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Income Management programs thematic analysis report

Department of Social Services

12 December 2024

nous

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Nous Group acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians and the Traditional Custodians of country throughout Australia. We pay our respect to Elders past, present and emerging, who maintain their culture, country and spiritual connection to the land, sea and community.

This artwork was developed by Marcus Lee Design to reflect Nous Group's Reconciliation Action Plan and our aspirations for respectful and productive engagement with Aboriginal and Torres Strait Islander peoples and communities.

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Glossary

Term	
BasicsCard	A card that is used by people on income management to access income managed funds.
Cashless Debit Card	A card used by people on the Cashless Debit Card program to access income managed funds.
Cashless Debit Card program	An income management program that was in operation from 2016 – 2022.
Communities	Nous draws references to a range of communities throughout this thematic analysis report. This is done in the context of what consultation participants described through discussions. This is described in detail through the body of this report.
Compulsory IM	Compulsory IM is when individuals are required to have a portion of their support payment income managed. Compulsory measures of income management include: • **Vulnerable measure –** This measure is aimed at helping vulnerable youth or at-risk individuals and their families to manage their income support and family assistance payments more effectively. Participants have 50 per cent of their income support payments income managed. • **Child Protection measure –** IM is an additional tool for child protection authorities to ensure income support payments are spent in the best interest of children and families. Child protection authorities can refer a person in an Income Management location for Child Protection Income Management where 70 per cent of a person's income support payments are income managed. • **Supporting People at Risk measure** - Currently the Supporting People at Risk measure is being used by the Northern Territory Registrar of the Banned Drinker Register for people needing help with alcohol abuse. People who are referred by the Registrar have 70 per cent of their income support payments income managed. • **Long Term Welfare Payment Recipients and Disengaged Youth measures (Northern Territory only)** - People in the Northern Territory who have been out of work or study for some time, go onto these measures and have 50 per cent of their income support payments income managed. • **Queensland Commission –** People in the Cape York Welfare Reform Communities and Doomadgee may be referred to Income Management by the Family Responsibilities Commission and have between 60-90 per cent of their income support payments income managed.[1]
Enhanced IM	A form of income management program introduced in 2023.
IM restrictions	Income managed funds cannot be withdrawn as cash or spent on alcohol, gambling, tobacco, pornography, or other related products.
LGA	Local Government Areas are based on the official local government borders set by each state and territory. This report refers to Local Government Areas from the Australian Bureau of Statistics (2024).
SmartCard	A card that is used by people on enhanced income management to access income managed funds.
Voluntary IM	Voluntary income management is when individuals volunteer to have a portion of their support payment income managed. Participants have 50 per cent of income support payments income managed.[2]

1 Department of Social Services, Enhanced Income Management, June 2024 (accessed 25 October), https://www.dss.gov.au/families-and-children/programs-services/welfare-conditionality/enhanced-income-management-overview
2 Department of Social Services, Enhanced Income Management, June 2024 (accessed 25 October), https://www.dss.gov.au/families-and-children/programs-services/welfare-conditionality/enhanced-income-management-overview

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Executive summary

The Department of Social Services (the Department) has undertaken a consultation process to understand the perspectives of communities affected by Income Management (IM). Consultations have been delivered by First Nations' facilitators and included both planned group activities and incidental conversations, using semi-structured, non-invasive questioning that provided space for organic conversations about IM and beyond. This approach has resulted in engagement with over 4,000 people in communities affected by IM.

Nous Group (Nous) has been engaged to conduct an independent thematic analysis of the raw consultation data collected between December 2023 and September 2024 (this report). Nous was also engaged to develop 17 community profiles which summarise themes emerging from consultations at a Local Government Area (LGA) level. Figure 1 below provides an overview of this process.

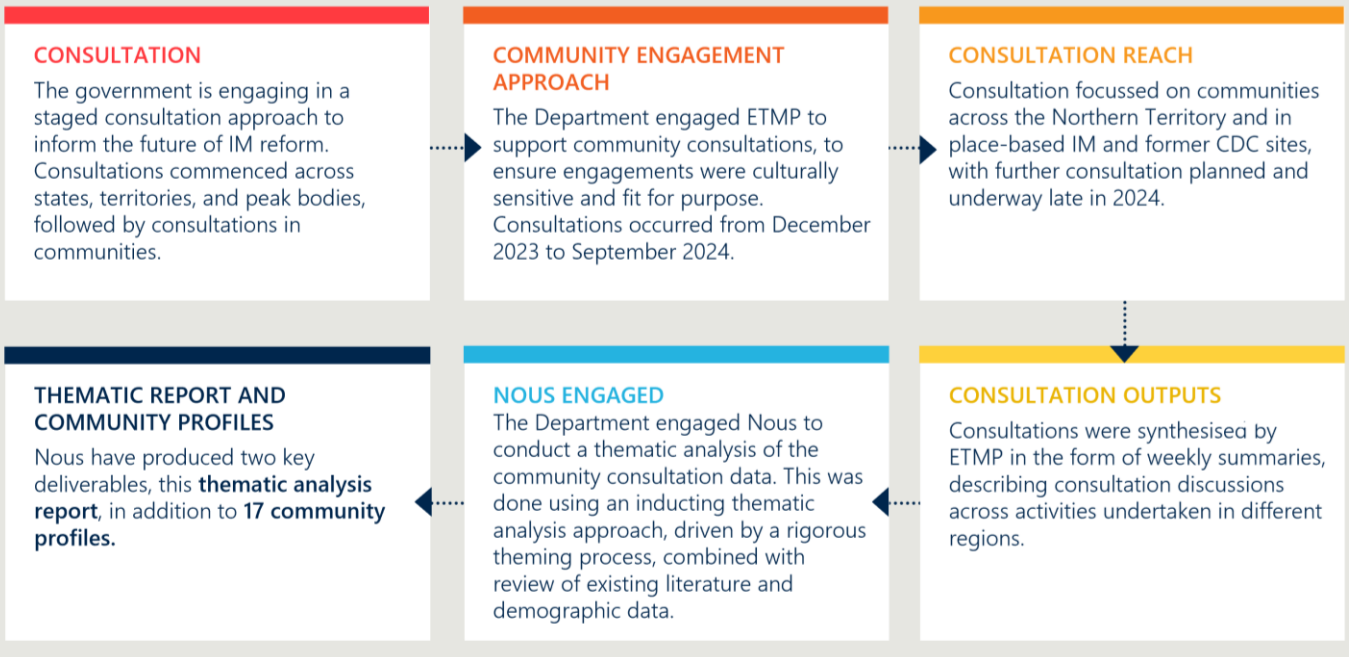
This report is intended to provide an accurate, nuanced synthesis of views shared by consulted community members and stakeholders. It is not intended to provide recommendations on the future of IM. Findings are accompanied by general commentary from Nous to help interpret how findings can be taken forward.

The culturally appropriate consultation approach taken means it was not possible to record the individual views of each consultation participant on every issue. Aggregation of themes at an individual level (i.e. quantifying the number of individuals who raised themes or shared a view), has therefore been avoided. Nous's analysis instead considers and compares themes at the LGA level.

Consultations provide a strong sense of the priorities and values held in these communities in relation to their finances. Key themes to emerge include having choice and autonomy, ensuring safety and wellbeing, and having financial support options.

Consultations revealed that individuals value choice and control and hold mixed feelings about compulsory IM. IM is seen as beneficial for financial wellbeing and management, though views on its impact on financial literacy and domestic violence are mixed. IM is perceived as disempowering by some, but empowering by others, especially for women. Communities see IM as contributing to safety but not as a complete solution. Participants want involvement in the design and delivery of the government's future approach to IM. A summary of the detailed consultation themes is in Table 1 overleaf.

Figure 1 | Consultation process and Nous deliverables



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Key consultation findings

Below are the key themes emerging from each the consultations. Findings are synthesised into five key themes: **Government investment and involvement, Financial wellbeing and management, Mental and social wellbeing, Individual and community safety, and Service provision**. A blue dot indicates a finding was raised during a consultation activity run in that LGA.

Table 1 | Summary of themes and issues raised in each LGA

KEY FINDINGS	Alice Springs	APY Lands	Barkly	Central Desert	Darwin	East Arnhem	Wyndham - East Kimberley & Halls Creek	Katherine	Litchfield	MacDonnell	Palmerston	Roper Gulf	Tiwi Islands	Victoria Daly	West Arnhem	West Daly	Broome & Derby - West Kimberley
Government investment and involvement																	
All communities perceive choice and control to be important	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
In all communities, there are people who would choose voluntary IM	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
In most communities, there are people who would choose not to participate in IM	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•	
Most communities highlight mixed views about the role of government intervention and compulsory IM	•	•		•	•	•	•	•	•	•	•	•	•		•	•	
Financial wellbeing and management																	
People in most communities are impacted by their ability to manage finances to provide for the basics	•	•	•	•	•	•	•	•	•		•		•	•	•	•	
People in most communities are concerned about the impact of humbugging on financial management	•	•	•	•	•	•	•	•	•		•		•	•	•	•	
People in most communities are concerned about their financial literacy and financial management skills	•	•	•	•	•	•	•	•	•		•		•		•	•	•
People in some communities consider IM to have an impact on domestic violence	•		•		•		•	•								•	
Mental and social wellbeing																	
In most communities, people want to be empowered to make decisions	•	•	•		•	•	•	•	•	•	•	•	•		•		
Many communities highlight a desire to avoid discrimination	•					•	•		•		•	•			•		
Individual and community safety																	
In many communities, people highlight concerns that older adults are impacted by financial abuse	•			•	•	•	•	•		•			•		•		
In many communities, people perceive children to be impacted by poverty and neglect	•	•	•	•	•	•	•	•				•	•				
In most communities, there are people that think individual and collective safety is impacted by harmful behaviours	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
People in some communities highlight violence as threatening to safety	•	•				•		•				•			•		
Service provision																	
Most communities include people who want to be involved in government's future approach to IM	•	•		•	•	•	•	•	•	•	•	•	•		•	•	
All communities identified opportunities to improve IM in its current form	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
All communities provided suggestions on what supports are needed in addition to, or instead of, IM	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

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CHAPTER ONE

Context and approach

The following chapter provides the background, context, and approach for this report and the project more broadly. It includes key objectives and the lines of enquiry informing the approach. It also outlines several key considerations that were taken in interpreting the consultation findings, which build from the culturally sensitive approach taken by ETMP and the Department in undertaking these engagements.

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Project background

Income management (IM) involves the quarantining of a proportion of a person's social security payment, by restricting goods and services such as alcohol, gambling, tobacco, pornography, and other related products. This aims to encourage people to spend their payment on necessities such as food, housing, clothing, and utilities. The payment cannot be withdrawn as cash.[3] IM forms a component of a persons' existing welfare payment scheme.[4]

The Department of Social Services (the Department) currently administers IM as both a voluntary and compulsory measure, with two programs currently in operation. Some IM participants have a BasicsCard which can only be used at approved stores, and only on essential goods including food, housing, clothing, and utilities. The BasicsCard operates under the original IM program across the Northern Territory, child protection sites[5], remote indigenous communities[6], and other place-based sites[7]. This program ceased on 3 September 2023; however the program continues to operate for existing participants.

New IM entrants cannot access the BasicsCard and are instead referred to the new enhanced IM. Through this program, participants have access to the SmartCard which has the same functionality as a modern debit card, while blocking purchases of restricted goods. Enhanced IM operates as a voluntary and compulsory measure in the same locations as IM but has also been made available to former Cashless Debit Card trial site participants as a voluntary option.[8]

IM remains a complex and highly visible issue across government and communities. There are mixed views on its appropriateness and effectiveness, especially amongst communities subject to compulsory forms of IM. Individual views on the programs' benefits are often highly nuanced and specific to the personal or community circumstances being experienced. IM also sits across a broad ecosystem of services and supports delivered by government.

Between December 2023 and September 2024, the Department completed an extensive set of community consultations in partnership with Education Training & Management Perspectives (ETMP): a First Nations provider with local knowledge and existing community relationships as part of a staged approach to community consultation to inform IM reform. During this period, community members were also given the opportunity to submit their perspectives on IM in written format through an online submissions process, co-ordinated by the Department.

[3] Department of Social Services, Income Management, June 2024 (accessed 22 October), https://www.dss.gov.au/our-responsibilities/families-and-children/programs-services/family-finance/income-management

[4] These include ABSTUDY - Schooling Applicant, ABSTUDY - Secondary/Tertiary, Age Pension, Assistance for Isolated Children, Austudy, Carer Payment, Family Tax Benefit, Newstart Allowance, Special Benefit, Stillborn Baby Payment, JobSeeker Payment, Parenting Payment Single and Youth.

[5] These include Peth Metropolitan area (WA), Peel District (WA), Kimberley region (WA), and Greater Adelaide (SA).

[6] These include Anangu Pitjantjatjara Yakunytatjara (SA), Ngaanyatjarra (WA), Kiwirrkurra Community (WA).

[7] These include Playford (SA), Greater Shepparton (VIC), Bankstown (NSW), Rockhampton (QLD), and Logan (QLD), Livingstone (QLD), Cape York region, and Doomadgee region.

[8] These sites include Ceduna (SA), Bundaberg (QLD) and Hervey Bay (QLD), East Kimberley (WA), and Goldfields regions (WA).

Figure 2 | Consultation and engagement overview, December 2023 – September 2024[9]



This consultation process has been the first of its kind to seek to comprehensively understand views and perspectives of all communities affected by IM. The process was intended to provide community members with an opportunity to share their views on IM, identify what the future of IM should look like, identify other support services they require in addition to (or instead of) IM, and describe other factors impacting their communities.

Project objectives

Nous Group (Nous) was engaged to conduct a thematic analysis of the raw consultation data collected by ETMP and the Department and gathered through online submissions. Nous was tasked with producing two key deliverables:

- **A thematic analysis report** (this report), incorporating both consultation findings and online submission analysis to provide an overview of key themes emerging from communities themselves about IM. This report is intended to accurately reflect views shared as an input to support government decision-making about investment and involvement in these communities.
- **17 community profiles**[10] which summarise themes emerging from consultations and online submissions at a Local Government Area (LGA) level, alongside relevant place and demographic data. The profiles seek to consolidate consultation themes at a region-by-region level and contextualise findings alongside data to help the reader to understand the relevant context in which views were shared.

The thematic analysis report and community profiles should be considered in conjunction with each other. Both were guided by a set of five key questions – or lines of inquiry – which we sought to answer through our analysis.

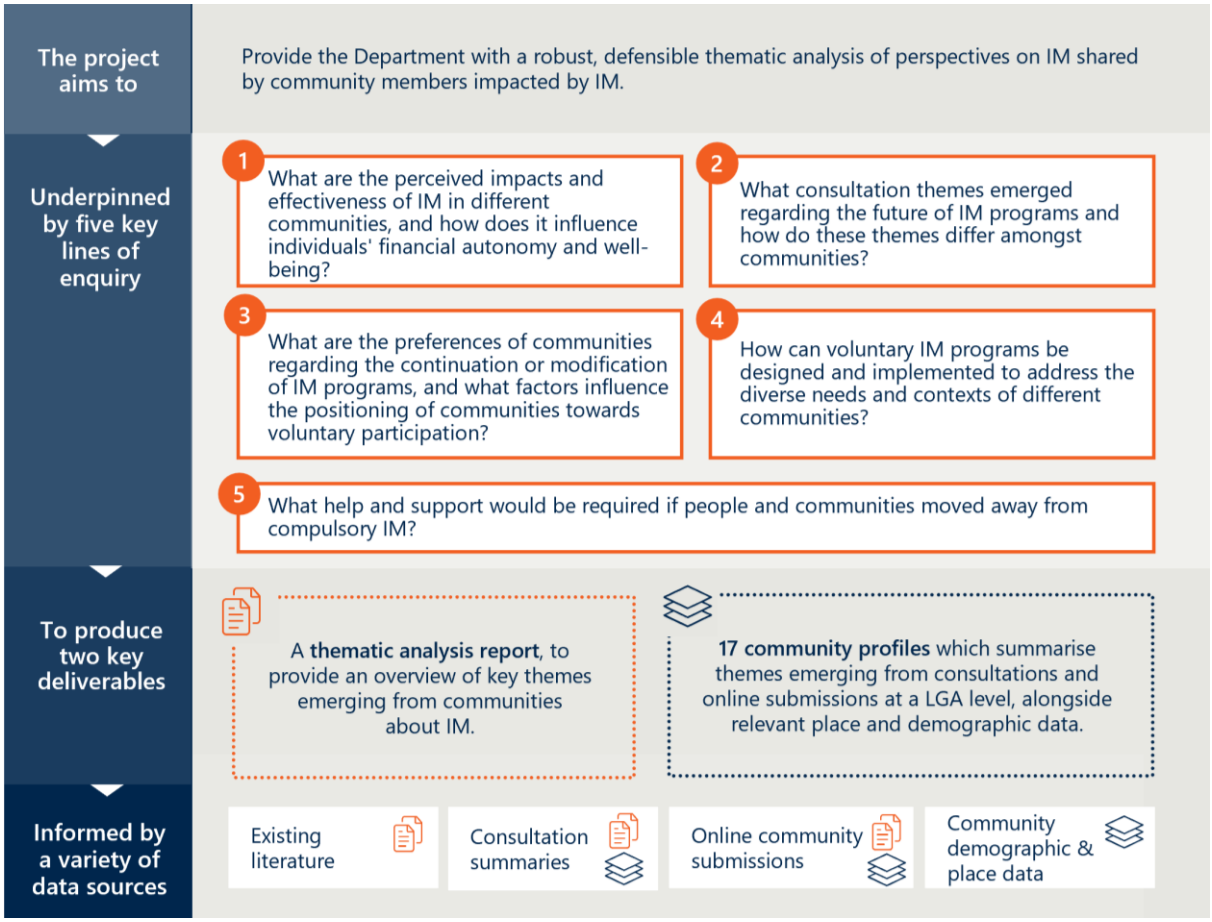
Nous' project aims, lines of inquiry, key deliverables, and data sources are outlined in Figure 3 below.

[9] Only online submissions received during this stage of DSS' consultation process have been included in Nous' thematic analysis. Submission dates range from 9 March 2024 to 14 September 2024.

[10] Community profiles have been developed for: Alice Springs, APY Lands, Barkly, Central Desert, Darwin, East Arnhem, Wyndham-East Kimberley LGA & Halls Creek LGA (combined), Katherine, Litchfield, Macdonnell, Palmerston, Roper Gulf, Tiwi Islands, Victoria Daly, West Arnhem, West Daly and Broome LGA & Derby-West Kimberley LGA (combined).
While 21 LGAs were consulted through the process, consultations in two LGAs, Coomalie and Greater Shepparton, were limited, with low attendance numbers and limited findings relevant to IM. As such, profiles have not been created for these regions. This was discussed and agreed with the Department. Wyndham-East Kimberley LGA & Halls Creek LGA and Broome LGA & Derby-West Kimberley LGA were combined for the purpose of consultation. As such, two profiles have been created, one for Wyndham-East Kimberley LGA & Halls Creek LGA and one for Broome LGA & Derby-West Kimberley LGA.

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Figure 3 | Nous' project objectives



Project scope

Nous was engaged to conduct a thematic analysis of consultation data collected. The intent of the work was not to deliver recommendations on what the future of IM should look like. It was instead an exploration of community perspectives, which deliver a point-in-time reflection, heard through targeted consultations undertaken by ETMP and the department. This Report will serve as only one input in the government's broader decision-making about the future of IM.

This Report

This report has undertaken an analysis of consultation themes emerging across all LGAs considered in scope for this project. It draws on a combination of findings from the Department and ETMP's consultations and online submissions.

The report is intended to represent an accurate, nuanced synthesis of views shared by consulted community members, to support better understanding of how IM is perceived by people. Findings are accompanied by general commentary from Nous, which seeks to further explain and qualify why views may be being expressed, which may help in interpreting how these findings can be taken forward.

It is also important to note that whilst Nous undertook a literature review as part of this project's scope, findings have not been incorporated into this Report. Instead, the literature review was used to contextualise what was heard through consultation, as a component of Nous' background research. Nous recognises that the approach to this consultation process differs from what has been previously done

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across the system and as such, incorporating existing literature does not provide direct benefit in the outcome of this review.

Methodology choices

The Department and ETMP's consultation approach was designed to be culturally appropriate and aimed for broad participation

ETMP and the Department designed and conducted consultations in a way that carefully considered the cultural sensitivities of the communities consulted. Many of those affected by IM are First Nations people. Consultations were therefore delivered by First Nations' facilitators and included both planned activities and incidental conversations that took place while facilitators were in communities. Activities included yarning circles, round tables, BBQs, workshops, and other group gatherings - advertised through mainstream and First Nations' media channels, word-of-mouth initiatives, social media posts, public notices, and stakeholder communication kits. Consultation participants were not paid a participation rate for their time. Activity participation rates varied, with some small group discussions and others with more than 150 people, with the length of each activity varying from under an hour to several hours.

The consultation approach was designed to be semi-structured, non-invasive, and provide space for organic and dynamic conversations about IM as well as other areas participants wanted to discuss. This approach allowed participants the opportunity to contribute as much, or as little, as they felt comfortable in these group settings. It also gave participants a degree of autonomy over the topics covered, and the level of detail they wished to provide. Facilitators had the ability to vary the questions asked based on topics of interest to different groups.

Consultation reports provide a summary of each activity undertaken with data collected at different levels of detail at an individual level. Observations made during activities have been recorded as prose, rather than verbatim. In some cases, observations are described as a sentiment provided by one individual, at other times it is not clear who expressed the view, or if it was a view shared by a group of people.

The consultation approach influences how data should be interpretated, particularly in drawing quantitative conclusions about theme prevalence

Prioritising flexibility and safety in consultations can help to explain the extensive level of participation achieved through this consultation process. Many of the communities visited typically record low response rates to government data collection activities, such as the Census, reflecting the prevailing impacts of colonialism in these communities, with many understandably distrustful of government institutions.

The consultation approach taken also has implications for how the data can be analysed, summarised, and interpreted. It has not been possible to record the views of each individual who attended each consultation activity, as it is impossible to say how many participants agreed (or, potentially, silently disagreed) with the perspective raised. Aggregation of themes at an individual level – that is, quantifying the number of individuals who raised themes – is a misleading analytical step, as the number of times a theme was raised does not necessarily represent the number of people who hold a particular view. It may instead highlight perspectives held by a few individuals playing a more dominant role in conversations, or views repeated several times by a few individuals.

While consultation activities were grounded in understanding perspectives on IM specifically, they also provide useful insights into issues of importance to communities beyond IM. While responding to questions about IM, participants frequently reflected on their experiences with government services outside of this program. Their answers also reveal preferences in relation to broader concepts – including government involvement generally, choice, autonomy, and wellbeing, which are useful to reflect on.

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Nous's thematic analysis compares themes at the LGA level, but does not comment on the population-level prevalence of themes

Nous applied a thematic analysis methodology that would best reflect community views authentically, without drawing conclusions or aggregating results in a way which risks misrepresenting the prevalence of views or drawing invalid conclusions about their dominance or significance.

Our findings are described at a LGA level. We attribute a view or theme to a region if that view was raised once or more in a consultation. We then explore how themes are talked about consistently across LGAs, and where the differences lie, using the following terminology:

- '**All**' is used to describe findings where there is alignment or mention of a theme in all 17 LGAs where consultation outputs were provided.[11]
- '**Most**' is used to describe findings where there is alignment or mention of a theme in 12-16 LGAs consulted.
- '**Many**' is used to describe findings where there is alignment or mention of a theme in 7-11 LGAs consulted.
- '**Some**' is used to describe findings where there is alignment or mention of a theme in 3-6 LGAs consulted.
- Where a finding was only identified in 1-2 LGAs consulted, the communities will be named without application of any of the above qualifiers.

Online submissions have also been incorporated into relevant sections.

Nous's analysis should not be used to draw conclusions about how prevalent or dominant a view is at a whole-of-population level. The fact that a view was raised in all LGAs does not mean that all consultation participants in all LGAs shared that view. Our analysis instead talks broadly about the geographic spread of themes, observes areas of consistency, and describes differences, and offers some qualitative commentary on what may explain these results.

A more detailed overview of Nous's approach and methodology is included in Appendix A.

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[11] While 21 LGAs were consulted through the process, consultations in two LGAs, Coomalie and Greater Shepparton, were limited, with very low attendance numbers and limited findings relevant to IM. As such, these regions do not have community profiles and have been excluded from our analysis. This was discussed and agreed with the Department. Wyndham-East Kimberley LGA & Halls Creek LGA and Broome LGA & Derby-West Kimberley LGA were combined for the purpose of consultation, and therefore we have also combined these regions for the purposes of our analysis.

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CHAPTER TWO

History and community understanding of IM

The following chapter outlines the history of IM programs, including their stated goals and the role they play in supporting vulnerable cohorts in the present. It also includes a summary of the level of understanding of IM programs present across Australia, drawing on the consultation data.

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A brief history of IM

IM has changed significantly since first introduced as part of the Northern Territory Emergency Response

IM was first introduced in Australia as part of the Northern Territory Emergency Response (NTER). Commencing in 2007, the NTER focused on improving the safety of children in Northern Territory's First Nations communities though a comprehensive package of measures. These included IM (initially introduced to a prescribed area of the Northern Territory including 73 remote communities, associated outstations, and ten town camp regions), alcohol restrictions, measures to enforce school attendance, restrictions on pornography, and other initiatives.

The primary goal of IM in this context was to reduce immediate hardship and deprivation by directing welfare payments to the priority needs of recipients. Welfare recipients were placed onto IM either if they volunteered or if they met any of the mandatory inclusion criteria.

IM has undergone significant changes since its inception. In 2008, a different and more targeted model of IM was established through the Cape York Welfare Reform trial communities. The Family Responsibilities Commission referred individuals who had breached their obligations to Cape York IM as a sanction for individuals who had breached their obligations.[12] This is different to IM in the Northern Territory which was less targeted and applied broadly across cohorts. In 2008, the BasicsCard was also introduced where participants could make purchases at approved merchants with a card that was PIN-protected and used the EFTPOS network.[13] This was followed by an expansion of the program to a smaller number of sites across Australia.

In 2010, New IM saw an expansion of the program through its application to non-indigenous peoples, although First Nations people comprised 91 per cent of people affected at that time.[14]

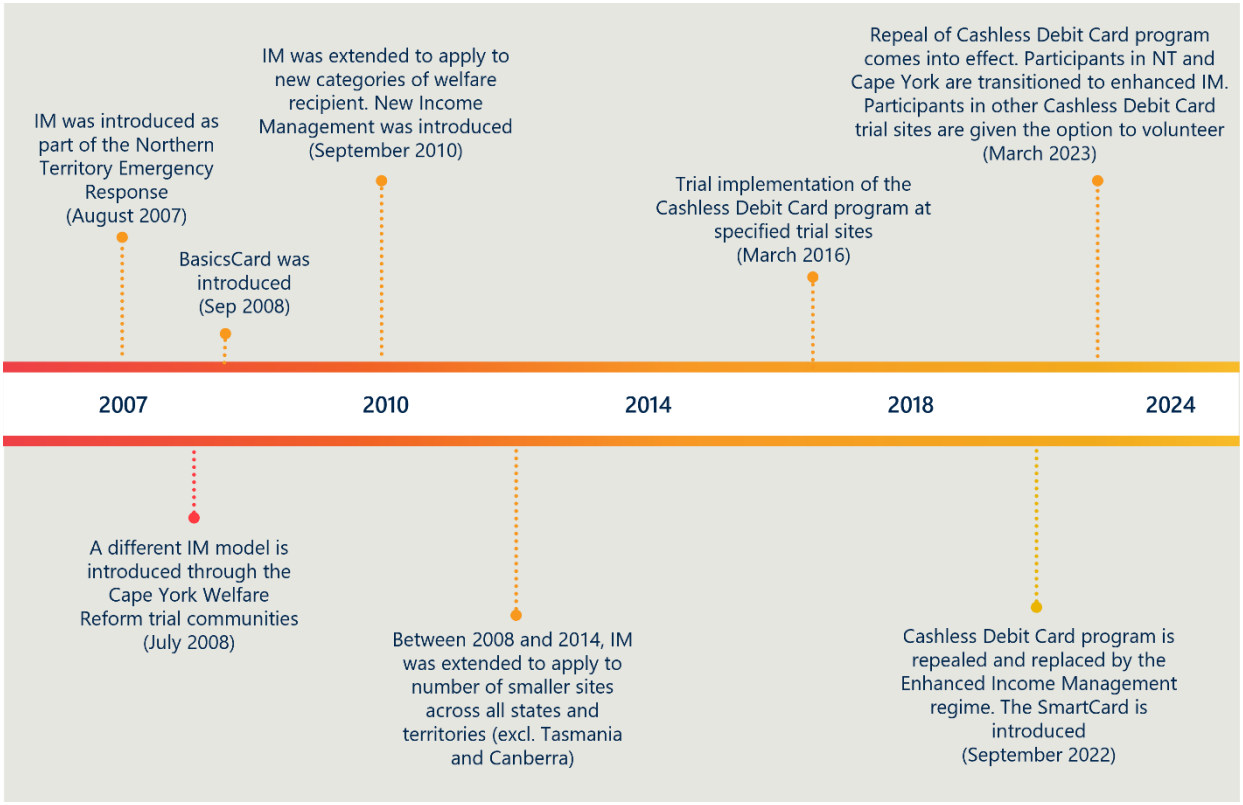
In 2016, another IM program – the Cashless Debit Card – was introduced to administer IM through a card blocking the purchase of restricted products by allowing only 20 per cent of payments to be withdrawn as cash.[15] The Cashless Debit Card replaced the BasicsCard in initial trial sites as both a voluntary and compulsory program. When it was introduced to the Northern Territory, participants were allowed to choose between the Cashless Debit Card and the BasicsCard.

