playing and drug use.</p>
Warburton, Ngaanyatjaraku Shire	18 October	Stakeholder - s47F - personal privacy s47F - personal privacy	Qualified support – proposed a slightly different model	<p>s47F - personal privacy proposal is very similar to VIM in terms of the percentage of payment to be income managed. However s47F proposal would involve the community volunteering to have their family allowance payments (for example FTB etc.) income managed 50/50 on the basis that these payments are for the benefit of children. s47F proposal would not include the income management of other payment types (for example Newstart Allowance). This would also involve making the BasicsCard available to people in the community who are not in receipt of an income support payment but who do receive family allowance payments.</p> <p>s47F - personal privacy preference is for a community based approach to Voluntary IM, tailored to suit the situation of people in the Lands. After discussions, it appeared that Voluntary IM would address most of s47F - personal privacy concerns even though it is not restricted to family payments solely.</p>

Sensitive

Attachment A

Tjukurla	19 October	s47F - personal privacy s22 - irrelevant information	Support	Problems identified in the community included s47F not spending money on caring for their s47F gambling, humbugging and financial harassment. All people were positive about IM and the BasicsCard and were aware of how the model worked.
Jameson	19 October	Community - s47F - personal privacy s47F - personal privacy	Support	There are low levels of participation in CDEP and available work opportunities in the community. Mining Royalties and payments were often a problem and often lead to increases in gambling and drug use. There were some concerns that there should be more time to consider IM and get the message out more broadly in the community. These concerns were addressed by officials, who provided information on feedback mechanisms.
Blacksone	22 October	Community - s47F - personal privacy Some tension in community. Ngaanyatjarra Council Aboriginal Corporation (Ng Council) President Bruce Smith assisted with organising the meeting and ensuring that we met with the most vulnerable members of the community – s47F s47F There were also mining royalties meetings held in the community whilst we were meeting.	General support, however one s47F was not supportive	Humbugging is a problem in the community, and IM was seen as a positive way to address it. IM was also seen as a way for young people to learn responsibility, how to budget their money and look after their families.
Wingellina	23 October	Community - s47F - personal privacy Some tension and trouble in the community which delayed the meeting but did not significantly affect the numbers of people who attended the meeting. Attendees included s47F and s47F - personal privacy Meetings on mining royalties being held at same time.	Support	IM and BasicsCard had strong support. People thought IM would address concerns in the community that s47F are well fed and don't go hungry. s47F aged s47F - personal privacy were highlighted as the main group that would benefit from IM. Drug abuse and gambling were common in the community with drugs coming from the APY lands. IM was seen as a good way to save for big purchases.
Wingellina	23 October	Stakeholder s47F - personal privacy s47F - personal privacy	Supportive of voluntary and trigger based mechanisms of IM. Some concern about introduction in the Lands.	Sense of inevitability that IM would be extended to the Lands. There was significant concern about potential additional workload for s47F in the community and the s47F - personal privacy Community members rely on office staff to liaise with Centrelink and manage their affairs. They foresaw that income management and the BasicCard may create additional work: <ul style="list-style-type: none"> o contacting Centrelink about BasicsCard enquiries like replacement and checking balances, and o finding out about IM including managing volunteers and fielding questions. The s47F - personal privacy was concerned that income management wouldn't improve or address problems of people not having enough money to buy food, not being aware of how much money they have and having to put back groceries at the checkout, and managing Centrepay accounts at the store. Officers from FaCHSIA explained how BasicsCard and IM would work and reduce the need for complicated Centrepay arrangements with the Store. Stakeholders were supportive of the voluntary and trigger based mechanisms of IM.
Cosmo Newberry	24 October	Community - FaHCSIA Officers met with s47F s47F - personal privacy	Initially sceptical, and critical of the model of compulsory income management, however could see the benefits following	The s47F was critical of Government policy approaches where 'one size fits all' is applied as it means the local community is forgotten. s47F emphasised CDEP participation rates had dropped due to the Government's CDEP changes. The community's proximity to Laverton was identified as a problem, with many people not from the community temporarily residing there and getting stuck (after spending all their

Sensitive

Attachment A

		<p>the day of the meeting despite notices alerting people to the meeting.</p>	<p>discussions around how the three models of income management would work.</p>	<p>money, frequently on alcohol, and not being able to return to their own community). This places increased pressure on the store and families for accommodation. It also increased humbugging and violence.</p> <p>The transient nature of the population was a large problem in the community resulting in a significant numbers of people sleeping rough and increasing the number of people dependent on welfare and not working.</p> <p>There was initial criticism of the NTER model of IM; however after explanation of the proposed three models of IM and BasicsCard, stakeholders saw benefits for people who could not manage their finances and to ensure that children were fed.</p> <p>The DCP officer said that IM would be beneficial in protecting grandparents in the community who are left to care for grandchildren as the parents are not responsible. There are many instances of humbugging ("robbing") of older people. Young people on Newstart or Youth Allowance spent their money on alcohol in Laverton rather than caring for themselves or their children.</p> <p>Stakeholders told officers that IM would ensure that people in the community have money to spend in their store, return to their community from Laverton, and reduce humbugging</p>
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