12 Don, A., Klapdor, M,, Social Security (Administration) Amendment (Income Management Reform) Bill 2023, Bills Digest No. 67, 2022–23, Parliamentary Library, Canberra, 21 March 2023, p. 5.
13 Don, A., Klapdor, M, Social Security (Administration) Amendment (Income Management Reform) Bill 2023, Bills Digest No. 67, 2022–23, Parliamentary Library, Canberra, 21 March 2023, p. 5.
14 Bray, R., Gray, M., Hand, K., Katz, I., Evaluating New Income Management in the Northern Territory: First Evaluation Report, Australian National University, 2012 (accessed October 23)
15 Senate Community Affairs Legislation Committee, Social Security (Administration) Amendment (Income Management Reform) Bill 2023 [Provisions], 6 June 2023, p. 3.

In 2022, the Cashless Debit Card program was replaced with enhanced IM. Cashless Debit Card participants in the Northern Territory and Cape York were automatically transferred to the new program, however participants in other trial sites were given the option to volunteer.[16] Enhanced IM was intended to deal with the limitations of the IM regime's BasicsCard platform by creating a hybrid regime that combined the Cashless Debit Card's technology platform with policies modelled on those of the existing IM regime.[17]

Enhanced IM adopted the policy parameters of the IM regime but introduced the contemporary technology of the SmartCard. The SmartCard operates like a standard Visa Debit Card except that cash cannot be withdrawn. Existing IM participants can only move to enhanced IM on request and can otherwise stay on the BasicsCard.[18] A timeline of the evolution of IM since its introduction is in Figure 4 below.

Figure 4 | Timeline of IM



[16] Parliamentary Joint Committee on Human Rights, Human rights scrutiny report 11 of 2023, 18 October 2023, p. 43.
[17] Don, A., Klapdor, M, Social Security (Administration) Amendment (Income Management Reform) Bill 2023, *Bills Digest No. 67*, 2022–23, Parliamentary Library, Canberra, 21 March 2023, p. 9.
[18] See, Senate Community Affairs Legislation Committee, Social Security (Administration) Amendment (Income Management Reform) Bill 2023 [Provisions], 6 June 2023, p. 4; Department of Social Services (DSS), Submission 2, p. 7.

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The current state of IM

IM remains in place in across Australia

IM remains a targeted government measure, primarily delivered in the Northern Territory and across several targeted locations. Current data suggests that IM is accessed by individuals in a total of 221 LGAs across Australia.[19] Approximately 30,000 Individuals receive support through IM programs. Nine per cent are on voluntary IM programs and 91 per cent are on compulsory IM programs. The number of IM participants in each LGA varies, with the smallest number in a single LGA being one participant, and the largest having nearly 4,000 recipients (East Arnhem).[20]

Across the LGAs in focus in this report, approximately 28,000 individuals receive some form of IM. Approximately eight per cent are on voluntary IM programs and 92 per cent are on compulsory IM programs.[21]

Participants typically receive IM in tandem with other government services and supports

IM is linked to the receipt of government payments and subsidies and is therefore necessarily administered in addition to other government payments. A range of Australian Government payment types are income managed. Across the LGAs in focus for this this report, 58 per cent of IM participants have Jobseeker as their primary payment type, followed by Single Parenting Payments (16 per cent), Youth Allowance (11 per cent), Partnered Parenting Payments (six per cent), and disability support payments (six per cent).

IM recipients are likely to engage with IM alongside a range of other services. Nationally IM recipients can access a range of mental health related counselling and support programs, services relating to alcohol and drug use, financial assistance, and assistance for young families and children. Recipients also have access to a variety of place-based support programs specific to their region or community. These commonly include personalised services which help with referrals to more specific services, provide money management assistance, food and emergency relief, alcohol and drug support and treatment services, mental health and emotional support, and other social and cultural support.[22]

The Australian Government has signalled its intention to make all IM voluntary

A recent report from the Parliamentary Joint Committee on Human Rights has recommended the complete abolition of compulsory IM, on the grounds that it raises many human rights concerns.[23] In its place, the Committee has advocated for the establishment of additional pathways out of compulsory IM, along with support for locally based programs and services to help communities.

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[19] Income management also operates in Bankstown in NSW; Logan, Rockhampton and Livingstone in Queensland; Playford, Anangu, Pitjantjatjara Yakunytatjara (APY Lands) and Greater Adelaide in South Australia; Ngaanyatjarra (NG Lands), Kiwirrkurra Community, Kimberley Region, Perth Metropolitan and Peel District in Western Australia and Greater Shepparton in Victoria. There are individuals across LGAs who remain on IM even after leaving place-based or territory-based locations. This accounts for the large number of LGAs cited.
[20] Australian Government Department of Social Services, DSS income management participant data, 29 March 2024.
[21] Australian Government Department of Social Services, DSS income management participant data, 29 March 2024.
[22] Department of Social Services, East Kimberley region: Support Services Directory, 2023 (accessed 24 October), https://www.dss.gov.au/families-and-children-programs-services-welfare-reform-enhanced-income-management/east-kimberley-region-support-services-directory
[23] Parliamentary Joint Committee, Inquiry into Compulsory Income Management, 3 September 2024 (accessed 6 November 2024), https://www.aph.gov.au/Parliamentary_Business/Tabled_Documents/7222

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Community understandings of IM[24]

Communities have varying levels of understanding about IM

Consultations highlighted significant variability in the level of understanding about IM across LGAs. Many LGAs included reflections on participants being confused about the overall purpose of IM and the specific features of its programs. In many LGAs, there was also limited understanding of the adjacent services which can support IM recipients. Across many LGAs consultation participants reported confusion about the differences between kinds of IM programs and how people had qualified or become recipients.

Consultation participants cited a lack of help for participants understand and navigate IM

Across many LGAs a lack of understanding of IM was attributed to the unavailability of government services to help participants understand and navigate IM. Difficulties accessing Services Australia staff due to distances, lack of transportation, or sporadic visits by government to communities were cited.

Across some LGAs people engaged in consultations noted that previous changes to IM had been implemented too rapidly without sufficient time for communities to learn and adjust. These reflections aligned with requests for changes to IM policies to be implemented gradually and in conjunction with extensive support services to ensure communities are appropriately prepared. Failure to do so risks leaving communities with an incomplete understanding of what tools and services are available to assist individuals, an issue which was commonly reported in some LGAs.

Communities requested educational support to better engage with IM programs

Across most LGAs, consultation participants expressed a desire for knowledge about how to engage with IM more effectively. This included information on how to control how income managed funds are allocated in approved categories, the amount of choice available when spending income managed funds, and information on available support services like financial counselling and money management support.

Consultation participants flagged common misconceptions about the program which were prevalent in their communities and expressed a need for education to dispel these myths and promote greater clarity. Requests were expressed in tandem with a desire for more education around activities like budgeting, saving, and general money management. Issues to do with technical and digital literacy were also identified as factors which prevented activity attendees from understanding and engaging with IM programs.

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[24] Analysis in this section draws on our thematic analysis of ETMP consultation reports and online submissions.

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CHAPTER THREE

Key Findings

The following chapter outlines insights gathered from the LGAs engaged in consultation. Inferences made throughout this report are reflective of views shared by consultation participants, categorised according to the LGA they were raised. Each section seeks to provide the Department with a defensible and accurate depiction of what was described during community engagements. Findings are synthesised into five key themes (outlined below) and beneath this by sub-themes.

Government investment and involvement

Financial wellbeing and management support

Mental and social wellbeing

Individual and community safety

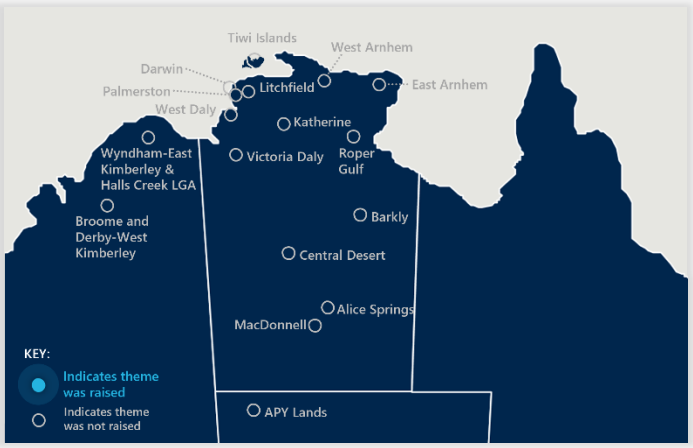
Service provision

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A NOTE FOR REFERENCE

The following visual map is used throughout the key findings section to contextualise themes. As described in context and approach, we have attributed themes at the LGA level.

Where a theme was raised once or more in a consultation or submission from that LGA region, a blue dot will be represented on the map.



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Government investment and involvement

In Australia, governments have historically invested in the lives of citizens as a means of promoting equity

Government involvement refers to the actions taken by governments to influence economic and social behaviours through policy, regulation, and program delivery.[25] The purpose of government investment and involvement is often to promote social equity, ensure economic stability, improve public health, and increase the wellbeing of the population.

The role of governments is tailored to solve specific social and public policy problems. For example, investing in policies such as Centrelink and Medicare to provide a voluntary social safety net for all citizens. Government also designs and delivers compulsory measures, such as child protective services (CPS) and court-ordered treatment for substance abuse and mental health, to respond to critical situations. The nature of government involvement in various contexts has a perceived impact on the capacity for individuals to exercise personal agency.

IM is an example of both voluntary and compulsory government involvement

An individuals' experience of, and feelings towards, IM is likely to vary depending on if they choose to be a part of it or not. Voluntary IM provides a level of agency and control, whereas compulsory measures (such as the Vulnerable measure, Child Protection measure, Supporting People at Risk measure, Long Term Welfare Payment Recipients, and Disengaged Youth measures) places limits on these for affected individuals.

Consultations link ideas of government investment and involvement to feelings about choice and control

Consultations revealed that individuals value the opportunity to exercise choice and control. In the context of IM, there are people that would choose voluntary IM, and those that would not. There is also the perspective that IM programs impinge on people's right to make independent financial choices. However, this becomes more complex in the context of vulnerable cohorts where some see a role for compulsory IM.

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[25] Halpern, D., Sanders, M, Nudging by government: Progress, impact and lessons learnt, Behavioural Science & Policy, 2(2) (accessed 23 October 2024), https://behavioralpolicy.org/wp-content/uploads/2017/06/Sanders-web.pdf

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Interpreting these findings

As shown in the map above, communities across all LGAs expressed that choice is important to them. There were mixed community perspectives on whether people would choose voluntary IM, and if there is a place for a targeted IM measure (e.g. to protect the vulnerable). This mix of views likely reflects a complexity of considerations at play when people are asked about IM, including the inherent tension between a desire for choice and seeing a place for more restrictive measures in some circumstances (e.g. when child safety considerations are at play). The culturally safe consultation approach means it has not always been possible to interpret whether the diverse views expressed came from different people, or from the same people speaking at different times. It's likely a combination of both.

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Detailed consultation findings

All communities perceive choice and control to be important

In all LGAs, consultation participants emphasised the importance of choice and control – as shown in the map at the top of this page.

In the context of IM, the idea of choice means different things to different people. In different cases, choice can look like voluntary IM, some form of modified IM, or no IM.

People engaged in consultation in most LGAs expressed the view that IM should be voluntary. It was reflected in most cases that people should have the option to choose to be on IM.

In some LGAs, consultation participants provided insights on the kinds of IM program choices that they would like to make. For example, people engaged in consultation in Roper Gulf, Central Desert, and East Arnhem suggested that people should be able to choose the percentage of their income to be managed through IM. Additionally, in Central Desert and East Arnhem it was noted that people should be able to choose what to spend their money on.

In all communities, there are people who would choose voluntary IM

People engaged in consultation in all LGAs expressed a preference to remain on, or volunteer for, IM if given the choice. Consultation participants cited various reasons for this choice. For example, in Alice Springs and Tiwi Islands, those engaged in consultation expressed a preference for having money available for essentials. In Darwin, it was noted that the option to have bills taken out was beneficial, and in Palmerston, it was expressed that consultation participants distrust cash. Consultation participants in West Arnhem noted they would choose voluntary IM because it provides protection to women.

In most communities, there are people who would choose not to participate in IM

People involved in consultations in most LGAs indicated that they would not personally choose to remain on, or volunteer for, IM if given the choice. Those engaged in consultation described multiple reasons why they would not personally choose IM - but may still see value in IM for others.

Across most LGAs, consultation participants frequently expressed a preference for receiving cash over IM. Those engaged in consultations across LGAs expressed varied reasons for this choice. For example, in Victoria Daly, it was raised that IM can be confusing. A similar sentiment was expressed in Alice Springs and East Arnhem, where community members noted the difficulty of managing money in different places. The specific challenges of setting up direct debits and the limitations of the SmartCard were cited in East Arnhem as contributing factors behind people's choice to receive cash over IM, if possible. Additionally, in West Arnhem, East Arnhem, and Darwin, community members raised that cash provides better access to a greater range of stores. It was surfaced in West Daly and MacDonnell that people would choose to purchase items restricted by IM, such as cigarettes.

In many LGAs, people noted that they would not volunteer for IM as they are confident in managing their finances independently and responsibly. Those engaged in consultation cited their ability to budget and save without IM. Additionally, in Roper Gulf, it was noted that community members have existing values in the family unit to support children with money management.

Consultation participants in many LGAs also indicated they would not choose to participate in IM because they want choice. In this case, consultation participants viewed IM as limiting personal control and choice over how and where to spend income. In Roper Gulf, consultation participants noted that the IM process is intrusive. Additionally, in some LGAs, community members highlighted a preference for employment as a means of earning an income. It was expressed that employment can give people purpose and independence.

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Most communities highlight mixed views about the role of government and compulsory IM

Across many LGAs, consultation participants expressed the view that government should not make decisions for community in relation to IM. Consultation participants expressed that IM is a form of government control, and that it is not the role of government to determine who is on IM. In some LGAs, it was noted that IM is a matter of equal rights and self-determination, with consultation participants suggesting that community members can make decisions appropriate to their situation and context.

Consultation participants in many LGAs expressed an opposing view that there is an ongoing role for compulsory IM on a case-by-case basis. Those engaged in consultation indicated that compulsory IM has a role to play in a broader ecosystem of supports to protect vulnerable cohorts.

Across some LGAs, those engaged in consultation noted the value of compulsory IM for people on the Banned Drinking Register (BDR), child protection orders, domestic violence offences, pensioners, and people with substance abuse issues.

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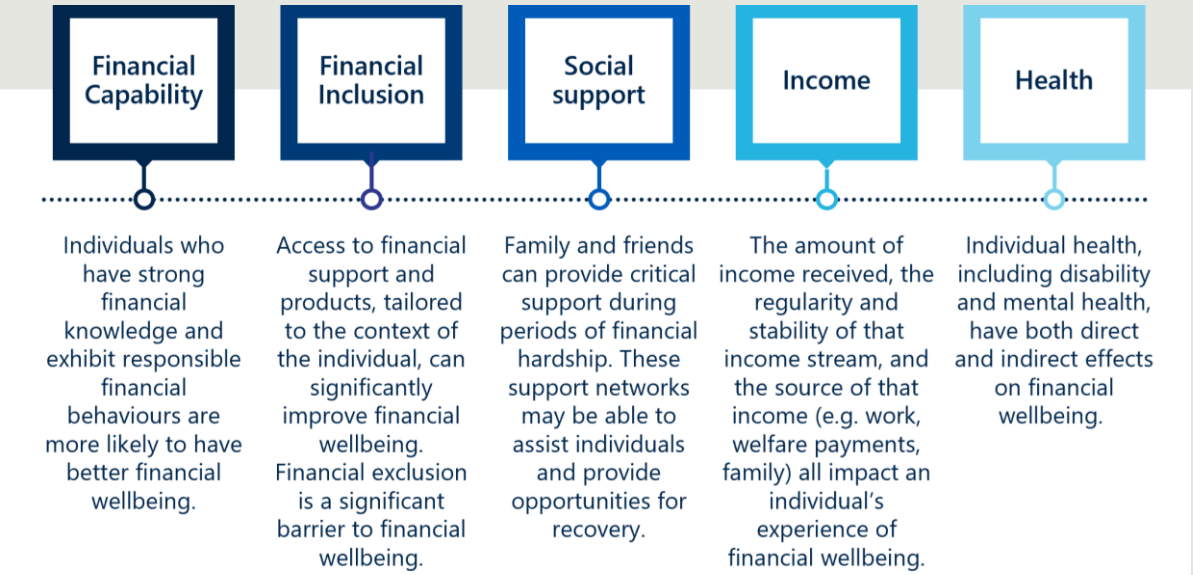
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Financial wellbeing and management support

Financial management is closely linked to financial wellbeing

Financial wellbeing means being able to meet expenses and have money left over, being in control of finances, and feeling financially secure.[26] It also means feelings of agency and comfort, and the avoidance of excessive worry about one's financial situation. An individual's financial wellbeing is the product of several contextual factors, outlined in Figure 5 below.

Figure 5 | Components of financial wellbeing[27]



Financial management – the ability of an individual to manage their finances – is strongly linked to their overall financial wellbeing. This includes their ability to pay bills, budget and save, make investments, and plan for retirement.[28] Financial management is also closely linked to an individual's level of financial literacy – their understanding of financial management concepts and processes. Financial literacy and financial management skills face significant challenges in locations with three common features: remoteness of location, low socioeconomic backgrounds, and distinct cultural differences. These features are present in many communities engaged in consultation.[29]

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[26] Muir, K., Hamilton, M., Noone, J.H., Marjolin, A, Salignac, F., & Saunders, P., Exploring Financial Wellbeing in the Australian Context, Centre for Social Impact & Social Policy Research Centre, 2017. (accessed October 15)
[27] Iramania, R., Lutfi, L., An integrated model of financial well-being: The role of financial behavior, Growing Science, Canada, 2020. (accessed October 15)
[28] Di Domenico, SI., Ryan, RM., Bradshaw, EL., Duineveld, JJ., Motivations for personal financial management: A Self-Determination Theory perspective, Front Psychol. 2022 (accessed October 15), https://pmc.ncbi.nlm.nih.gov/articles/PMC9530992/
[29] Suzanne Wagland, Sharon Taylor, The conflict between financial decision making and indigenous Australian culture, Financial Planning Research Journal, 2015 (accessed October 15), https://intapi.sciendo.com/pdf/10.2478/fprj-2015-0003

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Governments and private organisations have sought to increase the financial literacy of First Nations communities.[30] However, there continue to be significant challenges associated with delivering culturally appropriate programs which account community specific contexts and deliver meaningful improvements in financial capability.[31]

IM aims to improve financial wellbeing through financial management support

IM is a form of financial management support which aims to help individuals to improve their financial wellbeing by ensuring that money is reserved for essential expenses. The protection of a portion of an individual's income support payment is intended to change expenditure patterns and provide IM recipients with the opportunity to develop effective financial habits. IM programs also provide the opportunity for recipients to engage in additional financial support and money management services to improve their financial literacy and management capabilities, which can generate long-term benefits for financial wellbeing.

Consultations show IM as a tool associated with financial wellbeing and management

Across all LGAs, consultation participants recognised that IM helps provide for the daily basics but acknowledged contextual challenges that made this difficult regardless of IM. Consultations show that there are people that think IM helps individuals protect their funds by managing spending and reducing humbugging, ensuring they can support themselves and their dependents.

In most LGAs, people hold mixed views on the impact of IM on financial literacy and financial management skills. It was raised that IM can support people to budget, save and achieve financial security. However, there are people that think IM does not solve issues related to financial literacy and management as it does not overcome underlying challenges. Consultations also surfaced mixed views on the impact of IM on domestic violence.

Interpreting these findings

The value of support to manage finances came through in every LGA but there is a mix of views as to the impact of IM on financial literacy and financial management. This indicates that government playing a role in supporting financial management and literacy in communities is valued however individuals hold diverse views as to what this looks like for them. This likely reflects the complexity of considerations at play when people are asked about IM.

[30] ANZ Banking Group Limited, financial Wellbeing; A survey of Australian adults, 2021, https://www.anz.com.au/content/dam/anzcomau/documents/pdf/aboutus/esg/financial-wellbeing/anz-au-adult-financial-wellbeing-survey-2021.pdf

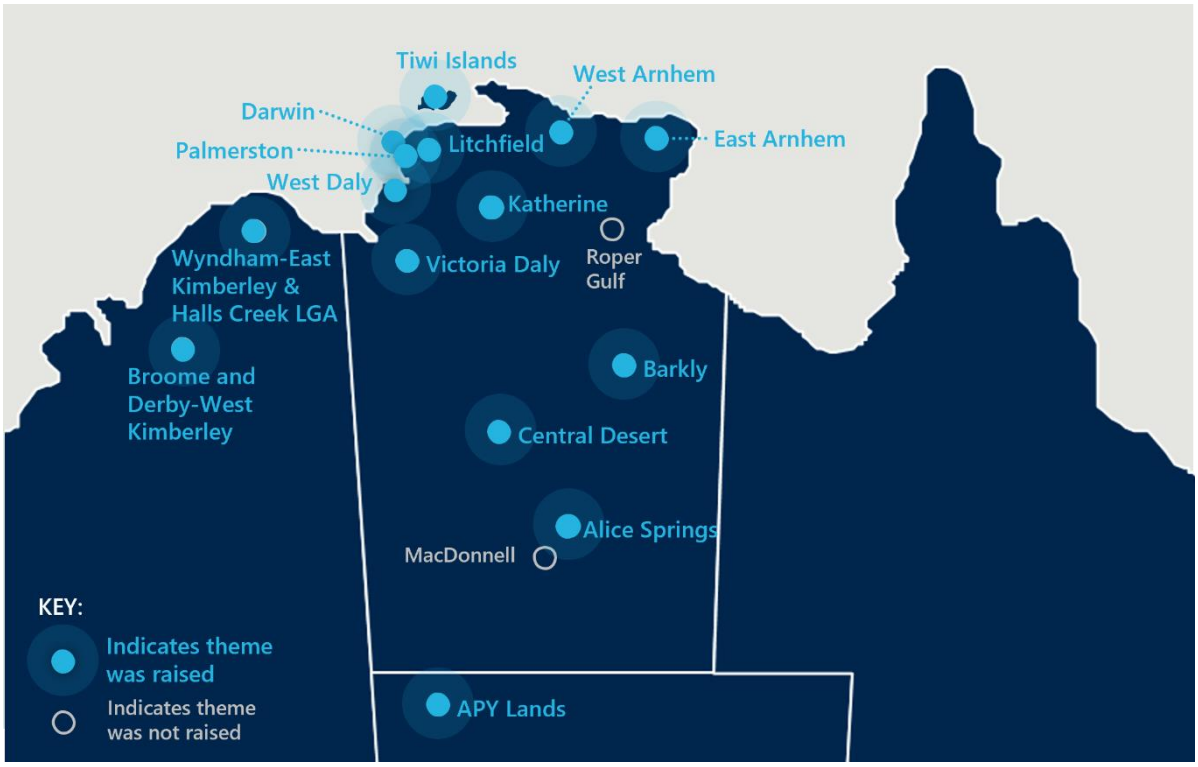
[31] Wagland, S., Taylor,S., The conflict between financial decision making and indigenous Australian culture, Financial Planning Research Journal, 2015 (accessed October 15), https://intapi.sciendo.com/pdf/10.2478/fprj-2015-0003

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Detailed consultation findings

People in most communities are impacted by their ability to manage finances to provide for the basics

Ensuring the basics, like food, rent, utilities, travel, and health, are paid for, was identified as a consistent problem across most LGAs. IM programs were reported to be a functional solution to these issues in most LGAs, ensuring community members have guaranteed funds to purchase essentials. IM programs were also flagged as assisting consultation participants engage in financial management activities, such as saving and budgeting to provide for dependents.



Most LGAs reported IM as helping to provide for food, housing, clothes, and other essentials

In most LGAs, consultation participants identified that IM helps people to provide for the essentials of daily life. In most LGAs, consultation participants described daily essentials that IM supports them to purchase, especially food. The benefits of the program to ensure food security for IM recipients was shared across the most LGAs. It was noted that IM supports people to set aside money to purchase food towards the end of their welfare payment cycle. This feature was described to be especially important to participants responsible for children or other family members.

Consultation participants in most LGAs noted the benefits of the program for providing a range of other essential goods and services. These included clothing, medicines, rent, power, and other utilities. In some LGAs, consultation participants discussed the convenience offered by the BasicsCard and SmartCard, reflecting that bills can be set up in advance to ensure that payments are not missed. It was mentioned that consultation participants prefer the use of the BasicsCard over cash when paying for expenses like rent and other bills.

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Some LGAs reported challenges in purchasing essentials due to high costs of living, regardless of IM

In some LGAs, it was indicated that IM does not sufficiently support people to provide the basics. In very remote LGAs, including East Arnhem, West Arnhem, East Kimberley, and APY Lands, consultation participants reported significant difficulties with purchasing sufficient food and ensuring housing. Consultation participants in these locations expressed concern over high prices when purchasing groceries and identified difficulties ensuring bills are paid. This should be noted in the context of these locations being classified as 'very remote' by the ARIA+ remoteness index.

Consultation participants across many LGAs also focused on the challenges faced by children who suffer food insecurity because of high prices and insufficient welfare payments. APY Lands consultation participants indicated that IM on its own can't solve issues relating to food, housing, and health faced by the community. In these consultations participants identified IM as less important in their context given strong community bonds which ensure the needs of community members are met.

Communities reported that IM helps them balance their spending and support dependents

In most LGAs, it was raised that IM helps people to moderate their spending, which ensures money is available for the essentials. Consultation participants in most LGAs expressed a preference for the BasicsCard over cash. In some cases this was due to the fact that money could be spent less quickly with the card. In some LGAs, consultation participants also raised concerns that using all cash would cause some in the community to spend it too quickly, which could then cause people to either go hungry or need to rely on others more heavily for support.

Across many LGAs, consultation participants expressed concern for the welfare of others if cash was to become more prevalent. These concerns were primarily related to the impacts for children, the elderly, and other dependents. Consultation participants identified IM, and the BasicsCard specifically, to be a crucial service which ensures that children are supported. Activities across some LGAs identified that IM was primarily preferred by women, as it ensures families have money for the essentials and remain fed. In some LGAs, people engaged in consultation also flagged the benefits of IM for elderly people as a way of ensuring consistent access to money for themselves, and as a way to support their family.

Communities identified that IM helps protect funds and ensure money is spent on the right things

Those engaged in consultation across many LGAs expressed that IM ensures there is money for the essentials, by preventing spending on restricted goods and services. Consultation participants listed alcohol, drugs, and gambling as the key goods and services IM helped to prevent money being spent on. Concern around alcohol and drug use was consistent across most LGAs, however concern around cash being spent on gambling occurred only in LGAs where a large proportion of the population is on compulsory IM.

Consultation participants in some LGAs identified that if IM were removed too many funds would go towards the purchase of restricted goods, which would have significant impacts. Consultation participants reflected that increased prevalence of cash would lead to more individuals accessing the black market, which would divert funds away from people's needs.

In some LGAs, it was highlighted that IM provides participants a sense of assurance, making sure that the essentials are covered

In some LGAs, consultation participants reported feeling assured that their basic needs are covered by IM and highlighted this as a key benefit. Those engaged in consultation commented on the functionality of the BasicsCard, reporting that the ability to separate funds for specific purposes offers participants a sense of assurance. Consultation participants in some LGAs highlighted the benefits of being able to send money to local stores. Additionally, having money ready to pay for food when required was reported to reduce the stress participants faced when budgeting.

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Community members raised concerns that practical issues can prevent IM from providing for the essentials

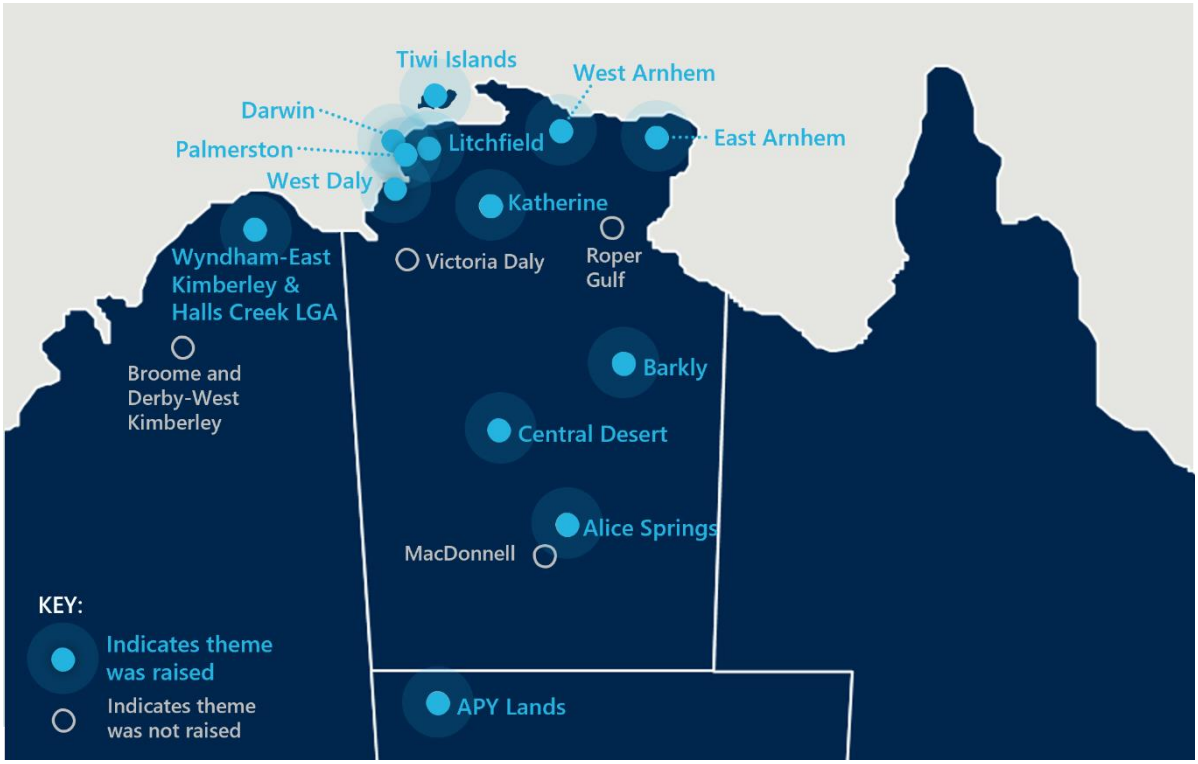
Consultation participants across many LGAs also identified challenges when using the BasicsCard to cover some expenses. These include expenses like the purchase of cars and clearance of debts to the ATO. In Alice Springs, it was reported that payment limits on the BasicsCard prevent people from making large purchases of unrestricted items.

In some LGAs, consultation participants identified issues paying expenses for children. In Katherine and East Kimberly, consultation participants flagged challenges related to sending money to children who are away at boarding school, In Darwin, people engaged in consultation discussed issues related to being unable to pay for swimming lessons. These sentiments were raised primarily in LGAs with a relatively low proportion of First Nations people, compared to other LGAs where consultations occurred.

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People in most communities are concerned about the impact of humbugging on financial management

Humbugging was seen as a barrier to financial wellbeing by consultation participants in most LGAs. Humbugging is an Aboriginal and Torres Strait Islander term which describes when a community member requests or demands money from someone else, usually a family member.[32] In many LGAs, consultation participants reflected on the benefits of IM in helping to avoid humbugging, while others commented on its prevalence despite the longstanding implementation of IM in their community.



Communities identified IM as an important protection against humbugging and financial exploitation

In many LGAs, consultation participants recognise humbugging and financial exploitation of family and community members to be a significant problem. Consultation participants view IM as a crucial tool to prevent community members from being taken advantage of, especially individuals in vulnerable cohorts.

Across most LGAs it was reported that women and older people find the BasicsCard particularly beneficial. Consultation participants reflected that women are able to better protect their funds and ensure that money lasts longer, which enables them to provide for children. It was noted that older people can leverage the BasicsCard to avoid being taken advantage of by younger community members. It was noted that older people use the BasicsCard to avoid humbugging and protect income from young people and family members. In these cases IM, most commonly the BasicsCard, was viewed as an important tool which enables them to protect their income from other community members. These kinds of reflections only occurred in activities held in locations which are classified as very remote, with the exception of Alice Springs.

[32] Georg, S., & Manning, M., Safety in Indigenous communities: identifying gaps and opportunities in Australian crime prevention policy. Policy Studies, 2019 (Accessed October 22), https://www.tandfonline.com/doi/abs/10.1080/01442872.2019.1606902

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Throughout many LGAs, consultation participants expressed concern that humbugging and financial exploitation within communities would increase if IM were to be taken away. These perspectives were shared across both remote communities, like the Tiwi Islands and East Kimberley, and more metropolitan communities like Alice Springs. Concern around the prevalence of cash in communities was expressed across many LGAS. Some participants reflected that were cash to become more accessible, and IM became less prominent, some individuals in the community would spend their welfare payments quickly. This may lead to more humbugging within communities as these individuals will rely on others with IM for support.

Reduction of family and community conflict was viewed as a benefit offered by IM

Consultation participants in some LGAs identified that IM provided an avenue for participants to manage their finances while avoiding conflict over money with their family or other community members. LGAs where this view was expressed have an above average proportion of young people (15-24 years old) and a below average proportion of older people (above 65 years old), with the exception of Katherine.

Consultation participants in some LGAs reflected on the benefits of IM compared to cash. The ease with which cash is spent was flagged as a potential problem. Rapid spending on non-essential goods may lead to hungry people, which in turn can generate conflict where these people request the financial support of family members. IM enables family members to resist requests for cash on the basis of being unable to access funds other than through their BasicsCard. Some participants flagged wanting to return to IM after receiving cash payments to avoid community and family pressures.

Participants identified humbugging as prevalent issue despite IM

It was reported in most LGAs that humbugging remains a prevalent issue, despite the implementation of IM. Consultation participants in these LGAs reported experiencing pressure to give family their IM card, with some identifying little difference in experience if they were participating in IM or using all cash. This challenge was considered to be especially prevalent among older community members, who were described as especially vulnerable due to limited understanding of IM systems and poor financial literacy.

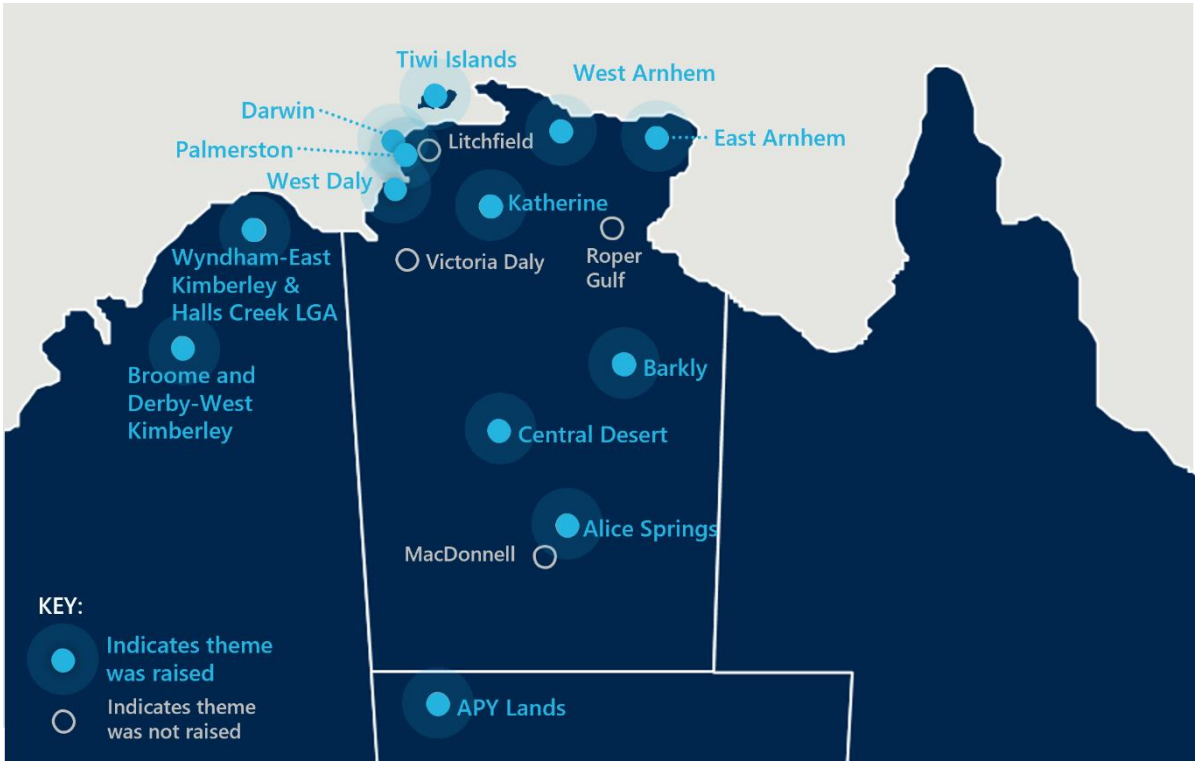
Consultation participants in some LGAs identified cash to be the preferred approach to managing humbugging. It was suggested that cash would allow family members to give discrete amounts of money to their family to spend. Consultation participants in some LGAs reported that this would afford them better control over the support they provide to their family.

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People in most communities are concerned about their financial literacy and financial management skills

Across most LGAs, consultation participants reported that IM is a valuable tool which helps to improve their ability to understand their finances and manage money. While people engaged in consultation reported positive effects there was a sense that IM can only do so much to resolve underlying challenges relating to financial literacy and wellbeing in vulnerable communities.



Communities agreed that IM provided robust support for budgeting and saving

Consultation participants in most LGAs consistently acknowledged that IM is an important tool for effective budgeting and saving. Consultation participants who identified themselves to be young parents found IM especially beneficial for managing finances and supporting their children's needs. Consultation participants emphasised that without IM managing their expenditure, retaining money for important purchases would become significantly more difficult. It was noted that individuals would be required to refrain from spending on themselves, while also resisting significant community pressure.

Consultation participants in some LGAs highlighted that they did not feel restricted by IM, rather they felt their ability to retain money to spend how they wanted, was significantly improved by the program.

Those engaged in consultation in most LGAs identified that saving money may be significantly harder without IM in place to support community members. Consultation participants emphasised the functionality of the BasicsCard, such as the 'kitty', which was reportedly widely used across communities. In some LGAs, IM was credited with helping participants save enough to cover significant purchases, like a car or mobile phones. In other LGAs IM was reported to help participants save enough to cover emergency expenses, like the payment of medical bills and interstate travel.

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Communities recognised the positive effects of IM on money management and financial security

In some LGAs, those engaged in consultation thought that IM serves as an effective tool to enhance money management capabilities and financial security. Consultation participants in some LGAs reported that the control provided by IM over their finances enabled them to manage their money with confidence. It was raised by card holders and their families that the ability to better control how money was spent and saved is beneficial. Examples provided by consultation participants highlighted the diversity of approaches taken by people to control and improve their financial security using IM. It was also noted that women utilise IM to improve child wellbeing.

Communities identified that IM does not solve issues of financial literacy and management skills

In some LGAs, consultation participants highlighted where IM may be insufficient to support effective financial management. Consultation participants raised concern about the ease of spending money when using the SmartCard. In these cases, consultation participants often highlighted difficulties saving money compared to others who were on the BasicsCard. In Alice Sprints and East Arnhem, concerns were raised about the SmartCard, which functions more similarly to cash and could therefore increases the financial vulnerability of individuals with poor financial management skills.

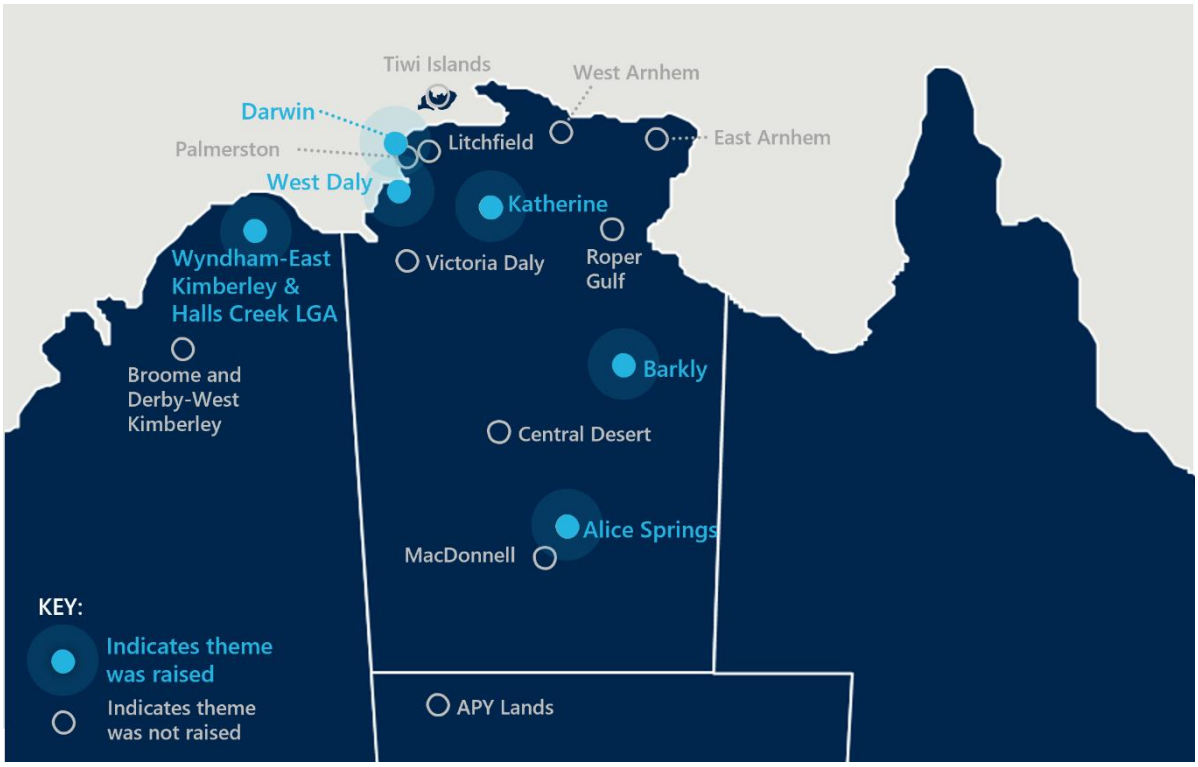
In some LGAs, consultation participants discussed the difficulties of learning and teaching effective financial management skills while receiving IM. The introduction of spending limits on restricted goods was considered to prevent individuals from developing their own understanding and appreciation of money and finances. Additionally, participants flagged challenges using IM systems to manage their funds. Those engaged in consultation viewed managing payments across IM and cash as overly complicated and sometimes confusing.

Consultation participants in some LGAs reported finding it easier to manage their money in cash because it is easier to count and use. It was also expressed that accessing balances and other financial information was too complicated in IM systems and that cash was preferred.

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People in some communities consider IM to have an impact on domestic violence

Consultation participants across some LGAs commented on the effect IM programs have on the incidence of domestic violence. On this topic, different views were expressed about if IM supports victim survivors of domestic violence.



Communities hold different views on the impact of IM for those whose safety is at risk

The impact of IM on domestic violence was discussed during consultations across some LGAs, mentioned only by consultation participants in some LGAs. Consultation participants surfaced two distinct perspectives on the impact of IM on domestic violence in some LGAs. For some, IM is seen as a protective factor. Consultation participants cited how IM could be used to justify being unable to provide money to household members, which in turn would reduce the occurrence of coercive violence. Consultation participants also reflected that IM enables individuals suffering from domestic violence to maintain a source of income and independence, enabling them to escape their circumstances in some cases.

On the other hand, consultation participants described IM as limiting the capacity of people whose safety may be at risk to escape dangerous situations. Those engaged in consultation expressed the view that IM restricts people's ability to use money to escape domestic violence situations. In these cases, cash was viewed as more flexible option to support victim survivors of domestic violence to flee. It was also noted that people may be subject to pressure or violence from their partner to move from IM to cash against their will. This was flagged as a particular problem for women and older people.

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Mental and social wellbeing

Mental and social wellbeing impacts people's quality of life

Mental health is a state of wellbeing in which a person realises their own abilities, can cope with the normal stresses of life, can work productively, and is able to contribute to their community.[33] The concept of mental wellbeing is related to life satisfaction, optimism, self-esteem, feeling in control, having a purpose, and a sense of belonging and support.[34] The term social and emotional wellbeing describes the social, emotional, spiritual, and cultural wellbeing of a person.[35]

IM is intended to have secondary mental and social wellbeing impacts

Financial stress can have a detrimental impact on the mental and social wellbeing of people.[36] IM can therefore be seen to support financial management and alleviate financial stress by supporting program participants to purchase essentials. By limiting individual expenditure to help achieve financial goals and reduce financial stress, IM may also play a role in mental and social wellbeing.

Consultations showed communities highlighting the importance of empowerment, with some perceiving IM as disempowering

Across LGAs, consultation participants highlighted the importance empowering people to exercise their agency make decisions. In many LGAs it was discussed that people feel shame being an IM recipient and that IM is disempowering. However, it was also noted in one LGA that IM can empower women to have greater financial control. Additionally, consultation participants across some LGAs viewed IM as a discriminatory policy that unfairly targets First Nations people and those living in the Northern Territory.

Interpreting these findings

Consultation participants highlighted the importance of empowering people to exercise agency and decision-making power. This links to the concept of having choices and autonomy to social and emotional wellbeing.

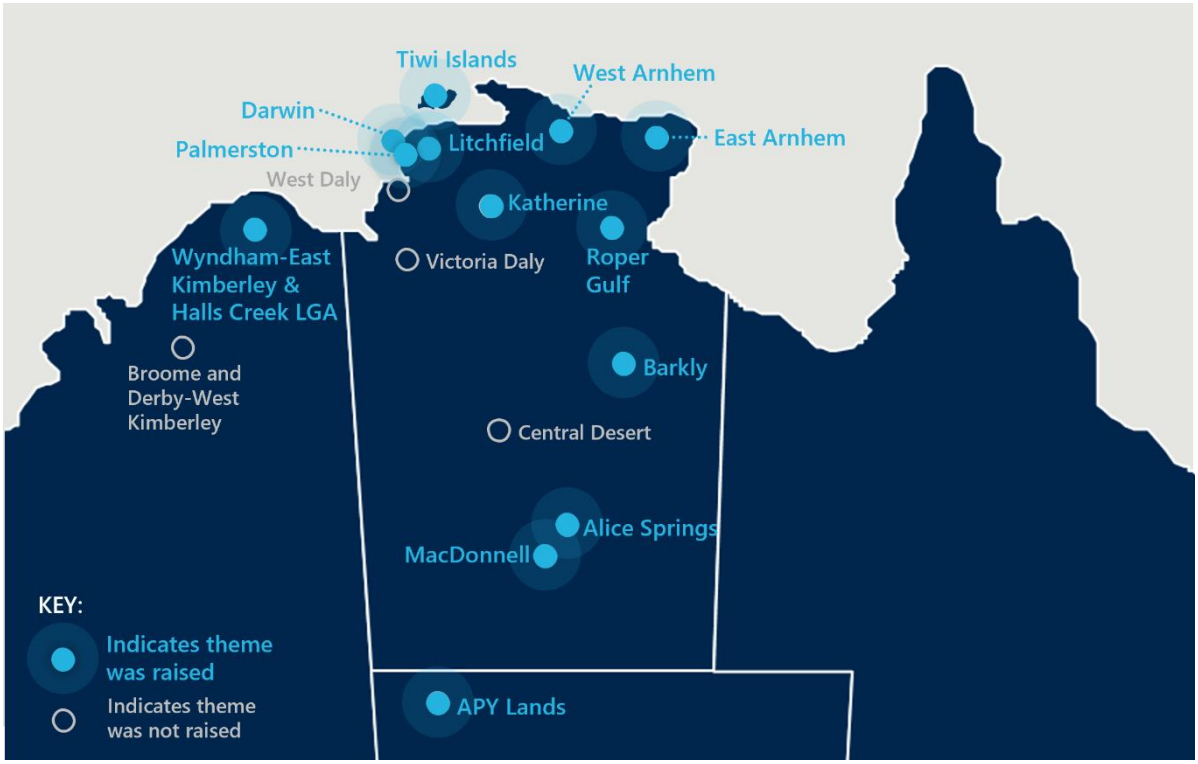
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[33] World Health Organisation, Health and Well-being, 2024 (accessed 24 October 2024),https://www.who.int/data/gho/data/major-themes/health-and-wellbeing#:~:text=Mental%20health%20is%20a%20state,to%20his%20or%20her%20community.
[34] National Institute of Health and Care Excellence, Promoting positive mental wellbeing for older people, 2024 (accessed 24 October 2024), https://www.nice.org.uk/about/nice-communities/social-care/quick-guides/promoting-positive-mental-wellbeing-for-older-people#:~:text=Mental%20wellbeing%20is%20about%20life,levels%20of%20satisfaction%20and%20wellbeing.
[35] Australian Indigenous HealthInfoNet, Social and Emotional Wellbeing, n.d. (accessed 24 October 2024), https://healthinfonet.ecu.edu.au/learn/health-topics/social-and-emotional-wellbeing/
[36] Beyond Blue, Financial Wellbeing, 2024 (accessed 24 October 2024), https://www.beyondblue.org.au/mental-health/financial-wellbeing

Detailed consultation findings

In most communities, people want to be empowered to make decisions

Consultation participants highlighted the importance of empowering communities to make decisions independently. In most LGAs, the link between IM and feelings of shame and disempowerment were made.



Consultations surfaced feelings of shame associated with having IM cards

Across many LGAs, people engaged in consultation discussed feeling ashamed when using IM cards. Consultation participants described feeling degraded when they were refused service at stores that do not accept IM cards. People engaged in consultation noted this challenge is exacerbated when travelling interstate to locations without IM. Additionally, it was noted across many LGAs that there is a stigma associated with the colour of the BasicsCard because it is distinctive. In East Arnhem, those engaged in consultation also described feeling embarrassed about explaining to their children why they are on IM when they are employed.

IM is viewed in many LGAs as disempowering

In many LGAs, consultation participants stated that IM is disempowering. In East Arnhem, it was raised that IM removes dignity and the autonomy of people to make independent financial decisions. In consultations across Alice Springs and East Kimberly, participants noted that IM has a detrimental impact on the mental health and self-worth of individuals.

IM is seen to empower women

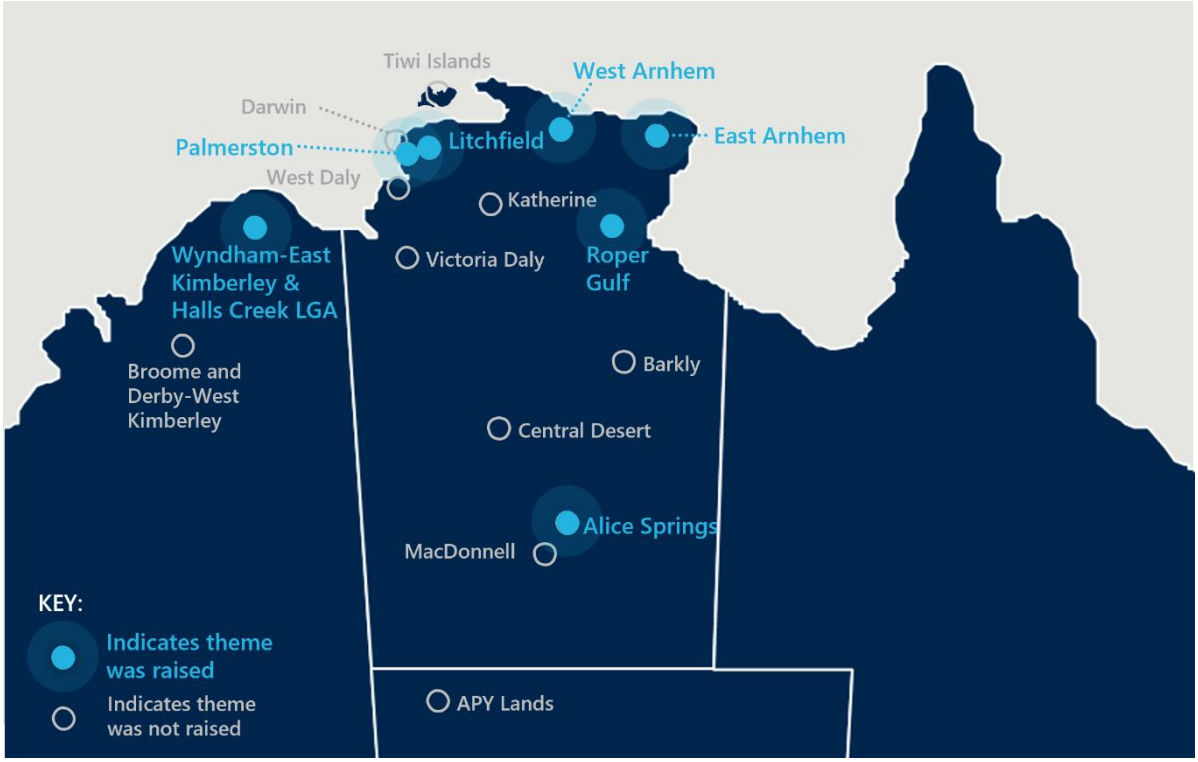
In West Daly, consultation participants called out that IM provides opportunities for women to exercise autonomy. It was noted that in a male-dominated environment women have no decision-making powers. Consultations indicated that IM can empower women to have control over finances and to provide for children. Similar sentiments were reiterated in other LGAs, as described in other chapters of this report.

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Many communities highlight a desire to avoid discrimination

Consultation participants noted that government policies should be applied with fairness and equity across the country. Communities commonly drew a connection between IM and feelings of discrimination against First Nations communities and people living in the Northern Territory.



IM is associated with feelings of discrimination

Consultation participants in many LGAs noted that IM programs are perceived as racist, underpinned by the view that the program unfairly targets those from First Nations' backgrounds. Similarly, those engaged in consultations in East Arnhem and Litchfield raised that administering the program to people living in the Northern Territory is unfair and discriminatory.

This view was expressed in context of IM not being applied in other parts of Australia. It was suggested that consideration should be given to implementing the program more broadly to reduce feelings of discrimination and enable more people to benefit from IM.

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Individual and community safety

Safety is an important input into physical and mental wellbeing

The safety of individuals and communities impacts all Australians. Individual safety relates to the ability of a person to be safe from physical, psychological, and emotional harm from others.[37] This includes safety from violence, emotional abuse, economic abuse, sexual harassment, stalking, witnessing parental violence during childhood, and general feelings of safety.[38] A safe community is defined as one where people can conduct their daily activities in an environment free from fear, risk of harm or injury to person or property from third parties.[39]

A person's perception of the safety of their community depends on a range of factors, such as the location of the community, the provision of services and resources in the community, and crime rates. Real or perceived feelings of individual and community safety impact on how people feel about, and interact with, their community. Across Australia, citizens see governments as playing an important role in protecting both individual and community safety.

IM is intended to protect the safety of vulnerable people and communities

While IM is primarily designed to support financial management, it is also designed to deliver secondary impacts on individual and community safety. Managing spending may be seen as protecting others who are vulnerable (e.g. children), and communities, from the impacts of harmful behaviours like excessive alcohol and other drug consumption.

Consultations revealed that communities perceive IM to protect safety

Consultation participants expressed concerned about the financial abuse of older people, the impact of poverty and neglect on children, and harmful behaviours and violence. People see IM as playing a role in safeguarding older people from financial abuse, improving child welfare, and reducing harmful behaviours. People also indicated that IM is not a complete solution to improve community safety. Consultation indicates that people perceive IM to have a mixed impact on community violence.

Interpreting these findings

Violence and harmful behaviours undermine peoples' sense of safety for individuals, families, and communities, with IM perceived by consultation participants to offer some protection against this (in particular, protecting older people from financial abuse and children from poverty and neglect).

Consultation participants across LGAs hold mixed views on the direct impact of IM on community violence which likely reflects a complexity of considerations at play when people are asked about IM, particularly the perspective that IM is not a complete solution to improving community safety.

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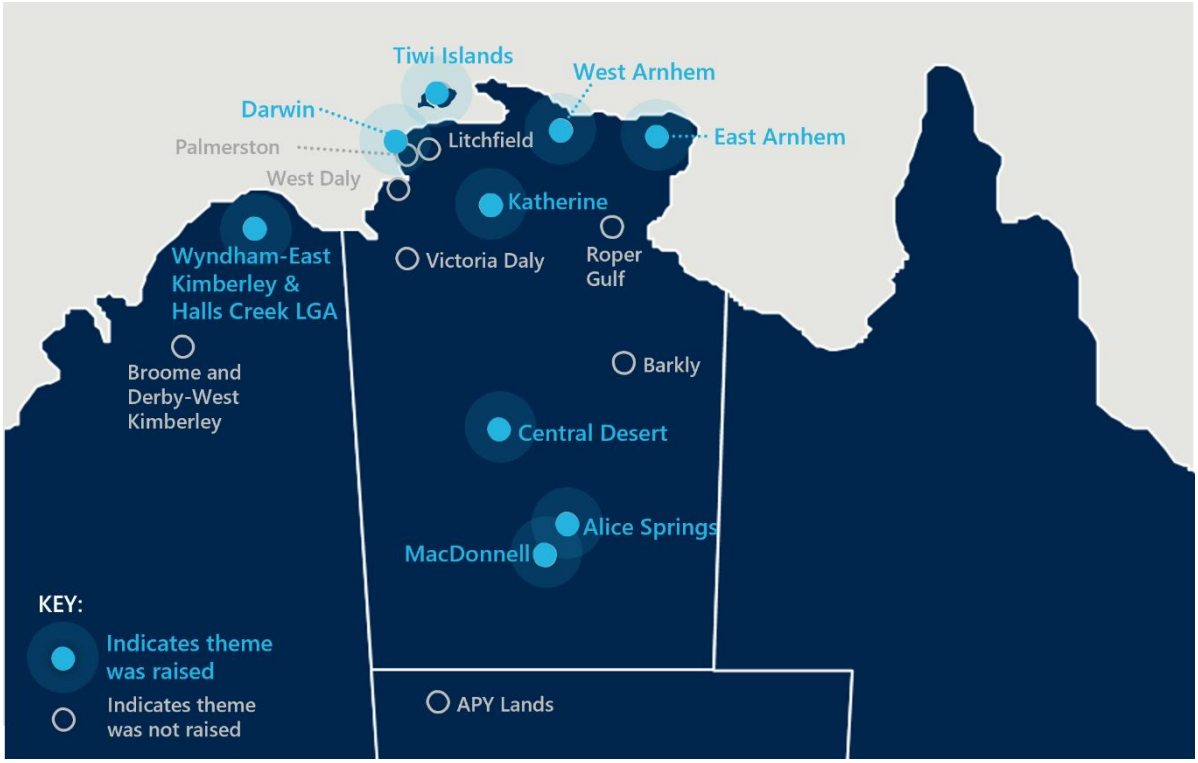
[37] Wales Safer Community Network, Personal Safety, n.d. (accessed 25 October 2024), https://safercommunities.wales/anti-social-behaviour-disorder/personal-safety/#:~:text=Personal%20safety%20is%20defined%20as,physical%20harm%20from%20others.%E2%80%9D%20
[38] Australian Bureau of Statistics, Personal Safety, Australia methodology, 15 March 2023 (accessed 25 October 2024), https://www.abs.gov.au/methodologies/personal-safety-australia-methodology/2021-22
[39] New York University School of Law, What is Public Safety?, February 2021 (accessed 24 October 2024), https://www.pretrial.org/files/resources/what-is-public-safety.pdf

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Detailed consultation summary

In many communities, people highlight concerns that older adults are impacted by financial abuse

People engaged in consultation noted that older people are a vulnerable cohort at risk of humbugging, card theft, and violence. Communities commonly discussed the relationship between IM programs and the individual safety of older people.



In many LGAs, there was the perception that IM programs safeguard older people from financial abuse

Consultation participants in many LGAs expressed that IM protects older people from financial exploitation. Those engaged in consultation often indicated that older people use IM as a tool to reduce humbugging. Consultation participants noted that the BasicsCard supports older people to reject requests for cash by citing being unable to withdraw cash. People engaged in consultation frequently indicated that IM is beneficial to prevent humbugging and associated arguments and violence against older people where requests for cash are refused.

Consultation participants discussed the benefits of the program for supporting older people to purchase food and other essential items. This feature was noted to be especially important to older participants who provide for children or other family members, and older people receiving aged care services.

In some LGAs, financial abuse of older people is seen to persist despite IM

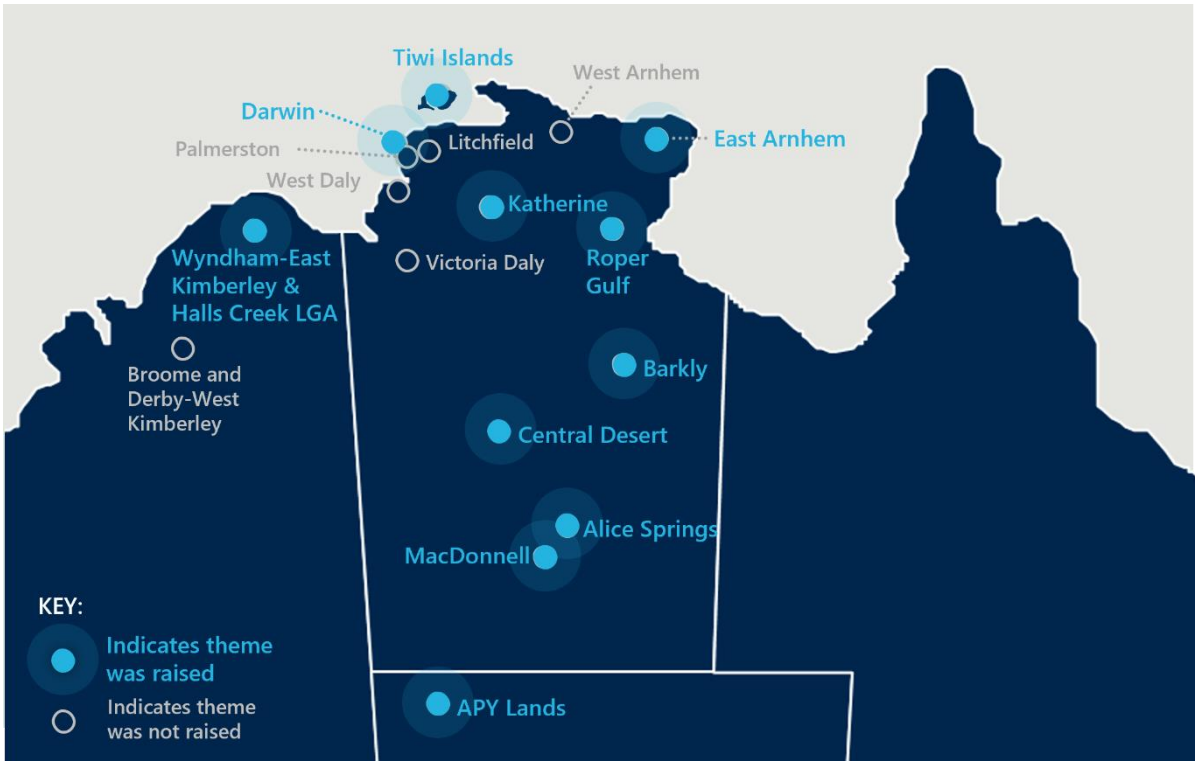
Consultation participants in some LGAs noted that financial abuse of older people persists despite IM programs. People engaged in consultation highlighted that some younger people or family members take IM cards from older people. This means older people to are unable to pay for food and other essential items. It was also noted in some LGAs that theft of groceries and other basic items purchased through IM cards occurs to the detriment of the individual safety of older people.

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In many communities, people perceive children to be impacted by poverty and neglect

Consultation participants highlighted that young people are a vulnerable cohort at risk of neglect and poverty. Communities consulted commonly discussed the relationship between IM programs and the protection and individual safety of young people.



In many LGAs IM is considered a useful mechanism to improve child safety

Community members in many LGAs emphasised the importance of IM programs to protect children from acute poverty and neglect. It was often noted that IM programs support participants to provide housing, food, and clothing for dependents. It was also acknowledged that the functionality of IM programs to prevent the purchase of alcohol and other substances improves child welfare by reducing exposure to harmful behaviours.

Some LGAs expressed concern that the individual safety of children would reduce without IM as cash could be used to obtain non-essential items. Across some LGAs, it was brought up that child protection referrals are a beneficial tool to increase the individual safety of children.

In some LGAs IM is perceived to have a limited impact on child safety

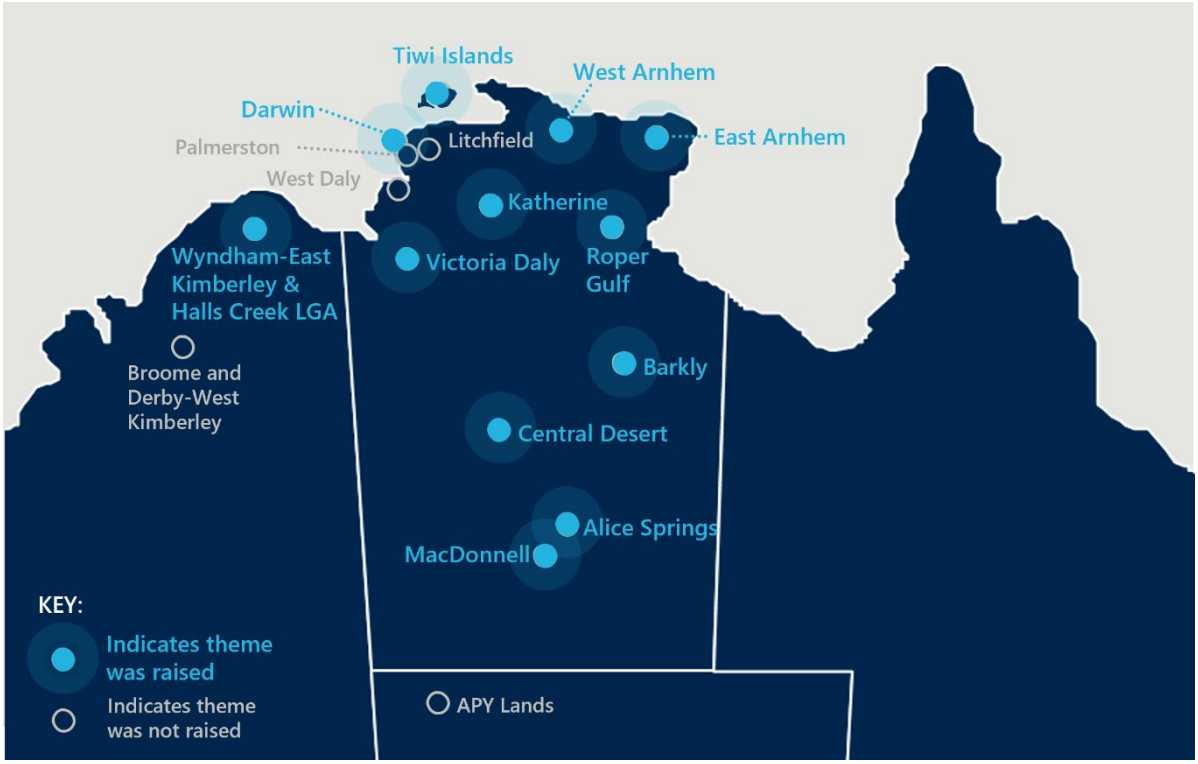
In some LGAs, consultation participants expressed ongoing concern for the individual safety of children, regardless of IM. In East Arnhem, it was reflected that some people swap IM cards for cash to purchase excluded items which leads to children going hungry. Similarly, in Katherine, consultation participants expressed concern for child neglect where children are left unattended and without food.

Additionally, in some LGAs, it was flagged that IM can have a detrimental impact on child safety. In Darwin, it was raised that IM cards limit spending on some services for children, such as swimming lessons, and that IM participants rely on family to provide essentials. In Alice Springs, it was noted that the receipt of payments in the evening after shops close, can mean parents cannot purchase food, and that children will be hungry until the next day. It was acknowledged that this can lead some dependants to skip school to shop for food.

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In most communities, there are people that think individual and collective safety is impacted by harmful behaviours

People engaged in consultation emphasised that harmful behaviours undermine the safety of individuals, families, and communities. Most LGAs expressed particular concern for harmful behaviours such as the consumption of alcohol and other drugs, smoking, gambling, and associated violence. Consultation participants often made a link between harmful behaviours and IM programs.



IM is considered a beneficial tool to reduce harmful behaviours and improve community safety

In most LGAs, there was a view that IM decreases unsafe behaviours by preventing access to cash. When discussing harmful behaviours, consultation participants frequently expressed concern that without IM people would use cash to gamble, drink, smoke, and purchase drugs. Those engaged in consultation emphasised that harmful behaviours undermine the safety and wellbeing of individuals, families, and communities.

In Alice Springs, consultation participants expressed support for Supporting People at Risk (SPAR) measure to safeguard individual and community safety. Similarly, in Alice Springs, it was suggested that community members would benefit from services to reduce the consumption of alcohol, particularly if IM was to cease.

IM is an imperfect deterrent of harmful behaviours

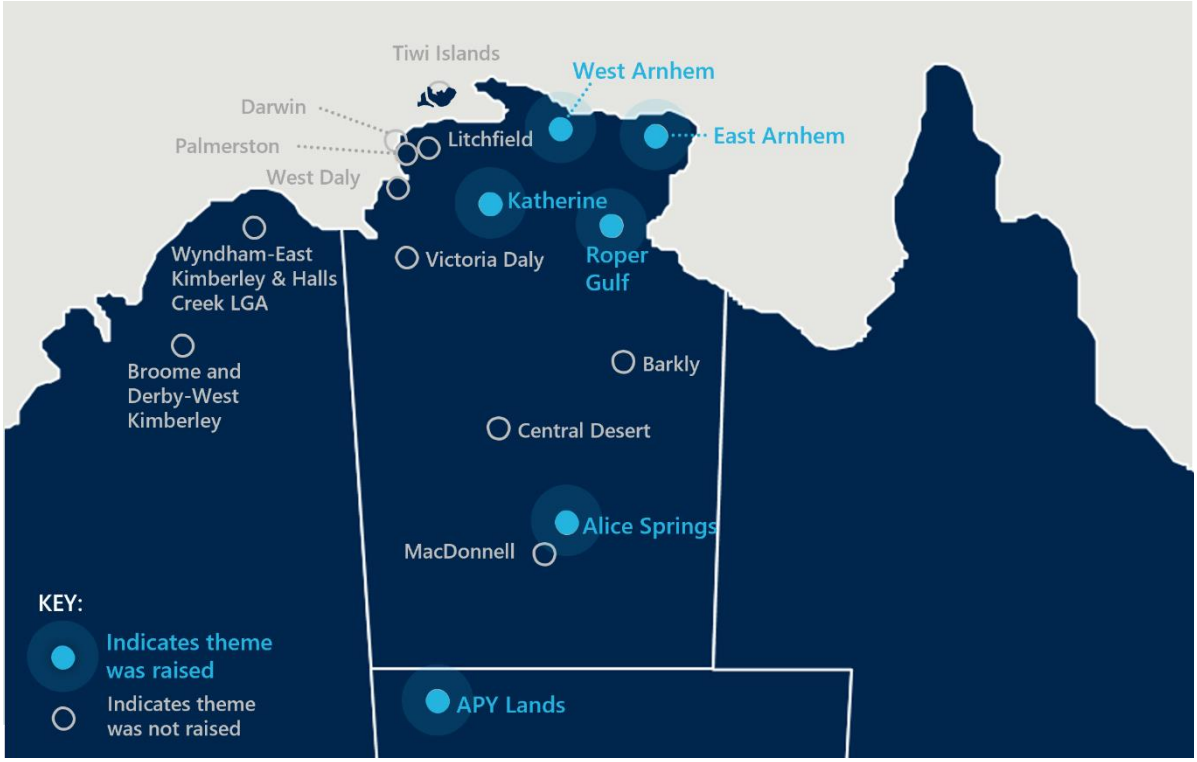
In some LGAs, it was expressed that IM does not effectively curb harmful behaviours. Those engaged in consultation expressed ongoing concern about the prevalence of harmful behaviours and the impact these has on crime and community safety.

In many LGAs, it was raised that some IM participants circumvent the restrictions by trading IM cards for cash to engage in harmful behaviours. The propensity for some people to trade cards for cash highlights the limitations of IM to deter harmful behaviours.

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People in some communities highlight violence as threatening to safety

Consultation participants expressed concern for the prevalence of crime in communities. People engaged in consultation identified a link between IM and community safety from violence.



IM is perceived to have a mixed impact on community violence

In Alice Springs, East Arnhem, and Katherine, consultation participants indicated that IM is beneficial to prevent conflict over money, as well as to prevent general and community unrest. It was identified that more cash in the community would exacerbate harmful behaviors, humbugging for money, and violence and intimidation. In Alice Springs it was noted that the BasicsCard provides individual safety to IM participants.

In some LGAs, it was flagged that some antisocial behavior occurs in the context of IM. Consultation participants in Katherine and East Arnhem expressed concern that people cause fights to steal cards and to exchange cards for cash. It was noted that antisocial behavior impacts the whole community through increases hospital admissions and property damage and requires responses by police and community services. In East Kimberly and Katherine, it was raised that theft and anti-social behavior is often perpetrated by young people seeking money for food and restricted items.

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Service provision

Governments play a role to design services that meet the needs of communities

Governments are responsible for developing and investing in services that address specific needs of communities. It is sometimes appropriate for governments to deliver services consistently in every location. In other circumstances, placed-based or 'locally led' models are preferred. These models provide communities with more discretion to decide key program elements or determine how programs should operate to best meet their needs.

IM programs can adapt to better meet the needs of communities

IM programs incorporate elements of both the national and place-based model. For example, there is some discretion regarding where IM is offered and the types of products available. There is an open question about if IM should follow a more locally led model with less standardisation across regions.

Recent findings by the Parliamentary Joint Committee Inquiry into Compulsory Income Management identified limited efficacy of IM in compulsory contexts and made recommendations for how the program should be amended moving forward.

Consultations showed that communities have ideas for how IM can change, and that they want to be involved in the change

Consultations confirmed that communities want to be involved in the design and delivery of the government's future approach to IM. Well designed and culturally appropriate engagements will be critical. Consultations indicated that very remote LGAs have mixed views on the merit changing IM to be more locally led. Consultations also found that any changes should be rolled out slowly and consistently, and that communities will require support to adapt to future IM programs.

Consultation participants shared mixed views on if IM should continue, however, people in all LGAs identified opportunities to improve IM in its current form. People engaged in consultation shared feedback on specific cards, noted instances of card misuse, and shared views on how IM can be improved. They also considered what supports are needed to better equip people to engage in IM programs or to transition away from IM.

Interpreting these findings

Alternative financial wellbeing and management policy or service options (as alternatives to IM) cannot be readily drawn from the consultation findings. Anchored in their experiences of IM, it is perhaps difficult for community members to imagine what else might be possible. Or maybe this is just not where they wanted to focus the conversation.

IM has been a feature in some communities for over 15 years. While some consultation participants were up for wholesale change, others were cautious – IM will be a familiar experience for many, which may be contributing to their reluctance for anything different. Similarly, the alternative is unknown and communities want to work with government to understand what this could look like.

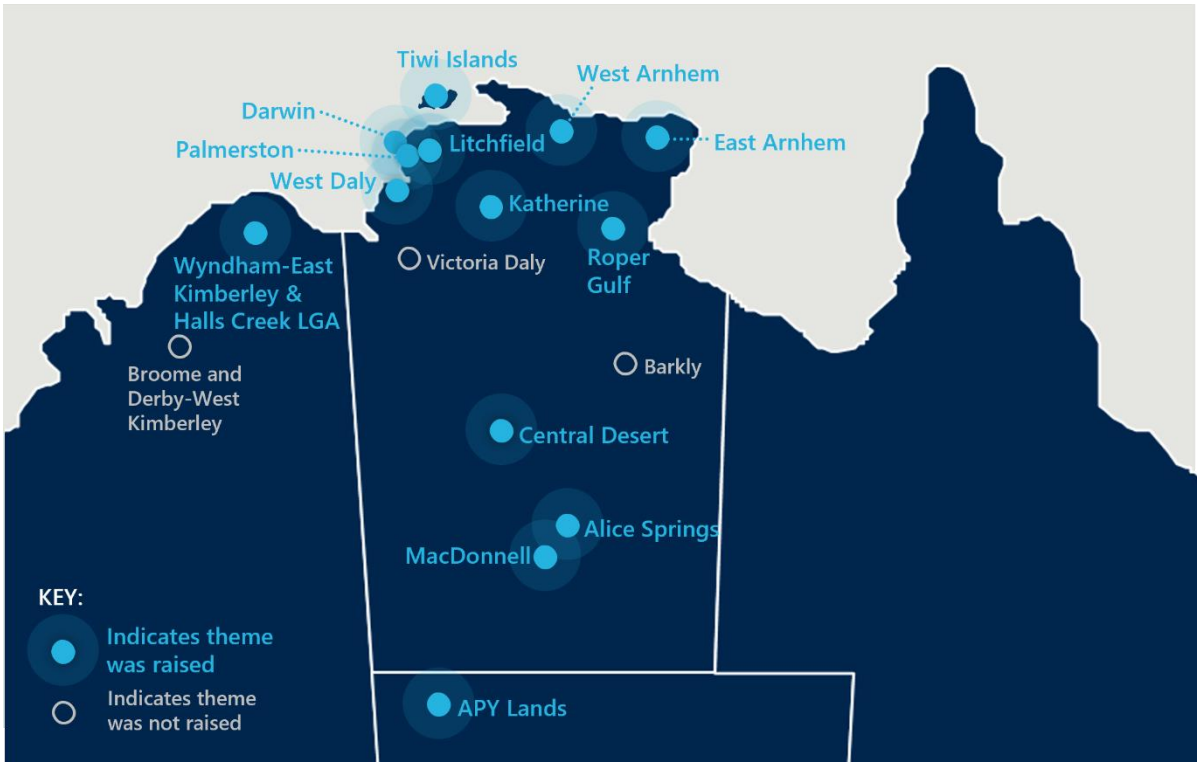
Community views about moving IM to a more 'place-based' or 'locally-led' model (i.e. where local communities have more autonomy over decisions about where IM applies and in what context) were mixed. This likely reflects the complexity of considerations at play when people are asked about IM, including the prospect that IM has been the core financial support mechanism in place for over a decade.

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Detailed consultation summary

Most communities include people who want to be involved in government's future approach to IM

Across all LGAs, people engaged in consultation were supportive of the consultations conducted by the Department and were happy to provide their thoughts on IM programs. The importance of ensuring community members continue to be engaged about changes to IM programs was discussed in consultations. It was raised that harm was caused in the past where communities were not sufficiently consulted on IM. In all LGAs, consultation participants advocated for greater community involvement in decision-making around IM.



Well designed and culturally appropriate engagements are critical for any changes to IM

In many LGAs the need for ongoing, well established, and culturally appropriate consultations was recognised as important. The desire for the government to return to facilitate further discussion on IM, or to discuss the conclusions of this round of consultations, was present throughout many LGAs. Consultation participants reflected on the importance of current and future consultations being conducted in a culturally considered way, with activities and materials delivered 'in language' wherever possible.

Across many LGAs, consultation participants identified a desire for future engagements to be planned and delivered in a manner which leaves room for community consideration and discussion. Those engaged in consultation in some LGAs expressed a desire for future consultations to provide more notice to allow them to talk and decide their position on IM prior to the arrival of government staff. In Alice Springs, East Arnhem, and Roper Gulf it was suggested that the government needed to provide consultation options for individuals to express their opinions in private, given sensitivity around money in the broader community.

Very Remote LGAs hold mixed views on if IM should change to be more locally led, such as through a community model

Most LGAs, including all LGAs which were classified as very remote (according to the ARIA+ index) that underwent consultation, expressed that changes to IM should be administered to account for local concerns, or should be led through a community-model. In some LGAs, people engaged in consultation identified that approaches to family and money differed significantly between First Nations and western

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people, and that therefore First Nations people are in a better position to make determinations about the future of IM in their community. Consultation participants highlighted a desire for changes to be led by community leaders, local service providers, and other community stakeholders. This perspective was closely tied to the desire for more agency and choice among consultation participants. Consultation participants emphasised the need for government approaches to IM to account for these differences and approach changes to IM from a place of community trust.

In the same group of very remote LGAs it was raised that people are concerned about the effectiveness and complexity of locally-led changes to IM. In some LGAs, participants highlighted challenges associated with generating consensus and flagged that getting endorsement for decisions would be difficult. It was also identified that it may be too difficult for communities to administer a locally led approach. Those engaged in consultation indicated that ensuring decisions would be made and implemented efficiently was a challenge. Consultation participants reflected that decisions around whether individuals and the community should be on IM could cause conflict between community members. In these cases, people stated a preference that IM related decisions be taken out of the hands of community members to avoid creating disagreements in communities.

Any changes to IM should be implemented slowly but consistently across cohorts

Consultation participants across most LGAs reflected that changes to IM should be implemented gradually over time. It was discussed that IM was viewed as a core component of many communities and that a rapid change to an IM program could have a destabilising effect across many parts of community life. To mitigate this, consultation participants suggested that any changes should be well communicated and ensure communities are afforded enough time to adapt. Additionally, in many LGAs, consultation participants highlighted that changes should occur uniformly across geographic and individual cohorts. Those engaged in consultation in some LGAs highlighted the need for further consultation during periods of change to support people to understand how adjustments will impact the community.

Communities' history with government involvement should be considered in any future consultation or service system design

Across some LGAs, consultation participants highlighted that the implementation, communication, and effect of previous involvement has generated distrust of changes to IM. Consultation participants highlighted how previous government approaches to communication caused significant confusion and harm to communities. Consultation participants reflected on how the implementation of IM programs has worsened their quality of life over time and fostered resentment towards the government. It was raised that any new changes to IM programs must account for this sentiment and ensure sufficient trust is built.

Consultation participants voiced mixed opinions on if IM should be discontinued

In many LGAs, people engaged in consultation expressed a preference for IM to continue. Consultation participants stated that IM is beneficial and essential to the community. It was noted that IM supports people to purchase essentials, and that IM supports vulnerable cohorts. This idea has been further explored in the section of this report titled Financial wellbeing and management support. Mixed views were expressed on if IM should continue in its current form, or as a voluntary-only measure.

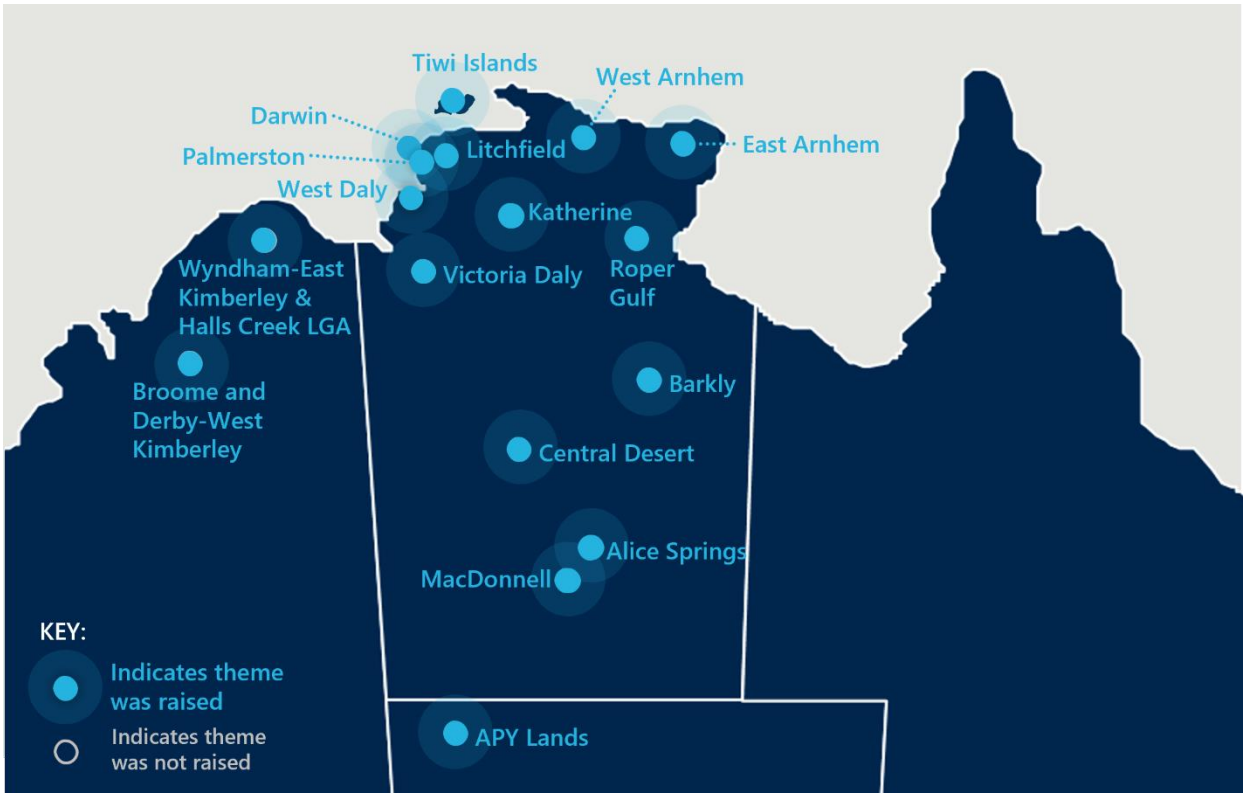
Across some LGAs, consultation participants indicated that the discontinuation of IM would be detrimental to communities. In Alice Springs and East Arnhem consultation participants flagged that an ending of IM could lead to irresponsible spending on harmful behaviors, such as gambling and drinking. In Central Desert it was noted that it had taken a significant amount of time for the community to adjust to IM, and that it was now a key support in the community. It was discussed that the removal of IM would have negative consequences.

However, there were consultation participants in some LGAs that believe IM should be discontinued. It was raised that people would rather receive welfare through other existing programs, or to remove IM from the community to reduce the complexity of managing money. It was also flagged that IM increases the prevalence of welfare dependency, and that it should be removed to encourage community members to find work.

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All communities identified opportunities to improve IM in its current form

Opportunities were identified across all LGAs to improve how IM is currently delivered. Those engaged in consultation considered what services would enable community members to engage with IM programs more effectively. Consultation participants also reflected on program strengths, weaknesses, and how they could be improved.



Specific feedback on the BasicsCard and SmartCard identifies the key strengths and weaknesses of each program

It was common across most LGAs for participants to reflect on the advantages of either card type and express a preference for one. Preferences were voiced for the BasicsCard over the SmartCard due to familiarity, benefits of restrictions on certain goods, and features like the 'kitty' function for saving.

In some LGAs participants preferred the SmartCard for its convenience, ability to shop online, and broader acceptance across different vendors. Consultation participants relayed the need for additional tools and card functionality to better manage spending. The BasicsCard was often preferred because it helps control spending on essentials and supports budgeting, while the SmartCard was sometimes seen as too easy to spend money quickly with.

In some LGAs, those engaged in consultations discussed cultural practices, such as sharing money with family and managing finances in community contexts. Consultation participants suggested introducing additional card features which enabled features like group savings, the ability to create expense categories, and the ability to share funds with family.

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Consultations identified many instances where card misuse occurs

Across all LGAs, consultation participants identified instances where cards are not used for their intended purposes. Consultation participants frequently highlighted instances where individuals swap their BasicsCard or SmartCard for cash to purchase cigarettes, alcohol, or other drugs. It was noted across many LGAs that different stores in communities sell restricted goods to individuals using their SmartCard as payment.

In some LGAs misuse of cards was linked to violence and antisocial behaviour. Consultation participants reported instances of fighting or theft to take IM cards to trade for cash. It was noted that young people pressure other community members to trade cash for cards.

Consultations presented specific ideas about how IM programs could be improved

Consultation participants across many LGAs reflected a desire for more flexibility in how IM is administered. Those engaged in consultation noted that it would be useful to adjust the proportion of their payment which was managed through IM. It was suggested that this would enable them to tailor their payment to suit their specific circumstances.

Similarly, it was noted that people would like to be able to choose to move between different IM programs, or off of IM entirely, to suit their needs. It was also suggested that IM recipients be allowed to opt to receive payments on a weekly basis. Consultation participants indicated that this may reduce challenges relating to budgeting and saving. This kind of customisation was suggested to improve the flexibility and usability of IM for community members.

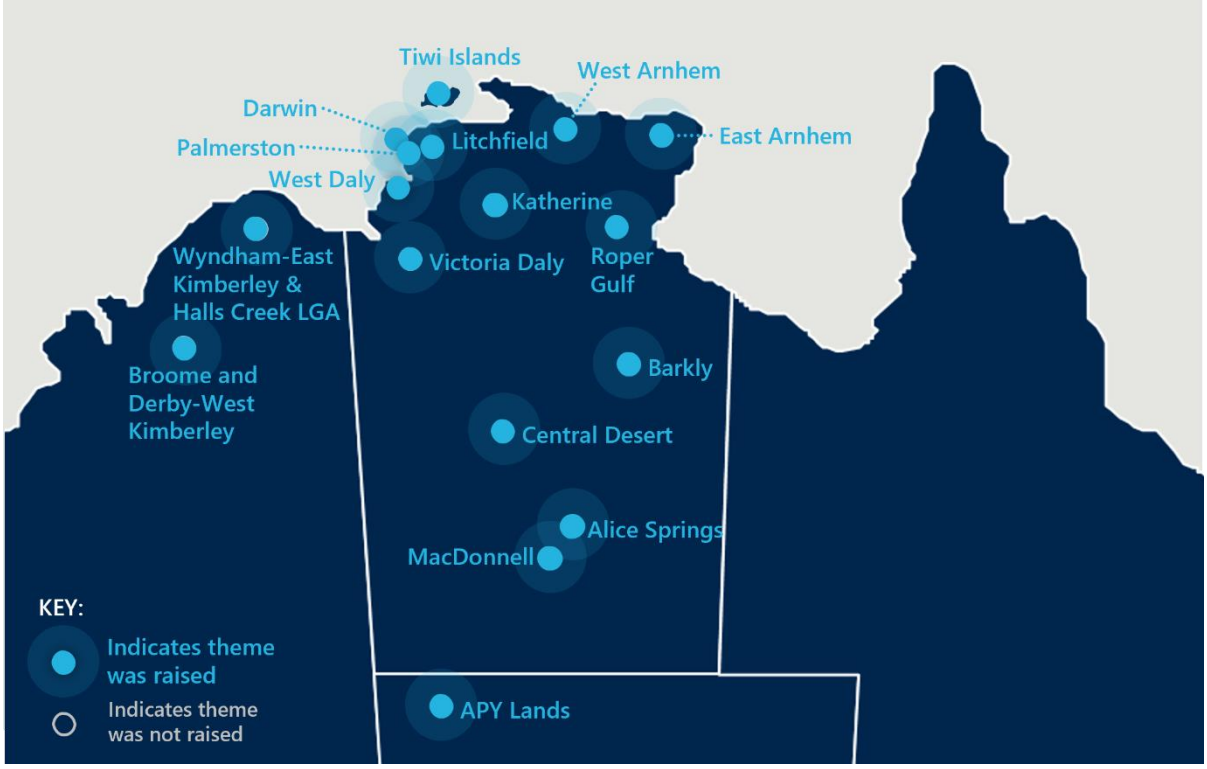
Across many LGAs communities raised concerns with the usability of IM cards at different retailers and service providers. Consultation participants identified difficulties using their card when they were traveling.

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All communities provided suggestions on what supports are needed in addition to, or instead of, IM

Consultation participants across all LGAs reflected that additional support to improve wellbeing in communities was necessary. Consultation participants in some LGAs, expressed a desire for IM to be removed from communities and suggested what support services would be necessary to enable this. Those engaged in consultation also indicated what supports are required to improve financial wellbeing, irrespective of the status of IM in communities.



Communities identified the support they need to engage in existing IM programs

In all LGAs, consultation participants discussed the kinds of support required to better equip people to engage in existing IM programs. It was raised that individuals on IM require assistance understanding the specific features of different programs, including the differences between them. Among these concerns consultation participants discussed challenges using the SmartCard and limitations to community understanding of enhanced IM. In many LGAs it was identified that communities have not been provided with sufficient information to understand how programs differ and how each program might impact individuals who are on them. Across most LGAs, there were requests for additional information and engagement around IM programs, with a specific focus on ensuring community members are sufficiently educated on matters relating to IM.

In most LGAs, people engaged in consultation identified a need for support to improve digital and technical literacy to enable participants to better utilise IM. Consultation participants in LGAs with a high proportion of the population on enhanced IM identified a need for additional support to manage digital banking services. These requests related to both the need for support systems relating to IM, but also to third party financial products and tools. Challenges relating to the navigation of computer-based government systems and tools were also expressed. These challenges were flagged as especially relevant to vulnerable cohorts, like people with disability or the elderly. Consultation participants identified that these cohorts need access to additional educational and support services to help them develop these foundational skills.

Financial literacy was considered to be an area where additional government support would be valuable. Difficulties moving away from cash and utilising digital payments were identified in many LGAs.

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Consultation participants flagged difficulties managing money through banking apps and identified a need to support individuals to use digital payment platforms. Consultation participants also regularly reflected on the need for assistance managing finances, identifying challenges related to saving, and managing a budget. Those engaged in consultation identified that any support would need to account for different approaches to money and financial management across communities. These issues were underscored by concerns relating to literacy and numeracy in communities, along with broad cultural and linguistic barriers to the use of IM.

Communities will need help adapting to changes to IM programs

Across most LGAs, people engaged in consultation identified that communities will require additional assistance if changes to IM are implemented. In LGAs with a high proportion of the population on IM, consultation participants expressed a desire for more ways to source information about IM programs. These included physical and over the phone support services, government and community led meetings to discuss changes, and educational opportunities. The need was highlighted for government to implement a clear change roadmap, to message clearly to ensure this is understood by all community members, and to provide in-person support where necessary. Those engaged in consultation also flagged opportunities for partnership between government, community leaders, local businesses, and other local organisations to tackle any changes and support community members in a combined approach.

Communities need support to transition away from IM

The need for specific support measures to enable a transition away from IM was identified across many LGAs. Consultation participants focussed on the need for communities to remain well informed throughout the process of transitioning off IM. It was suggested that regular communication between government and communities to manage questions and anticipate problems would be beneficial. Consultation participants also reflected on the importance of a gradual transition with enough support to enable communities to adapt to the new approach.

Consultation in many LGAs addressed the potential challenges which would be faced by communities if they were to adjust to new money management systems. In many LGAs, people identified the need for the government to implement assistance and training programs to help individuals set up automatic bill payments should IM be discontinued. Consultation participants also discussed the need to teach individuals how to manage their own money if IM was no longer available to provide security for essentials such as food and housing. In some LGAs consultation participants expressed concern about specific challenges their communities would face if they were to move away from IM. Consultation participants emphasised additional government support would be required to curtail expenditure on alcohol, cigarettes, and other drugs.

Beyond IM, communities would benefit from support to overcome financial vulnerability

Consultations across all LGAs included discussion of additional supports which could be introduced to complement IM programs. In LGAs most consultation participants expressed a desire for additional education and training programs which would aid individuals in financial management. Suggestions included training on how to set up and maintain bill payments, navigate financial systems, and budget effectively. These kinds of program were viewed as critical to help IM recipients build financial literacy and autonomy. Furthermore, community members indicated the importance of regular face-to-face engagement with support services, as telephone and online services were often dissatisfactory, particularly for those with low literacy or technological skills.

Better access to Centrelink and Services Australia was identified as a need among most LGAs. People engaged in consultation in all LGAs noted that representatives from these services do not attend communities regularly enough to meet the needs of community members. Consultation participants also expressed that they were unable to travel to access in-person government support services due to remoteness or lack of access to personal or public transportation.It was flagged in some LGAs that there is a need for other support programs to improve the wellbeing of community members. Consultation participants requested support for mothers and young families, cultural identity-related programs, alcohol

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and drug related assistance, rehabilitation programs, English language services, and assistance for the elderly. In some LGAs consultation participants expressed a desire for employment support programs to assist community members in finding jobs. It was suggested that these programs should focus on services that promote skills training and pathways to employment.

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CHAPTER FOUR

Concluding remarks

The following chapter provides a high-level summary of this thematic analysis, including commentary on how these findings can be interpreted to support the government in its ongoing efforts to support individuals and communities experiencing financial vulnerability.

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Community priorities

Majority views about IM cannot be conclusively established from the consultations undertaken. These findings nevertheless provide a strong sense of the sorts of priorities and values held by these communities in relation to their finances, that will be instructive for future service planning. Key themes to emerge include:

- **Choice:** Communities desire to have control over their decisions, reflecting a need for self-determination.
- **Wellbeing:** Communities recognised the link between financial wellbeing, including good financial management, and overall quality of life.
- **Safety:** The safety of individuals and communities is paramount, particularly the safety of vulnerable groups such as children and the elderly.
- **Financial support options**: Communities value government support for their financial wellbeing and acknowledge its positive effects on other areas of their lives, such as safety and mental health.

Planning considerations

Communities have shared that they do not want government action in this area without a robust plan for future support and community involvement. With this in mind, considering how existing financial support levers can work towards desired outcomes could be useful. This may include:

- **Exploring alternative mechanisms:** This means considering a variety of financial wellbeing support options to identify innovate or effective tools and approaches, including those beyond IM, in collaboration with service delivery partners, such as Services Australia and NIAA.
- **Balancing safety and choice:** There is an inherent tension between community views expressing a desire for choice and seeing a place for more restrictive measures in some circumstances (e.g. when child safety considerations are at play). Consultations revealed a variety of views on this issue, suggesting a nuanced approach which considers where each is appropriate to be needed.
- **Enabling community level choice:** This could involve exploring mechanisms for enabling choices at a community level, possibly through community development levers (e.g. mechanisms that can be used to stimulate empowerment, self-sufficiency, and overall well-being in communities). This aligns with consultation participants expressing a desire for autonomy and self-determination.

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Broader community views beyond IM

Although consultations centred on IM, the findings reflect broader community values and attitudes that can help to shape future government investment and involvement. Governments can draw on consultations by starting with what communities have told us is important to them, before working through the mechanisms available to support this.

Communities' views on IM are deeply rooted in their experiences. IM doesn't address the root causes of many of the issues raised by communities, nor is it necessarily the only answer to their concerns.

Key to the success of any change is ensuring supports respect community values, promote autonomy and safety, and provides a diversity of options to meet individual and community need. There is an opportunity for government's response to take a place-based approach to design and delivery. This can be done in collaboration with those delivering frontline services on behalf of the Australian Government, including both Services Australia and the NIAA and other levels of government and local partners. The focus of effort and response could consider:

- How to better incorporate varied financial support options.
- Addressing broader financial well-being (financial literacy in particular).
- Leverage leading practice approaches to build community capacity.

This could be drawn together into a **service system design framework**, bringing together the logic of how Australian Government investments and services contribute to outcomes in communities and tells the story of impact beyond IM. It would integrate:

- **Outcomes,** starting with what we've learned from communities about things that are important in the framework of IM.
- The **spectrum of support types** that contribute to financial wellbeing, including specific metrics that indicate the intent of each component of support.
- **Mapping of existing services across this spectrum.** This includes identifying what currently exists, where there are gaps or duplication in operational and programmatic efforts and where opportunities exist to foster stronger cross-agency collaboration.

By placing community consultation insights and collaborative efforts at the heart of government's response, leveraging collaborative efforts across service delivery partners, government can seek to achieve greater effectiveness in its ongoing efforts to support individuals and communities experiencing financial vulnerability.

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Appendix A Nous' project methodology

The following section outlines Nous' project methodology. It includes the approach taken to the thematic analysis and the guiding principles informing the analysis.

A.1 Overview

Nous undertook this project over a nine-week period, from August to October 2024. Key components of the project methodology included:

- A rigorous review of consultation outputs provided by ETMP and the Department, leveraging a Framework Analysis approach (described in detail in Section A.2 below).
- A review of existing demographic data relevant to the communities consulted, leveraging information provided by the Department's IM data team, and publicly available data.
- Desktop research into the broader demographics of each community consulted, to inform factors that would be important to consider in a future government response.
- A literature review of publicly available research related to IM. The outcomes of this literature review have not been directly incorporated into this Thematic Report given the overall intent of the work was to synthesise outcomes from consultations conducted. Instead, the literature review was used to contextualise consultation findings as a component of Nous' background research. Nous recognises that the approach to consultation for the purpose of this engagement differs from what has been previously done across the system. Sources used are defined in Appendix C.
- Weekly meetings with the core department project team to share early insights and resolve any challenges.
- Multiple deep dive workshops with the Department to test and refine findings and deliverables.

A.2 Thematic analysis approach

Nous used a Framework Analysis approach to undertake the analysis and produce this thematic report, in addition to the community profiles. Framework Analysis provides a highly structured and systematic approach to distill large volumes of qualitative data into key themes, concepts, and emerging categories.

Framework Analysis is an inductive method where qualitative data is analysed against defined themes from the outset. The defining feature of a Framework Analysis is the matrix output with cases (in rows) mapped against codes (in columns). The matrix format makes Framework Analysis distinct from grounded theory and other thematic analysis approaches that typically rely on a more fluid and emergent coding process.

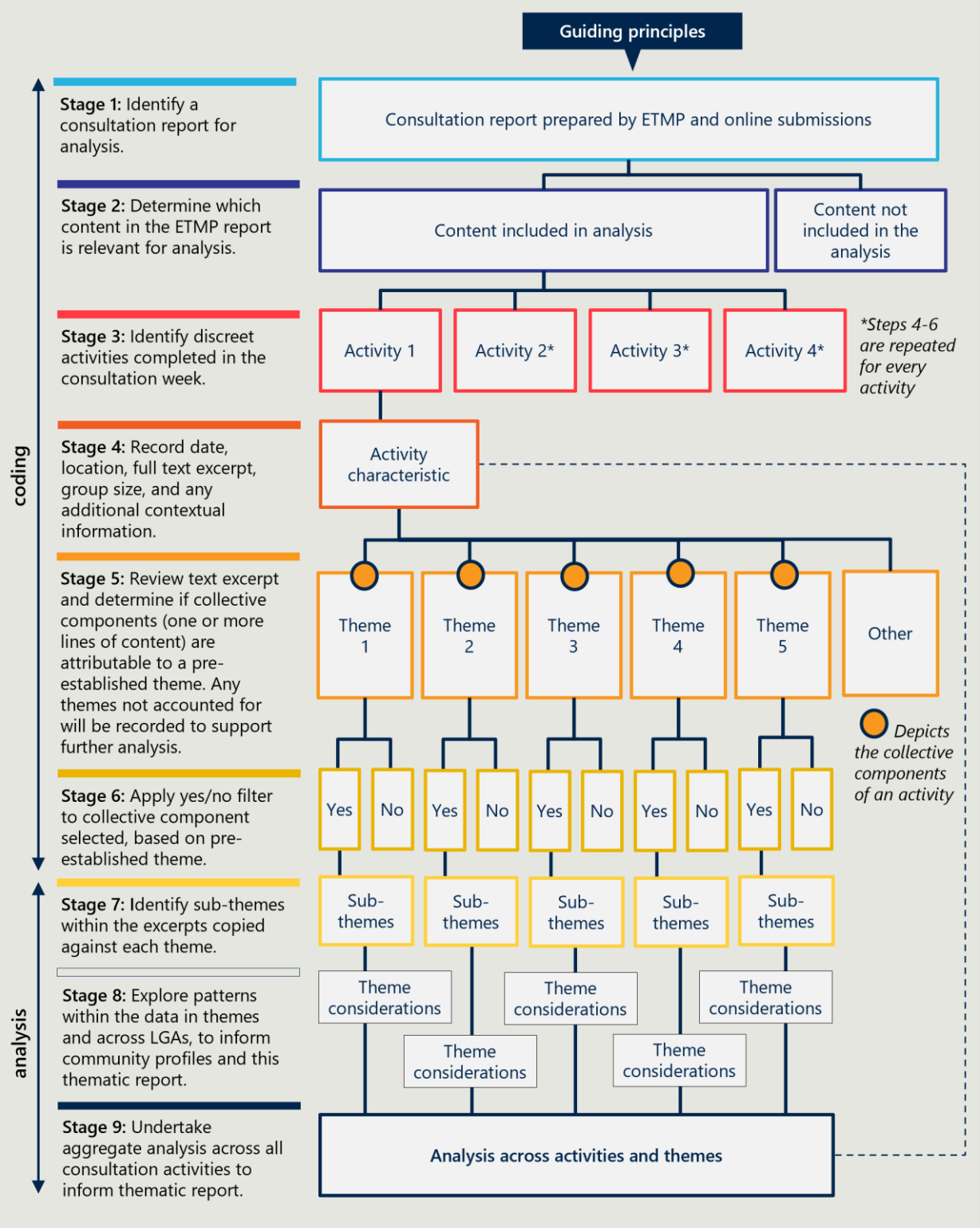
Data collected by ETMP and the Department reflects a culturally safe approach to gathering perspectives on IM in a group and individual setting. The Department worked closely with ETMP to ensure that engagements were tailored to the needs of communities and their members, while also providing usable data for future policy-making. Perspectives on IM have been collated on an activity-by-activity basis and all consultation participants have been de-identified.

Nous' application of Framework Analysis is described in Figure 6 overleaf. Further detail can be found in Nous' Research Plan, accompanying this thematic report.

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Figure 6 | Framework analysis approach applied for this analysis



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A.3 Guiding principles

Nous designed a set of principles, based on the data provided, to ensure the analysis was genuine and sensitive to consultations undertaken, while not making assumptions or attributing meaning that is not well founded. These principles included:

- **Data was coded at the level of 'activity', rather than attributing themes to individuals.** Themes identified in each activity were considered the most granular level of data collection, as information wasn't recorded at the individual level.
- **Relatedly, no attempts to assess the quantum of views in support of, or against, particular themes at a population level.** Instead, themes and issues were grouped and compared at the LGA level, which was considered the most insightful organising structure given the key lines of inquiry for the project.
- **Perspectives were not weighted based on the social position or standing of groups, or if participants are directly involved with IM.** The social position of the individual who expressed a theme during consultation, and if that individual is on IM or not, is inconsistently recorded. Therefore, this was not 'weighted' in the analysis.
- **Perspectives expressed in activities should not be conflated with the formal perspectives of a community representatives or governance groups.** As per the above point, the community status of those interviewed was not known (e.g. if they are elders), and how 'representative' their views are of a whole-of-community perspective in a formal sense.

Nous's thematic analysis compares themes at Local Government Area (LGA) level, which was determined to be the best way to reflect community views authentically, without drawing conclusions or aggregating results in a way which risks misrepresenting the prevalence of views or drawing invalid conclusions about their dominance or significance.

The attribution of a view or theme to a region was if that view was raised once or more in a consultation or submission from that region. The rationale for this approach to analysis, and other options considered, is outlined in Table 2 below.

Table 2 | Approach to consideration of themes, and alternatives considered

Approach to aggregation	Example	Explanation
Chosen approach		
At the LGA level	"Theme x was raised in 4 of the 19 LGAs analysed".	Attributing a view or theme to a region if that view was raised once or more. Does not conclude the prevalence or dominant views, except to show the number of LGAs where that view was raised.
Alternatives considered		
At an individual level	"Theme x was raised by 400 of the 4250 consultation participants."	May imply views are held by more, or less, people than they actually are. Due to the way activities were undertaken, the number of times a view is raised may be explained by various factors including a few individuals playing a dominant role in conversations, or views repeated several times by a few individuals.

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Approach to aggregation	Example	Explanation
At an activity level	"Theme x was raised in 35 of the 225 consultation activities undertaken"	Number of activity participants, their duration, and context (e.g. planned and unplanned) varied significantly. Aggregating themes at an activity level means that some participant views will 'count for' more than others as small and large activities are equally counted. Applying weighting to different activities was considered but required invalid analytical steps (e.g. assuming everyone in an activity shared the views expressed).

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Appendix B Stakeholder engagement

ETMP and the Department conducted the engagement process between December 2023 and September 2024. Table 3 below details those engaged in consultation.

Table 3 | Communities engaged through the consultation process

LGA	Date	Community	# of activities	# of consultation participants	Community profile
Alice Springs	5/12/2023	Alice Springs	1	11	**Yes**
	7/12/2023	Alice Springs	4	9	
	8/12/2023	Alice Springs	1	1	
	11/12/2023	Trucking Yards	1	2	
	11/12/2023	Warlpiri	1	10	
	12/12/2023	Alice Springs	1	14	
	12/12/2023	Hidden Valley	1	0	
	12/12/2023	Little Sisters	1	6	
	13/12/2023	Karnte	1	7	
	13/12/2023	Larapinta	1	5	
	14/12/2023	Alice Springs	3	27	
	15/12/2023	Alice Springs	1	1	
	12/02/2024	Warlpiri	2	22	
	13/02/2024	Alice Springs	1	3	
	13/02/2024	Hidden Valley	1	3	
	13/02/2024	Little Sisters	1	8	
	14/02/2024	Alice Springs	1	15	
	14/02/2024	Karnte	1	6	
	14/02/2024	Larapinta	1	4	
	15/02/2024	Abbotts/Charles Creek	1	0	
	16/02/2024	Alice Springs	2	15	
	11/03/2024	Alice Springs	1	2	
	12/03/2024	Alice Springs	1	140	
	18/03/2024	Alice Springs	2	123	

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LGA	Date	Community	# of activities	# of consultation participants	Community profile
	19/03/2024	Larapinta	1	13	
	20/03/2024	Amoonguna	1	1	
Alice Springs Total			**34**	**448**	
APY Lands	19/03/2024	Kaltjiti	1	5	**Yes**
	19/03/2024	Pukatja	1	26	
	20/03/2024	Mimili	1	27	
	21/03/2024	Amata	1	27	
APY Lands Total			**4**	**85**	
Barkly	12/12/2023	Tennant Creek	3	15	**Yes**
	13/12/2023	Ali Curung	3	17	
	13/12/2023	Murray Downs Station	1	6	
	14/12/2023	Tennant Creek	3	7	
Barkly Total			**10**	**45**	
Broome and Derby-West Kimberley	17/09/2024	Broome	3	8	**Yes**
	18/09/2024	Derby	3	7	
Broome and Derby-West Kimberley Total			**6**	**15**	
Central Desert	13/02/2024	Yuendumu	1	17	**Yes**
	14/02/2024	Laramba	1	20	
	5/03/2024	Engwala	1	32	
	5/03/2024	Ti Tree & Nturiya	1	45	
	5/03/2024	Wilora	1	12	
	11/03/2024	Yuendumu	2	12	
	12/03/2024	Yuendumu	3	51	
	13/03/2024	Yuelamu	1	32	
Central Desert Total			**11**	**221**	
Coomalie	19/02/2024	Batchelor	1	3	**No**
Coomalie Total*			**1**	**3**	
Darwin	1/12/2023	Darwin City	1	19	**Yes**
	19/02/2024	Nighcliffe/Malak	1	3	

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LGA	Date	Community	# of activities	# of consultation participants	Community profile
	19/02/2024	Nightcliffe	1	13	
	19/02/2024	Casuarina	1	106	
	27/02/2024	Bagot	1	18	
	29/02/2024	Casuarina	2	18	
	27/03/2024	Darwin City	1	39	
Darwin Total			**8**	**216**	
East Arnhem	22/11/2023	Galiwinku	2	15	**Yes**
	22/11/2023	Umbakumba	1	8	
	22/11/2023	Angurugu	1	3	
	23/11/2023	Galiwinku	4	7	
	22/01/2024	Nhulunbuy	1	15	
	23/01/2024	Nhulunbuy	1	26	
	24/01/2024	Nhulunbuy	4	27	
	25/01/2024	Nhulunbuy	1	10	
	30/01/2024	Ramingining	2	4	
	31/01/2024	Ramingining	3	68	
	1/02/2024	Milingimbi	5	39	
	2/02/2024	Milingimbi	1	12	
	19/02/2024	Gapuwiyak	2	92	
	19/02/2024	Umbakumba	1	29	
	20/02/2024	Gapuwiyak	1	4	
	20/02/2024	Umbakumba	1	35	
	21/02/2024	Gapuwiyak	4	48	
	21/02/2024	Angurugu	1	60	
	25/03/2024	Galiwinku	1	2	
	26/03/2024	Galiwinku	2	20	
	26/03/2024	Milingimbi	1	61	
	27/03/2024	Galiwinku	2	7	
East Arnhem Total			**42**	**592**	

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LGA	Date	Community	# of activities	# of consultation participants	Community profile
Greater Shepparton	23/04/2024	Shepparton	1	1	No
Greater Shepparton Total*			**1**	**1**	
Katherine	5/02/2024	Katherine	1	11	Yes
	4/03/2024	Katherine	1	45	
	5/03/2024	Katherine	2	36	
	6/03/2024	Katherine	2	9	
	7/03/2024	Katherine	1	43	
Katherine Total			**7**	**144**	
Litchfield	27/02/2024	Humpty Doo	1	6	Yes
Litchfield Total			**1**	**6**	
MacDonnell	6/12/2023	Hermannsburg	1	23	Yes
	15/02/2024	Santa Teresa	1	36	
	12/03/2024	Imanpa	3	37	
	13/03/2024	Hermannsburg	1	36	
	13/03/2024	Titjikala	1	3	
	14/03/2024	Santa Teresa	1	32	
	14/03/2024	Titjikala	1	11	
	15/03/2024	Titjikala	2	21	
	20/03/2024	Areyonga	1	24	
	21/03/2024	Kaltukatjara	1	15	
MacDonnell Total			**13**	**238**	
Palmerston	19/02/2024	Gray	1	61	Yes
	27/02/2024	Palmerston	2	88	
	28/02/2024	Palmerston	2	142	
	1/03/2024	Gray	1	65	
Palmerston Total			**6**	**356**	
Roper Gulf	5/02/2024	Numbulwar	7	116	Yes
	6/02/2024	Barunga	1	28	
	7/02/2024	Barunga	2	26	

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LGA	Date	Community	# of activities	# of consultation participants	Community profile
	7/02/2024	Ngukurr	6	59	
	12/02/2024	Borroloola	2	11	
	13/02/2024	Robinson River	1	17	
	14/02/2024	Borroloola	1	96	
Roper Gulf Total			**20**	**353**	
Tiwi Islands	28/11/2023	Wurrumiyanga	5	43	**Yes**
	26/02/2024	Pirlangimpi	1	324	
	27/02/2024	Milikapiti	1	68	
	28/02/2024	Wurrumiyanga	3	260	
Tiwi Islands Total			**13**	**695**	
Victoria Daly	5/02/2024	Kybrook Farm	1	4	**Yes**
	12/04/2024	Nauiyu Nambiyu	1	11	
Victoria Daly Total			**2**	**15**	
West Arnhem	28/11/2023	Gunbalanya	1	14	**Yes**
	29/11/2023	Gunbalanya	2	18	
	30/01/2024	Maningrida	1	2	
	31/01/2024	Maningrida	5	26	
	26/02/2024	Maningrida	1	6	
	27/02/2024	Maningrida	3	215	
	9/04/2024	Gunbalanya	2	44	
	11/04/2024	Warruwi	1	47	
West Arnhem Total			**16**	**372**	
West Daly	4/03/2024	Wadeye	1	25	**Yes**
	5/03/2024	Wadeye	4	145	
	16/04/2024	Peppimenarti	1	16	
	16/04/2024	Wadeye	5	26	
	17/04/2024	Wadeye	4	42	
	18/04/2024	Palumpa	1	26	
	19/04/2024	Peppimenarti	6	15	

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LGA	Date	Community	# of activities	# of consultation participants	Community profile
West Daly Total			**22**	**295**	
Wyndham-East Kimberley and Halls Creek	15/04/2024	Kununurra	1	3	**Yes**
	16/04/2024	Kununurra	2	5	
	16/04/2024	Wyndham	1	10	
	17/04/2024	Kununurra	1	65	
	17/04/2024	Warmun	1	8	
	18/04/2024	Halls Creek	2	59	
Wyndham-East Kimberly and Halls Creek Total			**8**	**150**	
GRAND TOTAL			**225**	**4,250**	

**Note: While 21 LGAs were consulted through the process, consultations in two LGAs, Coomalie and Greater Shepparton, were limited, with very low attendance numbers and limited findings relevant to IM. As such, these regions do not have community profiles and have been excluded from our analysis.*

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Appendix C Literature review sources

The following sources were incorporated in Nous' literature review, listed by descending date order.

- Transitional Arrangements for the Cashless Debit Card (Australian National Audit Office, 2024)
- Inquiry into compulsory income management (Parliamentary Joint Committee, 2024)
- Review of the Impact of the Cessation of the Cashless Debit Card (University of Adelaide, 2024)
- Implementation and Performance of the Cashless Debit Card Trial — Follow-on (Australian National Audit Office, 2022)
- Evaluation of the Cashless Debit Card in Ceduna, East Kimberly and the Goldfields Region (University of Adelaide, 2021)
- Strategic Review of Cape York Income Management (Queensland University of Technology, 2018)
- Cashless Debit Card Trial Evaluation Final Report (Orima Research, 2017)
- Evaluation of Place-Based Income Management (Deloitte, 2015)
- Evaluation of New Income Management in the Northern Territory (University of New South Wales, 2014)
- Evaluation of Voluntary Income Management in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands (University of New South Wales, 2014).

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5 COUNTRIES

+80.7 **2020–22 NET PROMOTER SCORE**
– global consulting average: **+76.6**

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Alice Springs LGA

Community Profile

Community drop-in | Planned Meeting | Barbeque

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Alice Springs communities and spoke with **448 people** to understand their views on income management programs.



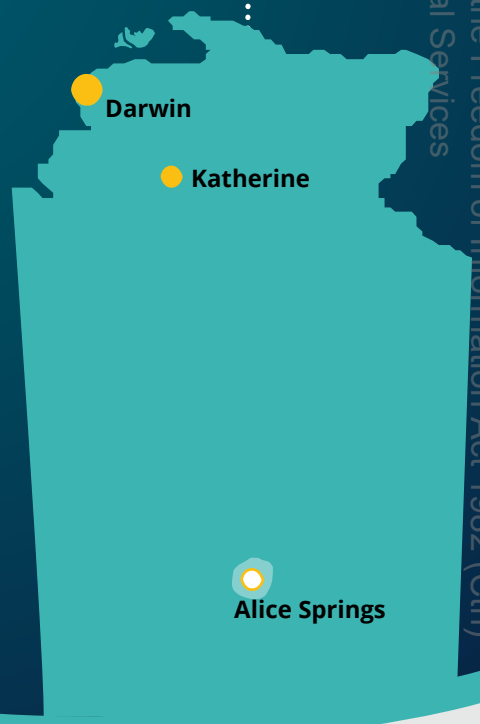
448 PEOPLE

5-8 DEC 2023
- Alice Springs x3 x3

11-15 DEC 2023
- Trucking Yards
- Warlpiri
- Alice Springs x2 x3
- Hidden Valley
- Little Sisters

12-16 MAR 2024
- Larapinta
- Karnte
- Little Sisters
- Hidden Valley
- Alice Springs x3
- Warlpiri
- Larapinta
- Abbotts
- Charles Creek

18-20 MAR 2024
- Alice Springs x2 x2
- Larapinta
- Amoonguna



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Key perspectives on income management:

Income management helps people focus on **buying the important things** for their families, **manage their money**, and **keep their money safe.**

People **want to be able to choose if** they are on income management as some people feel it is easier to manage all cash. However, there is also support in the community for mandatory IM referrals for banned drinkers and child protection.

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Alice Springs LGA

Community Profile

What we heard is working well

- People want income management to stay the same because they are used to it, and they believe it is good for the community.
- Income management reduces humbug, family conflict, problems in the community, and spending on alcohol, gambling, tobacco, and drugs.
- Income management is good for the community because it protects children, elderly, and those with disabilities.
- People prefer the BasicsCard over the SmartCard because it is simpler, safer, and encourages better spending habits.
- People like the 'kitty' and direct deductions function of the BasicsCard to help with saving and budgeting.
- People prefer the Smartcard over the BasicsCard because it can be used at more stores and for online payments.

What we heard could be improved

Income management can make people feel embarrassed, treated unfairly, restricted, and less in control of their money.

Community members find workarounds to continue to purchase alcohol and drugs and can often still humbug or steal income management cards.

Elderly people found it particularly challenging to access support for income management.

It is hard for people to replace cards, change program, and purchase food for their children before shops close due to the time they receive money on their income management card.

People have a lack of understanding of income management programs and have difficulty accessing support due to low levels of money management ability, online skills, and access to technology.

What people told us is needed in the future

More in language support and communication to help people understand how income management works, reduce shame and understand program changes.

There are mixed views on if IM referral should be targeted to people who need it or applied to everyone.

People want to be allowed to buy tobacco on their income management cards.

The government should consider cultural practices and try to form a relationship with the community to understand their needs.

More income support money, money management education, study and job opportunities, and cultural identity strengthening programs, instead of or as well as income management.

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Alice Springs LGA

Demographic Profile

The Alice Springs LGA spans 328km² of the bottom end of the Northern Territory. It has an estimated population of **29,213,** and 21 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Central Arrernte Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

2,482 (8%)

IM **64%** | enhancedIM **36%**

First Nations **86%**

Male **40%** | Other **1%** | Female **59%**

Primary payment types for income management program participants[4]

Jobseeker	**53%**
Parenting Payment (Single)	**22%**
Youth Allowance	**10%**
Parenting Payment (Partnered)	**4%**
Disability Support Pension	**8%**
Other	**3%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**67%**	Voluntary Income Management	**11%**
Disengaged Youth	**19%**	Other	**3%**

One Services Australia full-service centre services thousands of people.[5]

Face-to-face support with income management is essential for communities.

24% of Alice Springs LGA speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

There are 17 Town Camps within Alice Springs LGA.[6]

Services may need to be delivered in partnership with the Tangentyere Council Aboriginal Corporation (TCAC) provider.

86% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | Alice Springs Council is comprised of **nine elected members.**[3] The **TCAC** became a recognised decision-maker for Town Camps in 2019.[6]

Culture | There are at least **eight First Nations language groups** represented in Alice Springs. Town Camps promote self-determination by centring community voices.[6]

76% of youth are **fully or partially engaged** in work or education.[2]

11% of working age population are on **jobseeker/youth allowance**.[8]

34 **median age** of Alice Springs residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Alice Springs Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Alice Springs Town Council (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]Tangentyere Council (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

APY Lands LGA

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Anangu Pitjantjatjara Yankunytjatjara (APY) Lands communities and spoke with **85 people** to understand their views on income management programs.

Community drop-in

Planned Meeting

Barbeque



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

People **do not think income management is very useful** and think it is more important to **help people get jobs**. People in APY Lands feel they think about managing money differently compared to regions in the Northern Territory.

What we heard is working well

- Income management is good because it stops people from spending cash quickly and makes sure they have enough to buy the important things for their family.
- Income management keeps money safe from family humbug.
- People prefer the BasicsCard over the SmartCard because it is simpler, is better for saving, and keeps their money safer.
- People like being able to move money to their income management card when they need it.

What we heard could be improved

People do not like the government telling them how to use their money and would prefer to have cash to better control their money.

The BasicsCard can be lost easily, and it takes a long time to get a replacement card.

People have trouble understanding income management because it is hard to use online services, there are long wait times to reach Services Australia, and there is not enough information in their own language.

What people told us is needed in the future

More support in community to help with housing, learning to manage money, and using online government services.

The government should talk to the community and work together when deciding what to do in the future.

An income management program that is managed by the community in APY Lands.

DSS - FOI 54779 - Document 3

APY Lands LGA

Demographic Profile

The Anangu Pitjantjatjara Yankunytjatjara (APY) Lands LGA spans 102,359km² of the north-west of South Australia. It has a population of **2,333**, and 88 per cent of residents are First Nations Australians.[1] The traditional custodians of the land are the Pitjantjatjara, Yankunytjatjara, and Ngaanyatjarra Aboriginal people.[2] Voluntary Income Management was introduced to the region in 2012.



People on income management programs (% of total LGA population aged 15+) [3]

155 (7%)

IM **57%** | enhancedIM **43%**

First Nations **96%**

Male **32%** | Female **68%**

Primary payment types for income management program participants [3]

Jobseeker	45%
Parenting Payment (Single)	12%
Youth Allowance	7%
Parenting Payment (Partnered)	6%
Disability Support Pension	18%
Other	12%

Referral measure for income management participants [3]

Long Term Welfare Recipient	22%	Vulnerable Welfare Recipient	5%
Disengaged Youth	12%	Voluntary Income Management	61%

Every community is over 250km away from the nearest Services Australia full-service centre.[4]

Face-to-face support with income management is essential for remote communities.

Communities are dispersed across sandy plains and divided by mountain ranges.[2]

Support needs to be delivered to communities using vehicles that can traverse unsealed roads.

APY Council works with First Nations service providers.[6]

Services may need to be delivered in partnership with local organisations.

85% of the APY Lands speak a language other than English at home.[1]

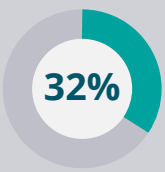
Providing services in language improves participant understanding and shows respect.

36% of households have a home internet connection.[5]

Support is required to access online income management services.

Local decision-makers | APY Lands Council is comprised of **14 members** elected from **seven electorates**. [2]

Culture | The three First Nations groups represented in the APY Lands share the **Anangu culture**. Traditional practices inform daily life.[2]



of youth are **employed or looking for work.**[1]



of working age population are on **jobseeker/youth allowance**.[7]

28
median age of APY residents.[1]

Australian Government
Department of Social Services

Photo: Pukatja Satellite photo (Geoscience Australia, 2021)

Sources: [1]ABS (2021), [2]APY Council (2022), [3]DSS IM participant data (29 March 2024), [4]Services Australia (2024), [5]ABS (2021), [6]Regional Anangu Services, [7]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

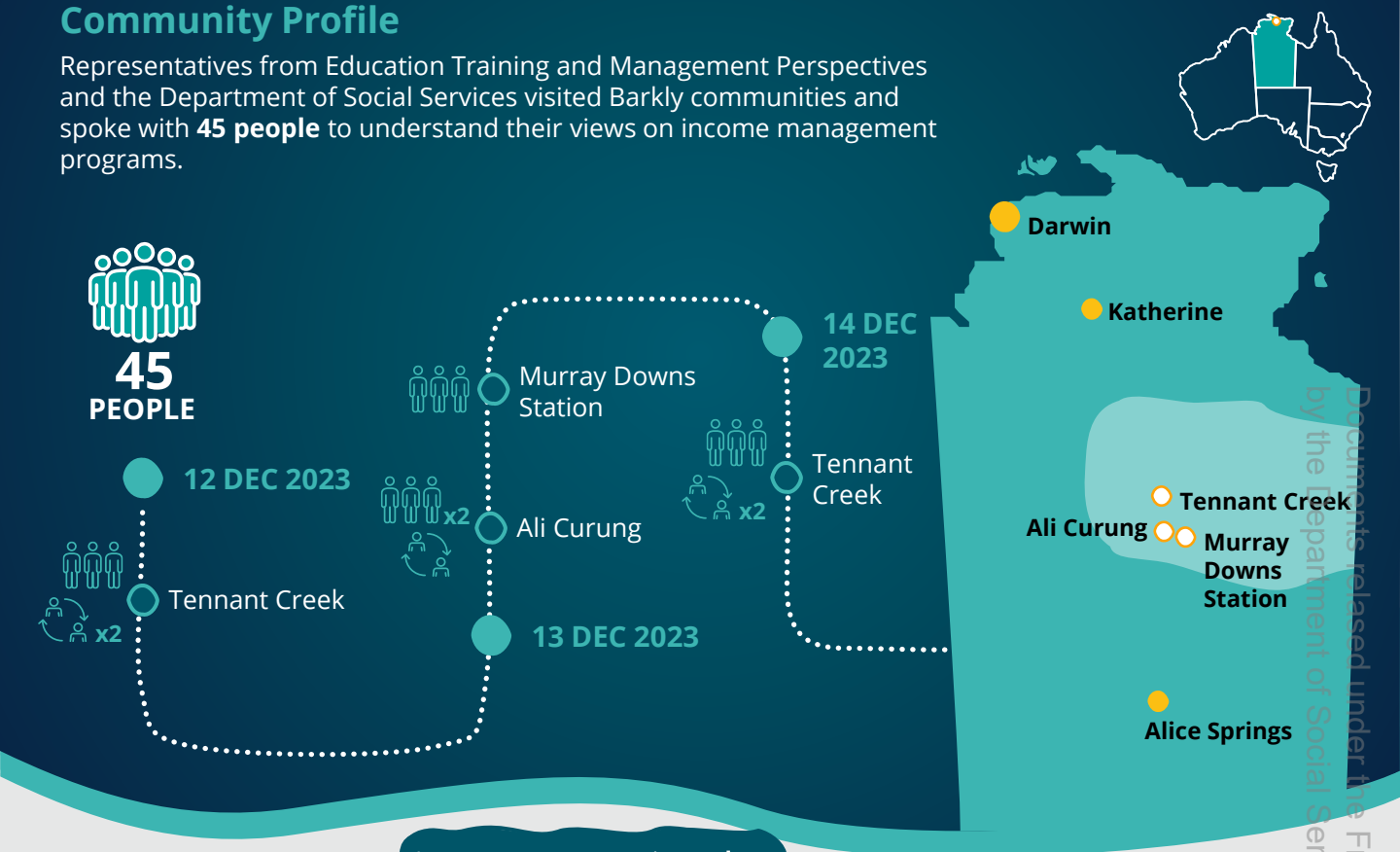
DSS - FOI 54773 - Document 9

Barkly LGA

Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Barkly communities and spoke with **45 people** to understand their views on income management programs.



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

Income management is **good for the community** and should stay as a required program for **young people and families.**

The community needs more **regular visits from support services**, particularly in smaller and more remote communities.

What we heard is working well

Income management helps people focus on buying the important things they need for their family.

Income management helps women to have more control of their money, particularly where their safety is at risk.

Income management is easy to use, and there are people who would choose to stay on it.

Income management reduces the amount of money spent on gambling.

What we heard could be improved

- Income management causes people to feel embarrassed.
- Humbug is still an issue in the community.
- People want to be able to choose if they are on income management, as some people would prefer to have cash.
- Staff at shops are treated badly for not allowing sales of tobacco on income management cards.
- People on income management can exchange the BasicsCard for alcohol and use them to gamble.

What people told us is needed in the future

Income management referrals should come from social workers and employment service providers if people do not meet job seeking requirements.

More support for people referred onto income management.

More support for people to understand how to manage and use money.

People do not want income management to change because they are used to it and changing will be hard.

Australian Government
Department of Social Services

DSS - FOI 54779 - Document 3

Barkly LGA

Demographic Profile

The Barkly LGA spans 323,692km² of the centre and east of the Northern Territory. It has an estimated population of **7,239**, and 67 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Waramungu Aboriginal People.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response. .



People on income management programs (% of total LGA population aged 15+)[4]

2,255 (31%)

IM **61%** | enhancedIM **39%**

First Nations **93%**

Male **44%** | Other **1%** | Female **55%**

Primary payment types for income management program participants[4]

Jobseeker	**55%**
Parenting Payment (Single)	**17%**
Youth Allowance	**12%**
Parenting Payment (Partnered)	**7%**
Disability Support Pension	**5%**
Other	**4%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**69%**	Voluntary Income Management	**9%**
Disengaged Youth	**21%**	Other	**1%**

6 out of 7 communities are over 100km from the nearest Services Australia full-service centre.[5]

Face-to-face support with income management is essential for remote communities.

Access by vehicle to 5 out of 7 localities is dependent on seasonal weather conditions.[6]

Support may need to be delivered by air at times.

50% of Barkly residents use a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

53% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | Barkly Regional Council is comprised of Local Authorities from **seven communities.**[3]

Culture | There are **17 different First Nations languages** spoken across Barkly LGA.[3]

47% of youth are **fully or partially engaged** in work or education.[2]

35% of working age population are on **jobseeker/youth allowance**.[8]

30 **median age** of Barkly residents.[2]

Australian Government
Department of Social Services

Photo: Ali Curung Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Barkly Regional Council (2023), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

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DSS - FOI 54779 - Document 3

Broome & Derby-West Kimberley LGA

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Broome and Derby-West Kimberley communities and spoke with **15 people** to understand their views on income management programs.

Community drop-in | Planned Meeting | Barbeque



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

People like that income management is voluntary as they believe they **should be able to choose** to be on the program.

People **do not know much about income management**, and the SmartCard in particular.

What we heard is working well

- Income management is helpful for people to manage their finances.
- Income management helps protect older people from humbug.
- Income management is good for women.

What we heard could be improved

People do not like how the Cashless Debit Card has been used in other locations because of how much it restricted participants.

Income management should consider individual circumstances and not have one approach for everyone.

People can trade cards for money to get around the system.

Income management cards could be stolen or kept by taxi drivers.

What people told us is needed in the future

More mandatory referrals through court processes, particularly for family and domestic violence and drug related cases.

Changing to weekly payments.

More support services and education for providers.

Australian Government
Department of Social Services

DSS - FOI 54779 - Document 3

Broome & Derby-West Kimberley LGA

Demographic Profile

The Broome and Derby-West Kimberley LGAs spans 174,675km² of the north of Western Australia. It has an estimated population of **27,044**, and 45 percent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Bardi, Bunuba, Gooniyandi, Jawi, Kija, Mangala, Ngarinyin, Nyikina, Oogardang, Oomeday, Unggumi, Walmajarri, Wangkatjunka, Warrwa, Worrorra, Yawaru, and Yow Jabi Nations.[3,4] Income management was introduced to the region in 2008 under the Child Protection and Voluntary Income Management schemes.



People on income management programs (% of total LGA population aged 15+)[5]

146 (1%)

IM **89%** | enhancedIM **11%**

First Nations **97%**

Male **29%** | Female **71%**

Primary payment types for income management program participants[5]

- Jobseeker **14%**
- Parenting Payment (Single) **8%**
- Disability Support Pension **49%**
- Other **29%**

Referral measure for income management participants[5]

Long Term Welfare Recipient **5%** | Other **3%** | Voluntary Income Management **92%**

There are 3 Services Australia full-service centres that serve 66 communities.[6]

Face-to-face support with income management is essential for remote communities.

19% of residents speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

The majority of roads across Derby-West Kimberley are unsealed.[3]

Support needs to be delivered to communities using vehicles that can traverse unsealed roads.

Broome and Derby-West Kimberley experiences cyclones and floods.[3,4]

Support delivery needs to consider seasonal weather conditions.

64% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | The Shire of Derby-West Kimberley Council and Shire of Broome are responsible for over 60 communities.[3,4]

Culture | There are **17 distinct language groups** in the Derby-West Kimberley region. Each group has its own Indigenous Seasons calendar.[3]

54% of youth are **fully or partially engaged** in work or education.[2]

18% of working age population are on **jobseeker/youth allowance**.[8]

32 **median age** of Broome residents.[2]

34 **median age** of Derby-West Kimberley residents.[2]

Australian Government
Department of Social Services

Photo: Derby Satellite photo (Geoscience Australia, 2021)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Shire of Derby-West Kimberley Regional Council (2023), [4]Shire of Broome (2024), [5]DSS IM participant data (29 March 2024), [6]Services Australia (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

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Central Desert LGA

DSS - FOI 54773 - Documents

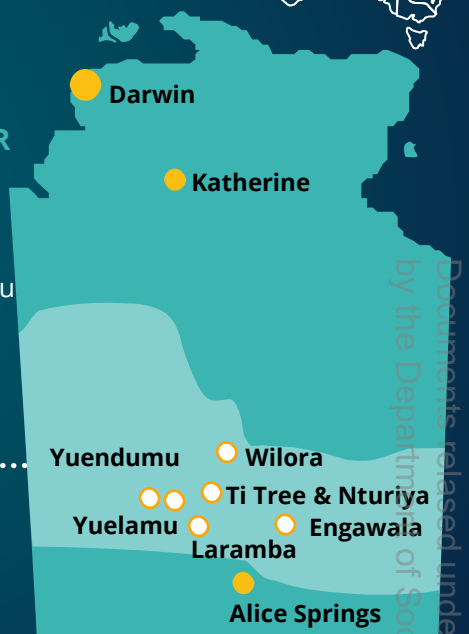
Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Central Desert communities and spoke with **221 people** to understand their views on income management programs.







Key perspectives on income management programs:

Income management is good for the community overall, and particularly **for mothers and the elderly.**

The community needs **more face-to-face support** with using income management, learning to manage money, and using the internet more effectively.

What we heard is working well

- Income management helps people not spend their money too fast and keeps money for food and other essentials.
- Income management keeps money safe, stops people from humbugging, and helps stop people leaving the community to buy alcohol.
- Some prefer the BasicsCard because the 'kitty' makes it easier to save money.
- The SmartCard is good because it can be used outside the community and for online shopping.

What we heard could be improved

People do not like when the government controls how they spend their money and want to decide if they are income managed. Some would prefer to receive only cash.

People want the rules around income management to be flexible so they can pick the option that meets their needs.

People can have difficulty when stores do not accept their income management card. It can also take a long time to get new cards and be hard for people to access services on the computer. This makes it hard for families to get what they need.

People are not familiar with the SmartCard and do not want to change from the BasicsCard.

What people told us is needed in the future

More visits from Services Australia staff experienced in helping to explain how income management works and to fix any problems.

Using facial image checks on cards to make sure the right person is using the card.

Changing to weekly payments.

Support if changes were to be made to the program because income management has been around so long, and people are used to it.

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Australian Government
Department of Social Services

DSS - FOI 54779 - Document 3

Central Desert LGA

Demographic Profile

The Central Desert LGA spans 282,000km² of the centre of the Northern Territory. It has a population of **4,126** , and 79 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Anmatjere, Arrernte, and Warlpiri Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

1,550 (50%)

IM **71%** | enhancedIM **29%**

First Nations **94%**

Male **44%** | Female **56%**

Primary payment types for income management program participants[4]

Jobseeker	54%
Parenting Payment (Single)	14%
Youth Allowance	13%
Parenting Payment (Partnered)	8%
Disability Support Pension	5%
Other	6%

Referral measure for income management participants[4]

Long Term Welfare Recipient	63%	Vulnerable Welfare Recipient	2%
Disengaged Youth	24%	Voluntary Income Management	11%

7 of 9 localities are over 100km from the nearest Services Australia full-service centre.[5]

Face-to-face support with income management is essential for remote communities.

76% of residents speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

Every community has a population under 1,000.[6]

The Central Desert council provides the Agents and Access points program to assist with online services and the Community Development Program supports job seekers.

44% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | Central Desert Council is formed by Local Authorities from the **nine main communities**.[3]

Culture | First Nations inhabitants maintain up to **eight different skin groups** that dictates responsibilities to each other, ceremonial business and to country.[3]

38% of youth are **fully or partially engaged** in work or education.[2]

50% of working age population are on **jobseeker/youth allowance**.[8]

28 **median age** of Central Desert residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Wilora Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Central Desert Regional Council (2023), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

Darwin LGA

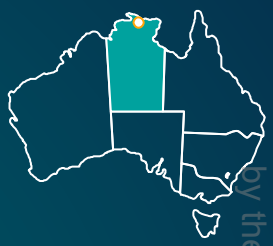
Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Darwin communities and spoke with **216 people** to understand their views on income management programs.

Community drop-in

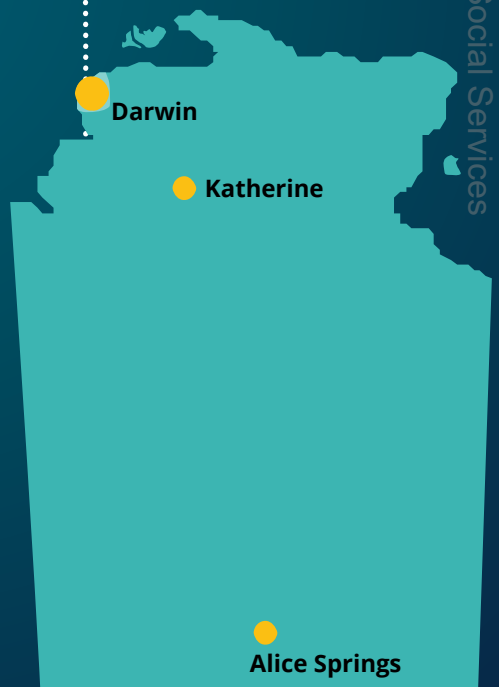
Planned Meeting

Barbeque



216 PEOPLE

- 1 DEC 2023 — Darwin City
- 19 FEB 2024 — Nightcliffe x2
- Malak
- Casuarina
- 27 FEB 2024 — Bagot
- 29 FEB 2024 — Casuarina x2
- 29 MAR 2024 — Darwin City



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People like being on income management because it helps them **manage their money and buy the important things they need.**

People think income management should be voluntary because **it is important that people can choose** how they manage their money.

DSS - FOI 54779 - Document 3

Darwin LGA

Community Profile

What we heard is working well

- Income management is good for the community because it reduces the amount of money people spend on alcohol and drugs.
- People prefer the BasicsCard over the Smartcard because it is familiar to them, the 'kitty' is good for saving, and it keeps their money safer.
- People prefer the SmartCard over the BasicsCard because it can be used in more places outside the community, can be used online, and is less embarrassing because it is less recognisable.
- Income management is good to protect older people from humbug which is an issue in the community.

What we heard could be improved

Being on income management makes people feel embarrassed, particularly when shops do not accept their income management card.

People do not think the government listens or tries to understand what they need.

Income management can limit the ability for women to leave domestic violence situations.

People found it hard to use online income management services.

Income management makes people reliant on the government for money and takes away their ability to be independent.

Some people would prefer to have cash because income management makes it hard to manage money and provide for the needs of their family.

There is not enough information in the community on how the Smartcard works.

People find workarounds to buy alcohol and tobacco on the Smartcard.

What people told us is needed in the future

Income management should be required for people with a child protection order to ensure that the needs of children are looked after.

More face-to-face and culturally appropriate support with using income management and online services.

If income management is removed there needs to be alternative support to help people to manage their money.

Ability to use income management for all school costs including at the canteen.

Changing to weekly payments.

Support programs for finding jobs, learning to manage money, strengthening cultural identity, and helping people with drug and alcohol problems.

More comprehensive support for women and children, particularly for parents and domestic violence victim-survivors.

Documents released by the Department of Social Services Under the Freedom of Information Act 1982 (Cth)

DSS - FOI 54778 - Document 3

Darwin LGA

Demographic Profile

The Darwin LGA spans 112km² at the Top End of the Northern Territory. It has an estimated population of **85,465**, and nine per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Larrakia Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

3,160 (4%)

IM **50%** | enhancedIM **50%**

First Nations **61%**

Male **43%** | Other **1%** | Female **56%**

Primary payment types for income management program participants[4]

Jobseeker	**62%**
Parenting Payment (Single)	**20%**
Youth Allowance	**9%**
Parenting Payment (Partnered)	**4%**
Disability Support Pension	**3%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**78%**	Vulnerable Welfare Recipient	**2%**
Disengaged Youth	**17%**	Voluntary Income Management	**3%**

There are 2 Services Australia full-service centres in Darwin.[5]

The Services Australia Centre supports surrounding remote areas. Face-to-face support with income management is essential.

Darwin can experience cyclones during the wet season.[3]

Support delivery needs to consider seasonal weather conditions.

31% of Darwin speak a language other than English at home.[2]

34% of residents in Darwin were born overseas. Providing services in language improves participant understanding and shows respect.

76% of households have a home internet connection.[6]

Support is required to access online income management services.

Local decision-makers | The City of Darwin is currently comprised of **12 elected members** from **four wards**.[3]

Culture | The Larrakia people have established **songlines** throughout the city of Darwin, from land to sea.[3]

81% of youth are **fully or partially engaged** in work or education.[2]

6% of working age population are on **jobseeker/youth allowance**.[7]

35 **median age** of Darwin residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Darwin Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Darwin Council (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]ABS (2016), [7]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

East Arnhem LGA

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited East Arnhem communities and spoke with **592 people** to understand their views on income management programs.

Community drop-in
Planned Meeting
Barbeque

592 PEOPLE

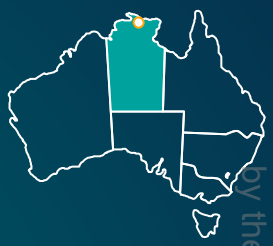
22-23 NOV 2023
- Galiwinku (x5, x2)
- Umbakumba
- Angurugu

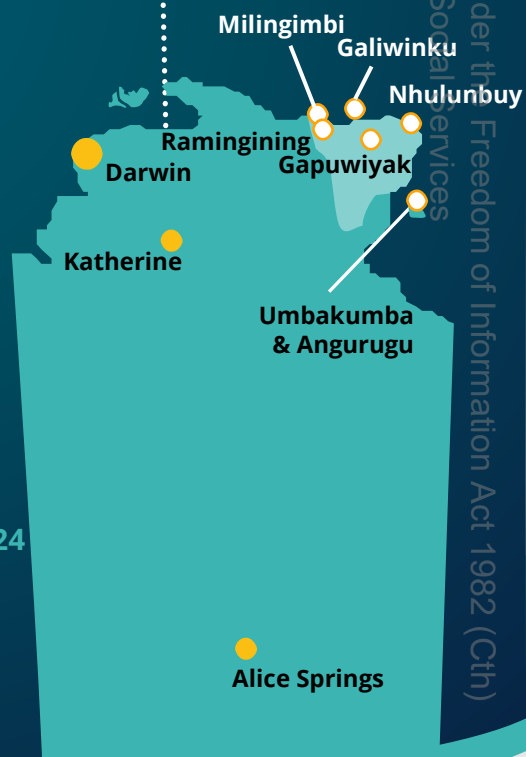
22-25 JAN 2024
- Nhulunbuy (x2, x5)

25-27 MAR 2024
- Angurugu
- Umbakumba (x2)
- Gapuwiyak (x4, x3)

19-21 FEB 2024
- Milingimbi (x2, x4)
- Ramingining (x4)

30 JAN – 2 FEB 2024
- Galiwinku (x2, x2)
- Milingimbi





Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People do not like the government controlling their money and believe they should **be able to choose** if they are on income management.

Any changes to income management need to be **slow, well-communicated, culturally informed, and mindful of those who need extra help** by ensuring the correct supports are in place before change begins.

DSS - FOI 54779 - Document 3

East Arnhem LGA

Community Profile

What we heard is working well

- Income management helps people manage their money and buy the important things they need.
- Income management protects people against humbug, which is particularly good for older people.
- Income management helps people provide for the needs of their children.
- Income management is good because it reduces community problems and limits spending on alcohol, gambling, tobacco, and drugs.
- People prefer the BasicsCard because money arrives earlier, encourages better spending habits, and is good for saving money in the 'kitty'.
- People prefer the SmartCard because it can be used at more places, however they would like it to have a 'kitty' account.

What we heard could be improved

People want to get rid of income management because it is unfair and embarrassing.

People feel income management takes their freedom away and want to learn to manage their money instead.

Income management makes it harder to pay bills, buy things at cheaper prices, and meet cultural expectations to share with family.

Income management does not improve the well-being of the elderly and children because cards can be still be stolen, humbugged, or exchanged for banned items.

Income management is not good for young people because it means they humbug others to swap the BasicsCard for cash and can become violent if they are refused.

What people told us is needed in the future

Income management should be required for young people and families to learn how to manage money and provide for children.

Income management should be voluntary.

Changes should be community-led and happen at the same time for all groups. Change will be hard since people are used to having income management.

People want flexibility to choose between cards, the amount of cash they receive, and when to enter and leave the program.

Changing payments to weekly and allowing community members to pay stores directly without a card would help reduce humbug.

A new card that is clearly intended for managing money to reduce the shame felt by people on income management.

There are people who do not want a community model because it would be too hard to manage and determine who should be on income management. Other people think income management should be community-led and culturally appropriate to protect vulnerable people.

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

DSS - FOI 54779 - Document 3

East Arnhem LGA

Demographic Profile

The East Arnhem LGA spans 33,457km² of the east of the Top End of the Northern Territory. It has an estimated population of **14,668**, and 64 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Yolngu Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

3,995 (27%)

IM **68%** | enhancedIM **32%**

First Nations **93%**

Male **45%** | Other **1%** | Female **54%**

Primary payment types for income management program participants[4]

Jobseeker	**61%**
Parenting Payment (Single)	**12%**
Youth Allowance	**11%**
Parenting Payment (Partnered)	**8%**
Disability Support Pension	**6%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**68%**	Vulnerable Welfare Recipient	**1%**
Disengaged Youth	**24%**	Voluntary Income Management	**7%**

Travel by plane is the only year-round access for all communities.[5]

Roads to mainland communities can be flooded during the wet season. At times support may need to be delivered to communities by air.

64% of East Arnhem speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

East Arnhem community populations range from 124 to over 2,500 people.[5]

East Arnhem Council partners with First Nations service providers to deliver support across the region.

63% of households have a home internet connection.[6]

Support is required to access online income management services.

Local decision-makers | East Arnhem Regional Council is formed by Local Authorities from **nine communities.**[3]

Culture | Yolngu people identify themselves by clan and language. Clans are divided into **two moieties: Yirritja and Dhuwa.**[3]

36% of youth are **fully or partially engaged** in work or education.[2]

49% of working age population are on **jobseeker/youth allowance**.[7]

29 **median age** of East Arnhem residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Galiwinku Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]East Arnhem Regional Council (2024), [4]DSS IM participant data (29 March 2024), [5]NT Government (2024), [6]ABS (2016), [7]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

Katherine LGA

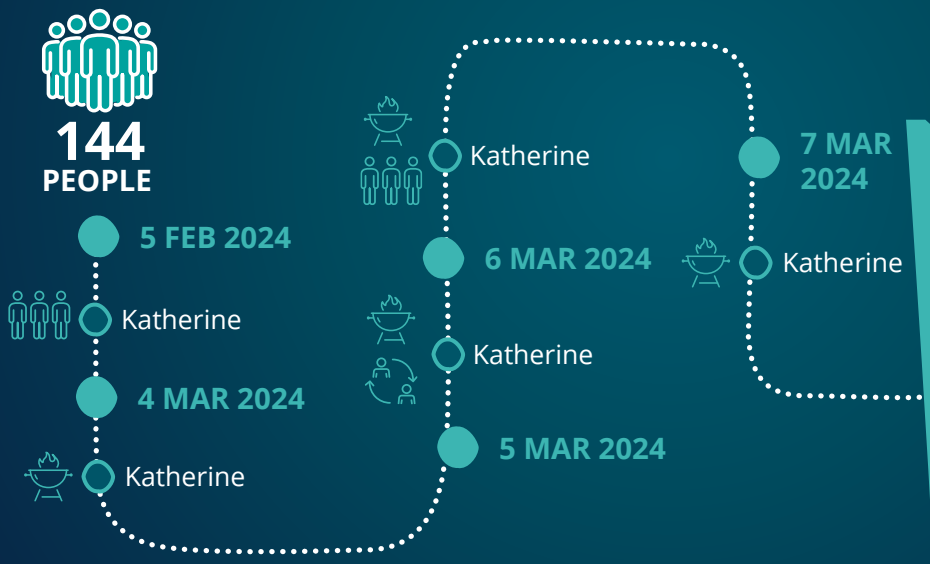
DSS - FOI 54773 - Documents

Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Katherine communities and spoke with **144 people** to understand their views on income management programs.





Key perspectives on income management programs:

Income management helps to **reduce spending on alcohol, drugs, tobacco, and gambling.** This limits community troubles and helps people focus on caring for their children.

Income management referrals are needed for people with **alcohol or drug problems, elderly people, and young families** to protect the health and safety of their children.

What we heard is working well

- People want to keep income management because it helps people buy the important things that they need.
- Income management helps protect from humbug which is particularly important for older people.

What we heard could be improved

People want income management to be voluntary and spoke of the importance of being able to choose, as there were different views between people who wanted to be on income management or only get cash.

Income management cards can be stolen meaning that people lose the money on their card.

Being on income management can stop domestic violence victim-survivors from leaving unsafe relationships.

What people told us is needed in the future

More support in the community including money management, cultural identity strengthening, education, employment, and alcohol and drug programs to help with all aspects of life.

If income management changes, there should be a trial period to make sure vulnerable groups are taken care of and allow communities to give feedback.

More support and encouragement for people to get off income management and seek employment.

A third account for sharing money with families.

More support for vulnerable groups including people in difficult situations, domestic violence victim-survivors, and young families.

Money saving rewards in income management accounts to encourage good saving habits.

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Australian Government
Department of Social Services

DSS - FOI 54779 - Document 3

Katherine LGA

Demographic Profile

The Katherine LGA spans 7,443km² of the north of the Northern Territory. It has an estimated population of **10,829**, and 26 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Jawoyn, Wardaman, and Dagoman Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

1,279 (12%)

IM **61%** | enhancedIM **39%**

First Nations **87%**

Male **43%** | Female **57%**

Primary payment types for income management program participants[4]

> Jobseeker	**55%**
> Parenting Payment (Single)	**20%**
> Youth Allowance	**12%**
> Parenting Payment (Partnered)	**5%**
> Disability Support Pension	**6%**
> Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**67%**	Vulnerable Welfare Recipient	**3%**
Disengaged Youth	**23%**	Voluntary Income Management	**7%**

Katherine is the central hub of the Big Rivers region, providing services to over 25,000 people.[3]

The Services Australia Centre supports surrounding remote areas. Face-to-face support with income management is essential.

18% of Katherine speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

Katherine has a tropical monsoon climate and a history of flooding.[3]

Support delivery needs to consider seasonal weather conditions.

61% of households have a home internet connection.[6]

Support is required to access online income management services.

Local decision-makers | Katherine Regional Council is made up of **seven elected members** and collaborates with Victoria Daly and Roper Gulf councils as part of the **Big Rivers Region**.[3]

Culture | There are two **First Nations Homelands camps** in Katherine township and another two within 15km.[6]

66% of youth are **fully or partially engaged** in work or education.[2]

16% of working age population are on **jobseeker/youth allowance**.[7]

33 **median age** of Katherine residents.[2]

Australian Government
Department of Social Services

Photo: Katherine Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Katherine Town Council (2024), [4]DSS IM participant data (29 March 2024), [5]NT Government (2024), [6]ABS (2016), [7]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Litchfield LGA

DSS - FOI 54773 - Document 9

Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Litchfield communities and spoke with **six people** to understand their views on income management programs.





Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

People want to **choose if they are on income management.** People have different preferences about if they want to be on income management or not.

More support is needed for people getting off income management to set up their bill payments and learn to use online systems.

What we heard is working well

- Income management helps with essential needs such as food, clothing, rent, and other bill payments.
- Income management protects people from humbug.
- People like the SmartCard as it is less restricted than the BasicsCard.

What we heard could be improved

People would like to be able to change how their money is divided between accounts.

People have trouble with the BasicsCard because it is not accepted at some shops, especially when travelling interstate.

People feel embarrassed when using the BasicsCard at the shops.

What people told us is needed in the future

Help for older people with technology and keeping their money safe on their income management card.

People want to know the difference between the income management cards.

People want to know why they are placed on income management.

Support for people getting off income management to set up their bill payments and learn to use online systems.

People believe targeting the Northern Territory with income management is unfair and the government should consider using it all over the country.

Australian Government
Department of Social Services

DSS - FOI 54779 - Document 3

Litchfield LGA

Demographic Profile

The Litchfield LGA spans 2,195km² of the Northern Territory coast. It has an estimated population of **23,415**, and 12 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Larrakia, Woolner, and Djowei Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

657 (3%)

IM **51%**	enhancedIM **49%**
First Nations **30%**	
Male **47%**	Female **53%**

Primary payment types for income management program participants[4]

> Jobseeker	**71%**
> Parenting Payment (Single)	**18%**
> Youth Allowance	**5%**
> Parenting Payment (Partnered)	**2%**
> Disability Support Pension	**2%**
> Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**86%**	Vulnerable Welfare Recipient	**2%**
Disengaged Youth	**10%**	Voluntary Income Management	**2%**

The nearest Services Australia full-service centre for each community is in Palmerston.[5]
Face-to-face support with income management is essential for remote communities.

Some roads throughout Litchfield are unsealed.[6]
Support needs to be delivered to communities using vehicles that can traverse unsealed roads.

There are 5 outstations throughout Litchfield LGA.[6]
Services may need to be delivered in partnership with local First Nations organisations.

Litchfield can experience cyclones during the wet season.[3]
Support delivery needs to consider seasonal weather conditions.

73% of households have a home internet connection.[7]
Support is required to access online income management services.

Local decision-makers | Litchfield Regional Council is comprised of a mayor and **two elected members** from **each of the three wards.**[3]

Background | The Litchfield Council originated as the Darwin Rural Advisory Council in response to the **growing population** of Darwin City.[3]

78% of youth are **fully or partially engaged** in work or education.[2]

5% of working age population are on **jobseeker/youth allowance**.[8]

39 **median age** of Litchfield residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Humpty Doo Satellite photo (NT Government, 2024)
Sources: [1]ABS (2023), [2]ABS (2021), [3]Litchfield Regional Council (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

MacDonnell LGA

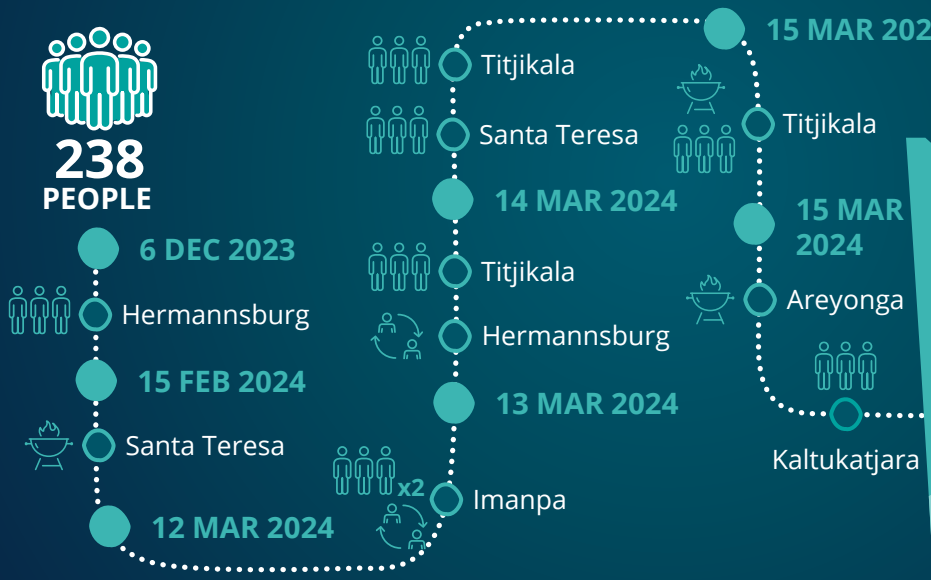
DSS - FOI 54778 - Document 9

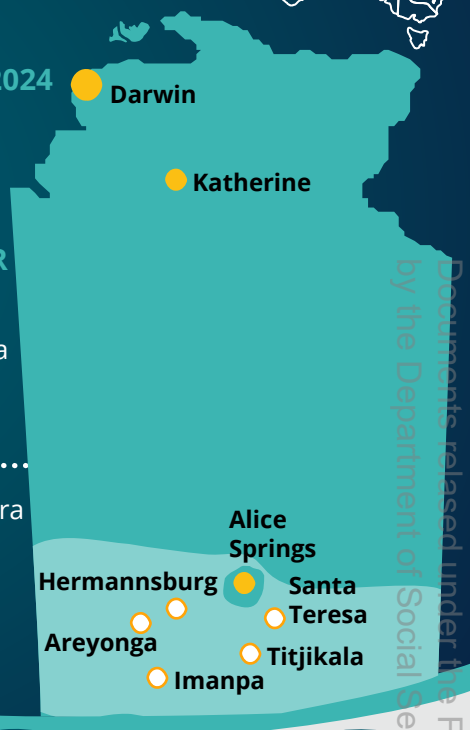
Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited MacDonnell communities and spoke with **238 people** to understand their views on income management programs.







Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

People like being on income management because it helps them save money and focus on buying the important things their family needs.

More support for vulnerable groups including older people, people with disabilities, children, and people experiencing hardship.

What we heard is working well

- Income management is good for the wellbeing of the community because it reduces problems in the community and limits spending on alcohol and drugs.
- Income management is particularly good for older people to keep their money safe from humbug.
- People prefer the BasicsCard over the Smartcard because it is safer, money arrives earlier, it encourages better spending habits, and it is better for saving money using the 'kitty'.
- People prefer the Smartcard over the BasicsCard because it can be used at more places and can be used to buy things online.

What we heard could be improved

People want income management to be voluntary and to be able to choose cash if they feel that is better for them.

People exchange income management cards for cash, alcohol, and tobacco. People can also buy tobacco with the SmartCard.

People on income management become reliant on government payments and need greater support to transition into employment.

People do not understand how income management works and are reluctant to ask Services Australia for help when they have issues with their card.

What people told us is needed in the future

Income management should be required for people with alcohol or drug issues, child protection orders, young families, and older people.

More support outside of income management including money management, online safety, culture, family, and alcohol and drug programs.

More face-to-face and in language support from Services Australia with income management and other government processes.

Support with money management if income management stops because people are used to having income management.

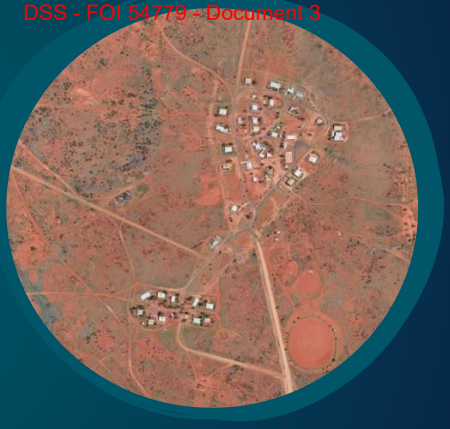
Australian Government
Department of Social Services

DSS - FOI 54770 - Document 3

MacDonnell LGA

Demographic Profile

The MacDonnell LGA spans 268,910 km² of the south of the Northern Territory. It has an estimated population of **6,706**, and 86 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Arrernte, Luritja, Pitjantjatjara, and Pintupi Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

2,159 (32%)

IM **74%** | enhancedIM **26%**

First Nations **94%**

Male **44%** | Female **56%**

Primary payment types for income management program participants[4]

Jobseeker	59%
Parenting Payment (Single)	14%
Youth Allowance	10%
Parenting Payment (Partnered)	7%
Disability Support Pension	6%
Other	4%

Referral measure for income management participants[4]

Long Term Welfare Recipient	70%	Vulnerable Welfare Recipient	1%
Disengaged Youth	19%	Voluntary Income Management	10%

The nearest Services Australia full-service centre is up to 384km away.[5]

The average distance across communities is 114km. Face-to-face support with income management is essential for remote communities.

69% of residents speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

MacDonnell community populations range from 96 to 708.[6]

The MacDonnell council provides agents and access points on behalf of Services Australia.

Road access to 6 of 13 communities is affected by floods during the wet season.[6]

Support delivery needs to consider seasonal weather conditions.

33% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | MacDonnell Council is formed by Local Authorities from **13 communities**.[8]

Culture | **Six different First Nations languages** are spoken throughout MacDonnell, with many distinct dialects spread across the region.[8]

26% of youth are **fully or partially engaged** in work or education.[2]

37% of working age population are on **jobseeker/youth allowance**.[9]

30 **median age** of MacDonnell residents.[2]

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Department of Social Services

Photo: Imanpa Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]AIATSIS, [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]MacDonnell Regional Council (2024), [9]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

Palmerston LGA

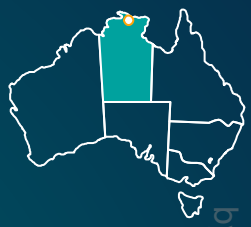
Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Palmerston communities and spoke with **356 people** to understand their views on income management programs.

Community drop-in

Planned Meeting

Barbeque



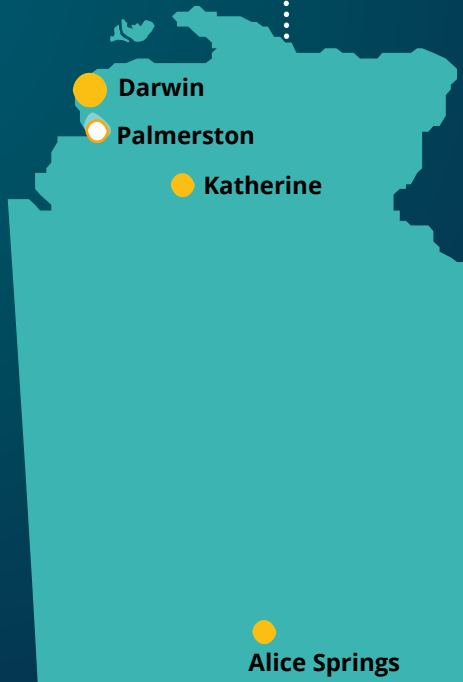
356
PEOPLE

19 FEB 2024
Gray

27 FEB 2024
Palmerston

1 MAR 2024
Gray

28 FEB 2024
Palmerston



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People like being on income management because it **helps them manage their money better.**

People do not want the government to control their money **and want to be able to choose** if they are on income management.

DSS - FOI 54779 - Document 3

Palmerston LGA

Community Profile

What we heard is working well

- Income management is good for helping people focus on spending money on the important things and making sure the needs of their children are met.
- Income management is good for protecting older people from humbug.
- Income management stops people spending too much on alcohol and drugs, which is good for limiting problems in the community.
- People prefer the BasicsCard because it is easy to use.

What we heard could be improved

People prefer cash because having the BasicsCard makes them feel embarrassed, it does not help them save, and it restricts where they can shop.

People can still get banned items by exchanging income management cards or pressuring shop owners to sell to them.

There is a lack of understanding of the differences between income management programs and how to sign up.

Online services can be hard to use, and it takes a long time to reach Services Australia on the phone for support.

Automatic payments did not carry over when people changed to the SmartCard, causing them to miss bill payments.

Store owners can hold onto BasicsCards and charge people higher prices.

What people told us is needed in the future

Improvements in online services and income management education material to make it easier for people to understand income management and changes.

Personalised, face-to-face support and specific phone support to help First Nations people, older people, and other groups who are living in difficult situations in remote communities.

More support outside of income management including financial assistance, money management, cultural development, employment, family, and alcohol and drug programs.

People had mixed views on if income management should be completely voluntary and delivered by government.

People with child protection orders should be required to go on income management.

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

DSS - FOI 54779 - Document 3

Palmerston LGA

Demographic Profile

The Palmerston LGA spans 56km² and is bordered by the Litchfield LGA at the top of the Northern Territory. It has an estimated population of **41,113** and 13 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Larrakia people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

1,970 (5%)

IM **49%** | enhancedIM **51%**

First Nations **65%**

Male **37%** | Other **1%** | Female **61%**

Primary payment types for income management program participants[4]

Jobseeker	**54%**
Parenting Payment (Single)	**27%**
Youth Allowance	**10%**
Parenting Payment (Partnered)	**4%**
Disability Support Pension	**3%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**75%**	Vulnerable Welfare Recipient	**2%**
Disengaged Youth	**20%**	Voluntary Income Management	**3%**

There is 1 Services Australia full-service centre in Palmerston.[5]

The Services Australia Centre supports surrounding remote areas. Face-to-face support with income management is essential.

18% of Palmerston speak a language other than English at home.[2]

22% of residents in Darwin were born overseas. Providing services in language improves participant understanding and shows respect.

Palmerston can experience cyclones during the wet season.[3]

Support delivery needs to consider seasonal weather conditions.

The LGA is home to Palmerston Indigenous Village.[3]

Services may need to be delivered in partnership with local First Nations organisations.

78% of households have a home internet connection.[6]

Support is required to access online income management services.

Local decision-makers | The City of Palmerston Council is comprised of **eight elected members**.[3]

Background | Development of Palmerston began in 1980, and it is now the **fastest growing city** in the Northern Territory.[3]

81% of youth are **fully or partially engaged** in work or education.[2]

7% of working age population are on **jobseeker/youth allowance**.[7]

31 **median age** of Palmerston residents.[2]

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Australian Government
Department of Social Services

Photo: Palmerston Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]City of Palmerston (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]ABS (2016), [7]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

Roper Gulf LGA

Community Profile

Community drop-in | Planned Meeting | Barbeque

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Roper Gulf communities and spoke with **353 people** to understand their views on income management programs.



353 PEOPLE

5 FEB 2024

x5 Numbulwar

6 FEB 2024

Barunga

6 FEB 2024

x2 Barunga

Robinson River

13 FEB 2024

Borroloola

12 FEB 2024

x4 Ngukurr

14 FEB 2024

Borroloola



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People think **income management should be voluntary only** because people want to have a choice to manage their own money. Young people in particular should have access to cash so they can make their own choices.

Income management is good for reducing humbug in the community and keeping money safe for older people and mothers.

DSS - FOI 54779 - Document 3

Roper Gulf LGA

Community Profile

What we heard is working well

- Income management helps people focus on buying the important things they need, manage their money, and take care of their children.
- Income management is good for the community because it limits spending on alcohol and tobacco.
- People prefer the BasicsCard over the SmartCard because it encourages better spending habits.
- People prefer the SmartCard over the BasicsCard because it can be used for shopping online and can be used at more places, particularly outside the community.

What we heard could be improved

People think income management is invasive, unfairly restrictive, and is made to embarrass them.

People do not think there is not enough support with income management.

It takes a long time to reach Services Australia on the phone and to get cards replaced.

People do not want income management and want more employment programs instead.

Income management cards can still be used to buy tobacco.

There is not enough information on the different income management programs.

What people told us is needed in the future

A community-led income management program that focuses on helping young people in the community.

More support is needed alongside income management for advocacy groups and emotional assistance programs.

Regular money management services and education in schools to teach the community how to manage money.

Income management should be personalised to meet the needs of each participant.

Older people and people who need help managing money should be required to be on income management.

More in-language support and community visits from Services Australia.

The government should speak to communities and involve them in decisions.

People are used to having income management and will need supports in the case of any change. Changes should happen slowly and at the same time for everyone to avoid putting too much pressure on families who have more cash.

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

DSS - FOI 54779 - Document 3

Roper Gulf LGA

Demographic Profile

The Roper Gulf LGA spans 185,834km² of the eastern coast of the Northern Territory. It has an estimated population of **7,491**, and 75 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Alawa, Binbinga, Garawa, Jawoyn, Mara, Mangarayi, Ngalakan, Nunggubuyu, and Yangman people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

2,451 (33%)

IM **53%**	enhancedIM **47%**
First Nations **94%**	
Male **45%**	Female **55%**

Primary payment types for income management program participants[4]

Jobseeker	**61%**
Parenting Payment (Single)	**12%**
Youth Allowance	**12%**
Parenting Payment (Partnered)	**8%**
Disability Support Pension	**5%**
Other	**2%**

Referral measure for income management participants [4]

Long Term Welfare Recipient	**69%**	Vulnerable Welfare Recipient	**1%**
Disengaged Youth	**23%**	Voluntary Income Management	**7%**

10 of 14 communities are over 100km from the nearest Service Australia full-service centre.[5]

Face-to-face support with income management is essential for remote communities.

65% of Roper Gulf speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

Roper Gulf populations range from under 100 to over 1,000 people.[6]

The Roper Gulf council provides agents and access points on behalf of Services Australia.

Some roads can be blocked for up to 7 months during the wet season.[6]

Support needs to be delivered to affected communities by air.

48% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | Roper Gulf Council is formed by Local Authorities elected from **12 communities** across **five wards**.[8]

Culture | **14 different First Nations languages** are spoken across the region. Ten communities in Roper Gulf require a written permit from the Northern Land Council to enter.[8]

32% of youth are **fully or partially engaged** in work or education.[2]

44% of working age population are on **jobseeker/youth allowance**.[9]

29 **median age** of Roper Gulf residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Numbulwar Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]AIATSIS, [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]Roper Gulf Regional Council (2024), [9]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

Tiwi Islands LGA

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Tiwi Island communities and spoke with **695 people** to understand their views on income management programs.

Community drop-in

Planned Meeting

Barbeque



695
PEOPLE

28 NOV 2023

x2 Wurrumiyanga

27 FEB 2024

Milikapiti

27 FEB 2024

Pirlangimpi

26 FEB 2024

x4 Wurrumiyanga



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People like income management and think it should stay in the community because it helps people buy the **important things they need, look after their family, and save money.**

People do not want the government to control their money **and want to be able to choose** if they are on income management.

DSS - FOI 54779 - Document 3

Tiwi Islands LGA

Community Profile

What we heard is working well

- Income management is good for limiting spend on alcohol, tobacco, and drugs.
- Income management helps protect older people and people with disabilities from humbug.
- People prefer the BasicsCard over the SmartCard because money arrives earlier, and the 'kitty' is good for saving money.
- People prefer the SmartCard over the BasicsCard because it can be used in more places, it can buy tobacco, and it can be used to pay for food and bills online.

What we heard could be improved

Income management does not work because younger people can take cards from older people and exchange them for cash.

People found it hard to get help with income management because online services are hard to use and there are limited phones in community to call Services Australia for support.

Income management can put pressure on relationships.

People do not know about how the different programs and payment types work.

People are reluctant to ask Services Australia for help in case their payment rate changes without explanation.

Income management is hard for people with disability to understand.

People would prefer there be no income management because it is easier to share cash with family.

What people told us is needed in the future

Income management should support parents, those with alcohol and drug issues, and other people who cannot manage their money.

More visits from Services Australia to show people how income management works and get help with other government processes.

Regular money management programs that are considerate of money being a sensitive topic for some people.

Any changes should happen at the same time for the whole community and be clearly explained. Change will be hard because people are used to having income management around.

People should be able to keep money in an account at a shop to prevent humbug.

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

DSS - FOI 54778 - Document 3

Tiwi Islands LGA

Demographic Profile

The Tiwi Islands LGA spans 7,497 km^2 and is situated off the coast of the Northern Territory. It has an estimated population of **2,747**, and 87 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Tiwi Aboriginal People.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

943 (34%)

IM **61%** | enhancedIM **39%**

First Nations **96%**

Male **45%** | Female **55%**

Primary payment types for income management program participants[4]

Jobseeker	**63%**
Parenting Payment (Single)	**9%**
Youth Allowance	**11%**
Parenting Payment (Partnered)	**7%**
Disability Support Pension	**8%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**69%**	Vulnerable Welfare Recipient	**1%**
Disengaged Youth	**20%**	Voluntary Income Management	**9%**

1 community has a Services Australia full-service centre. Agents operate in the other 2.[5]

Face-to-face support with income management is essential for remote communities.

Tiwi (Modern and Traditional) is the main language of the Tiwi Islands' three communities.[6]

Providing services in language improves participant understanding and shows respect.

41% of households own at least 1 motor vehicle.[2]

Support outreach may be needed for residents without a means of transport

Access to the Tiwi Islands is possible by plane and ferry.[6]

Support need to be delivered to communities by air or sea.

23% of households have an internet connection.[7]

Support is required to access online income management services.

Local decision-makers | The Tiwi Islands Council is formed from **three Local Authorities** across its **three communities**.[3]

Culture | There are **four skin groups** in the Tiwi Islands. These represent **important foundations** for Tiwi life and observance of social codes is taught from birth.[3]

41% of youth are **fully or partially engaged.**[2]

47% of working age population are on **jobseeker/youth allowance.**[8]

30 **median age** of Tiwi Islands residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Pirlangimpi Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Tiwi Islands Regional Council (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

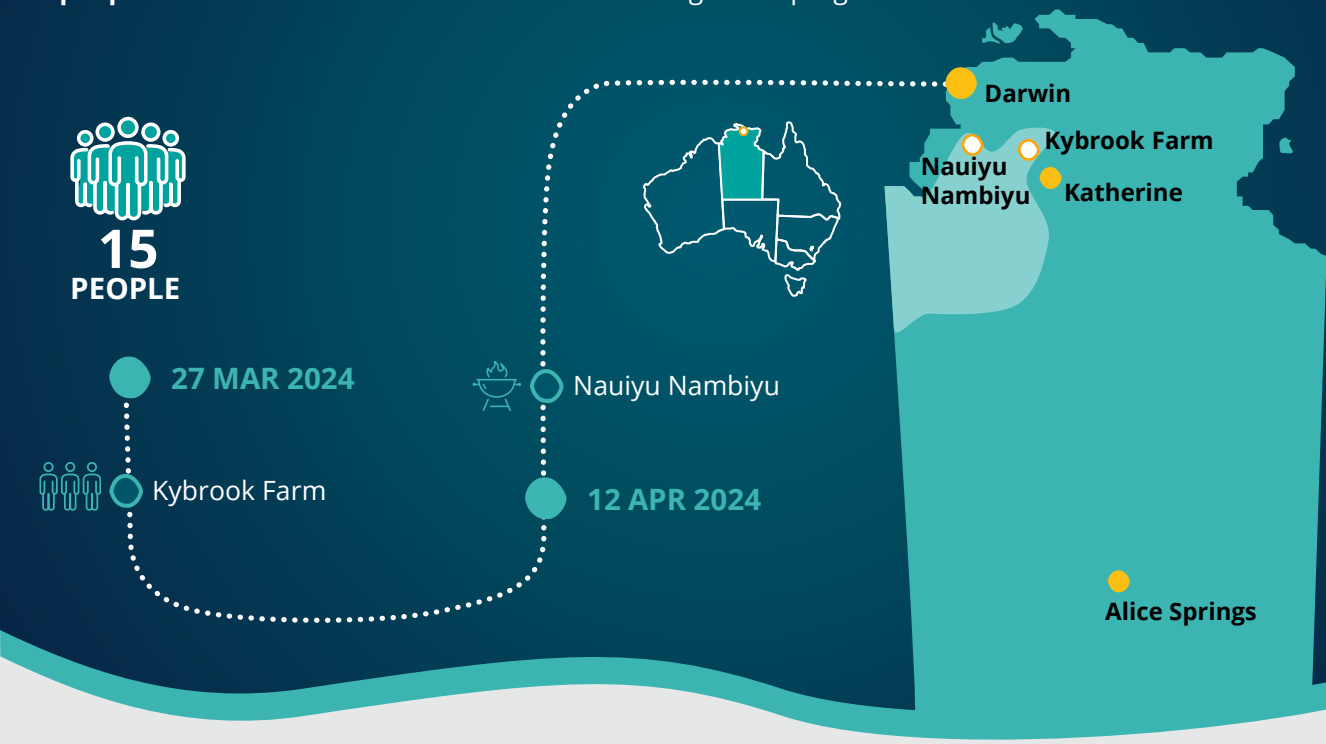
DSS - FOI 54779 - Document 3

Victoria Daly LGA

Community drop-in | Planned Meeting | Barbeque

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Central Desert communities and spoke to **15 people** to understand their views on income management programs.



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management programs:

People do not like the government telling them what to do and **want to be able to choose** if they are on income management.

What we heard is working well

- Income management helps people focus on paying the important bills.
- Having less cash in the community reduces drinking of alcohol.

What we heard is working well

It would be easier to have only cash, because having multiple income management cards is confusing.

There are long wait times when calling Services Australia which makes it difficult to ask questions about income management.

What people told us is needed in the future

The government needs to better inform people of any changes to income management.

People want to be able to choose between income management cards.

DSS - FOI 54779 - Document 3

Victoria Daly LGA

Demographic Profile

The Victoria Daly LGA spans 153,405km² of the northwest of the Northern Territory. It has an estimated population of **3,295**, and 66 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Arigoola, Asgicondi , Bilinara, Gurindji, Jawoyn, Mudburra, Ngaliwurra, Ngarinyman, Nungali, and Wagaman Aboriginal peoples.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

816 (25%)

IM **56%** | enhancedIM **44%**

First Nations **92%**

Male **42%** | Female **58%**

Primary payment types for income management program participants[4]

Jobseeker	**53%**
Parenting Payment (Single)	**19%**
Youth Allowance	**13%**
Parenting Payment (Partnered)	**8%**
Disability Support Pension	**3%**
Other	**4%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**68%**	Vulnerable Welfare Recipient	**1%**
Disengaged Youth	**24%**	Voluntary Income Management	**7%**

Each community is over 75km away from the nearest Services Australia full-service centre.[5]

Face-to-face support with income management is essential for remote communities.

Victoria Daly community populations range from 326 to 680 people.[2]

Victoria Daly provides Agents and Access Points on behalf of Services Australia.

55% of Victoria Daly speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

44% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | Victoria Daly Council is formed by **seven Local Authorities** across **five main communities**.[3]

Culture | There are **seven main First Nations languages spoken** across the Victoria Daly region.[6]



of youth are **fully or partially engaged** in work or education.[2]



of working age population are on **jobseeker/youth allowance**.[8]

27
median age of Victoria Daly residents.[2]

Australian Government
Department of Social Services

Photo: Nauiyu Nambiyu Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Victoria Daly Regional Council (2024), [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

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West Arnhem LGA

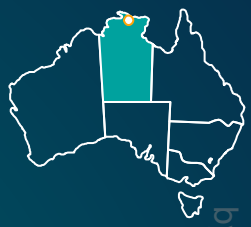
Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited West Arnhem communities and spoke with **372 people** to understand their views on income management programs.

Community drop-in

Planned Meeting

Barbeque



372 PEOPLE

28 NOV 2023 — Gunbalanya

29 NOV 2023 — Gunbalanya

30 JAN 2024 — Maningrida

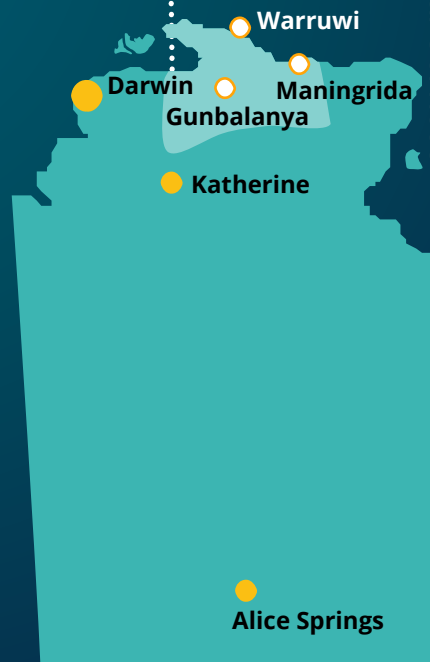
31 JAN 2024 — Maningrida x4

9 APR 2024 — Maningrida x2

10 APR 2024 — Warruwi

27 FEB 2024 — Maningrida

26 FEB 2024 — Gunbalanya



Documents relased under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People want to **choose if they are on income management**, and do not think this decision should be made by the government or other people.

More support services outside of income management including employment programs, education, money management training, and better internet and tech services.

DSS - FOI 54779 - Document 3

West Arnhem LGA

Community Profile

What we heard is working well

- Income management is good for the community because it limits spending on alcohol and gambling.
- People like being on income management because it helps people focus on buying the important things they need.
- People prefer the Smartcard over the BasicsCard because it can be used for shopping online and is accepted at more places outside the community.
- People prefer the BasicsCard because money arrives earlier, encourages better spending habits, and is good for saving money in the 'kitty'.
- The BasicsCard is good to give to children because it can only be used for certain things.
- Income management is good for older people and women to keep their money safe from humbug.

What we heard could be improved

People want to get rid of income management because it stops people from learning to manage money and increases their dependence on government support.

There is humbug for income management cards.

There is not enough information for people to understand income management and the different programs.

People were moved onto the SmartCard and want to go back to the BasicsCard.

Income management is unfairly targeted at First Nations people and limits their ability to improve their lives.

It is hard to see how much money is left on income management cards and track where money is spent. It is easier for people to manage money and buy what they want with all cash payments.

People can exchange cards for cash, alcohol, drugs, gambling, and tobacco. People can buy tobacco with SmartCards.

What people told us is needed in the future

There are different opinions on if income management should be completely voluntary, or if there should be referrals for people with child protection orders, people who break laws, banned drinkers, and other vulnerable groups.

People want to the government to work with them on a community-led income management system, however there are concerns that this may cause more arguments in the community.

Additional support in the community if income management stops because people are used to having income management.

The SmartCard should work the same way as the BasicsCard until the community learns to manage money.

More in-language, face-to-face support from Services Australia in the community to help with using government services.

The government should try to understand the cultural needs of the community and make income management flexible to meet the needs of different people.

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DSS - FOI 54779 - Document 3

West Arnhem LGA

Demographic Profile

The West Arnhem LGA spans 49,856km² of the coast of the Northern Territory. It has an estimated population of **7,407** and 81 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Burrura, Dangbon, Gunbalang, Gungurugoni, Gunibidji, Gunwinggu, Jawoyn, Konbudj, Nakara, Ngombur, Rembarnga, Wuninngangk nations.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

2,465 (33%)

IM **72%** | enhancedIM **29%**

First Nations **93%**

Male **47%** | Female **53%**

Primary payment types for income management program participants[4]

Jobseeker	**65%**
Parenting Payment (Single)	**10%**
Youth Allowance	**10%**
Parenting Payment (Partnered)	**8%**
Disability Support Pension	**5%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**71%**	Vulnerable Welfare Recipient	**1%**
Disengaged Youth	**21%**	Voluntary Income Management	**7%**

4 of 5 communities are over 100km from the nearest Service Australia full-service centre.[5]
Face-to-face support with income management is essential for remote communities.

78% of residents speak a language other than English at home.[2]
Providing services in language improves participant understanding and shows respect.

West Arnhem community populations range from 265 to over 2,500 people.[6]
West Arnhem Council provides Agent and Access services on behalf of Services Australia.

Travel by plane is the only year-round access for all communities.[6]
At times support may need to be delivered to communities by air.

52% of households have a home internet connection.[7]
Support is required to access online income management services.

Local decision-makers | West Arnhem Council is formed by **four Local Authorities** across **five main communities**.[8]

Culture | There are **14 different First Nations languages** spoken across West Arnhem.[8]

37% of youth are **fully or partially engaged** in work or education.[2]

42% of working age population are on **jobseeker/youth allowance**.[9]

28 **median age** of West Arnhem residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Warruwi Satellite photo (NT Government, 2024)
Sources: [1]ABS (2023), [2]ABS (2021), [3]AIATSIS, [4]DSS IM participant data (29 March 2024), [5]Services Australia (2024), [6]NT Government (2024), [7]ABS (2016), [8]West Arnhem Regional Council (n.d.), [9]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

West Daly LGA

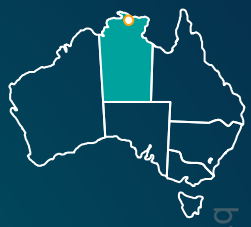
Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited West Daly communities and spoke with **295 people** to understand their views on income management programs.

Community drop-in

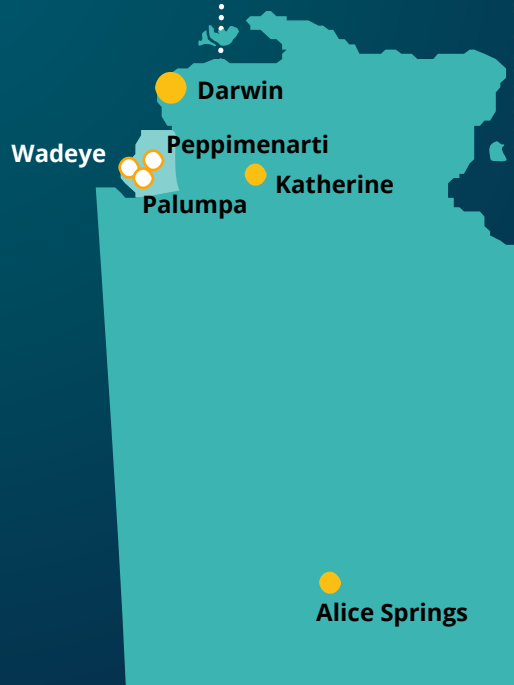
Planned Meeting

Barbeque



295 PEOPLE

- 4 MAR 2024 — Wadeye
- 5 MAR 2024 — Wadeye (x2)
- 16 APR 2024 — Peppimenarti
- 17 APR 2024 — Wadeye (x2, x3)
- 18 APR 2024 — Wadeye (x4)
- Palumpa
- 19 APR 2024 — Peppimenarti (x6)



Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

Income management **limits spending on alcohol, tobacco, drugs, and gambling** which can otherwise lead to family conflict and community troubles.

Community requires more support services, with **greater levels of community involvement,** that help with managing money, alcohol and drug abuse, and gaining employment.

DSS - FOI 54779 - Document 3

West Daly LGA

Community Profile

What we heard is working well

- Income management helps people focus on buying the important things they need, manage their money, and take care of their children.
- Income management is good for older people and women to control their money and keep it safe from humbug.
- People prefer the BasicsCard over the SmartCard because it is safer, and it helps with saving money.
- People prefer the Smartcard over the BasicsCard because it can be used in more places and is better for travelling interstate.

What we heard could be improved

People want there to be no income management at all because it results in result in more violence and humbug for income management cards.

Income managed money can still be used to purchase alcohol and tobacco as people swap cards for cash and vendors accept the SmartCards at stores.

People do not understand the differences between income management programs and are concerned about the safety of online banking.

People want income management to be voluntary and spoke of the importance of being able to choose, as there were different opinions between people who wanted to be on income management or have all cash.

There is not enough in-person support to help with getting card replacements, remembering card pin codes, and setting up direct payments to some shops.

What people told us is needed in the future

Income management referrals for banned drinkers, child protection, and to teach money management skills to recent school-leavers.

Mandatory direct deductions to local stores for people moving off income management to help with money management.

Any future changes to policy should be done consistently and gradually. This must be well communicated to communities to make sure vulnerable groups are supported.

Young families, older men, and people facing hardship require more support.

People want to be allowed to buy tobacco on their income management cards.

A food component included with rent deductions.

More flexibility in access to cash.

Changing to weekly payments.

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DSS - FOI 54779 - Document 3

West Daly LGA

Demographic Profile

The West Daly LGA spans 13,952km² of the western coast of the Northern Territory. It has an estimated population of **3,426**, and 88 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Kuwema, Maranunggu, Marrithiyel, Marramaninjsji, Marringarr, Murrinh-patha, Ngan'gikurunggurr, and Ngan'giwumirri Aboriginal people.[3] Income management was first introduced in the Northern Territory in 2007 as part of the Northern Territory Emergency Response.



People on income management programs (% of total LGA population aged 15+)[4]

1,370 (40%)

IM **73%** | enhancedIM **27%**

First Nations **92%**

Male **42%** | Female **58%**

Primary payment types for income management program participants[4]

Jobseeker	**58%**
Parenting Payment (Single)	**9%**
Youth Allowance	**14%**
Parenting Payment (Partnered)	**10%**
Disability Support Pension	**7%**
Other	**2%**

Referral measure for income management participants[4]

Long Term Welfare Recipient	**66%**	Vulnerable Welfare Recipient	**2%**
Disengaged Youth	**23%**	Voluntary Income Management	**9%**

Access by vehicle to every community is impacted during the wet season.[6]

Service delivery may need to consider seasonal weather conditions.

84% of residents speak a language other than English at home.[2]

Providing services in language improves participant understanding and shows respect.

Community populations in West Daly range from 220 to 2,500.[6]

West Daly Council provides the Agents and Access Program to assist with online services in two of its communities.

36% of households have a home internet connection.[6]

Support is required to access online income management services.

Local decision-makers | West Daly Council is formed by Local Authorities from the **three main communities**.[7]

Culture | Homelands are an important part of life in West Daly, and act as **cultural retreats** for First Nations residents to maintain and further develop their connections to Country.[7]

29% of youth are **fully or partially engaged** in work or education.[2]

55% of working age population are on **jobseeker/youth allowance**.[8]

26 **median age** of West Daly residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Wadeye Satellite photo (NT Government, 2024)

Sources: [1]ABS (2023), [2]ABS (2021), [3]AIATSIS, [4]DSS IM participant data (29 March 2024), [5]NT Government (2024), [6]ABS (2016), [7]West Daly Regional Council (2024), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 3

Wyndham-East Kimberley & Halls Creek LGA

Community Profile

Representatives from Education Training and Management Perspectives and the Department of Social Services visited Wyndham-East Kimberley and Halls Creek communities and spoke with **150 people** to understand their views on income management programs.

- Community drop-in
- Planned Meeting
- Barbeque

150 PEOPLE

15 APR 2024
- Kununurra

16 APR 2024
- Kununurra x2
- Wyndham

17 APR 2024
- Kununurra

18 APR 2024
- Alice Springs
- Halls Creek





Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Key perspectives on income management:

People **do not understand** how income management works and did **not get enough information** when the Cashless Debit Card was taken away.

People want more ways to get **jobs instead of income management** and would prefer a community-led model for helping people manage their money.

DSS - FOI 54779 - Document 3

Wyndham-East Kimberley & Halls Creek LGA

Community Profile

What we heard is working well

- Income management is good to help people save money and focus on buying the important things for their family.
- Income management is good for the community because it limits spending on alcohol and drugs.
- Income management is good for older people and women to keep their money safe from humbug.
- People prefer the BasicsCard because the 'kitty' is good for saving. People would like to see this added to the Smartcard.

What we heard could be improved

People do not want the government to control their money and want to be able to choose if they are on income management.

People think it is unfair that they had more restrictions on the Cashless Debit Card compared to other locations, however there were different opinions on the best income management split.

People can buy tobacco with income management cards or exchange them for cash.

People would prefer to not to be on income management because it makes it hard to manage money, buy bigger items, pay bills, and share money with children.

It is hard for people to use online services and reach Services Australia for support.

Local stores do not always say they receive direct transfers, and this leads to mistrust in community.

What people told us is needed in the future

There should be a referral process to place more people, including repeat domestic violence offenders, on income management.

More information on any changes to income management in the future.

More support services in the community to help with housing and food.

Income management should allow people to buy tobacco to encourage people to volunteer.

Income management should be flexible because people have different needs.

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

DSS - FOI 54779 - Document 3

Wyndham-East Kimberley & Halls Creek LGA

Demographic Profile

The Wyndham-East Kimberly and Halls Creek LGAs span 245,902km² of the very north of Western Australia. It has an estimated population of **12,345**, and 35 per cent of residents are First Nations Australians.[1,2] The traditional custodians of the land are the Ballengarra, Doolboong, Gajerrong, Gamberee, Gooniyandi, Jaru, Kadjerong, Kija, Kukatja, Kwini, Miwa, Miriwoong, Ngarinyin, Walmajarri, Worla, Worora, Wunambul, and Yiiji people.[3,4] Income management was introduced to the region in 2008 under the Child Protection and Voluntary Income Management schemes.



People on income management programs (% of total LGA population aged 15+)[5]

151 (1%)

- IM **56%** | enhancedIM **44%**
- First Nations **94%**
- Male **45%** | Female **55%**

Primary payment types for income management program participants[5]

Jobseeker	**40%**
Parenting Payment (Single)	**12%**
Youth Allowance	**5%**
Disability Support Pension	**23%**
Other	**20%**

Referral measure for income management participants[5]

Long Term Welfare Recipient	**23%**	Voluntary Income Management	**66%**
Other	**11%**		

Communities are up to 280km away from the nearest Services Australia full-service centre.[6]

Face-to-face support with income management is essential for remote communities.

Most roads across Wyndham-East Kimberley and Halls Creek are unsealed.[3,4]

Support needs to be delivered to communities using vehicles that can traverse unsealed roads.

Wyndham-East Kimberley and Halls Creek experience cyclones and floods.[3,4]

Support delivery needs to consider seasonal weather conditions.

55% of households have a home internet connection.[7]

Support is required to access online income management services.

Local decision-makers | The Shire of Wyndham-East Kimberley Council and Shire of Halls Creek are responsible for over 40 communities.[3,4]

47% of youth are **fully or partially engaged** in work or education.[2]

25% of working age population are on **jobseeker/youth allowance**.[8]

Culture | Many residents of First Nations communities **move to larger towns during the wet season** when flooding can isolate their communities.[3]

33 **median age** of Wyndham-East Kimberley residents.[2]

29 **median age** of Halls Creek residents.[2]

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

Australian Government
Department of Social Services

Photo: Kununurra Satellite photo (Geoscience Australia, 2021)

Sources: [1]ABS (2023), [2]ABS (2021), [3]Shire of Wyndham Council (2023), [4]Shire of Halls Creek (2024), [5]DSS IM participant data (29 March 2024), [6]Services Australia (2024), [7]ABS (2016), [8]DSS JobSeeker Payment and Youth Allowance Recipients (August 2024)

DSS - FOI 54779 - Document 4

Community profiles – description of analysis approach

Department of Social Services

8 November 2024

Documents released under the Freedom of Information Act 1982 (Cth) by the Department of Social Services

nous

DSS - FOI 54779 - Document 4



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Nous Group acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians and the Traditional Custodians of country throughout Australia. We pay our respect to Elders past, present and emerging, who maintain their culture, country and spiritual connection to the land, sea and community.

This artwork was developed by Marcus Lee Design to reflect Nous Group's Reconciliation Action Plan and our aspirations for respectful and productive engagement with Aboriginal and Torres Strait Islander peoples and communities.

Disclaimer:

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Nous has prepared the report with care and diligence. The conclusions and recommendations given by Nous in the report are given in good faith and in the reasonable belief that they are correct and not misleading. The report has been prepared by Nous based on information provided by the Client and by other persons. Nous has relied on that information and has not independently verified or audited that information.

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DSS - FOI 54779 - Document 4

Community profiles – description of analysis

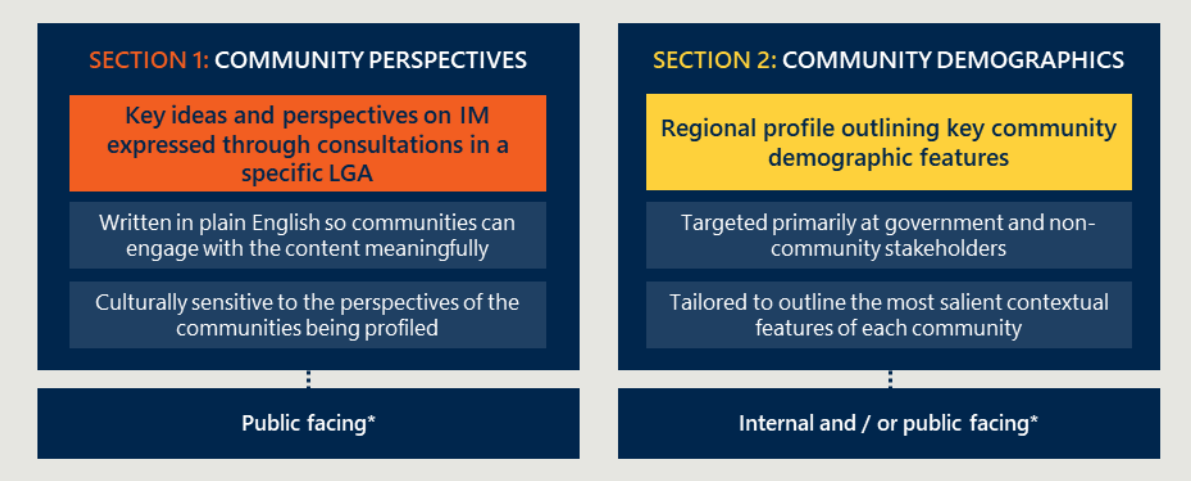
Nous Group (Nous) delivered 17 community profiles summarising themes emerging from consultations and online submissions at a Local Government Area (LGA) level, alongside relevant place and demographic data.[1] The profiles seek to consolidate consultation themes collated through engagement conducted by Education Training & Management Perspectives (ETMP) and the Department. This is done at a region-by-region level and contextualise findings alongside data to help the reader understand the relevant context in which views were shared.

The community profiles are complemented by Nous' Thematic Analysis report, which incorporates consultation findings, online submission analysis, and publicly available literature to provide an overview of key themes emerging from communities about income management (IM). The Thematic Analysis Report is intended to accurately reflect views shared and to inform future government decision-making about investment and intervention in these communities.

1.1 Structure of the community profiles

Each community profile is 2-3 pages and split into two components. The first component presents community perspectives heard through consultations. The other component seeks to contextualise findings through region-specific demographic information. The structure of these profiles in described in Figure 1 below.

Figure 1 | Community profile structure



** The community profiles have been designed to be easily read by multiple audiences, recognising DSS is yet to determine how these will be distributed.*

[1] Community profiles have been developed for Alice Springs, APY Lands, Barkly, Central Desert, Darwin, East Arnhem, Wyndham-East Kimberley LGA & Halls Creek LGA (combined), Katherine, Litchfield, Macdonnell, Palmerston, Roper Gulf, Tiwi Islands, Victoria Daly, West Arnhem, West Daly and Broome LGA & Derby-West Kimberley LGA (combined). While 21 LGAs were consulted through the process, consultations in two LGAs, Coomalie and Greater Shepparton, were limited, with low attendance numbers and limited findings relevant to IM. As such, profiles have not been created for these regions. This was discussed and agreed with the Department.

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1.2 Use of the community profiles

The community profiles deliver a range of potential uses for different stakeholders:

- **For DSS and the Australian Government,** the profiles contextualise perspectives heard during the consultation process, aligned with salient features for consideration across each LGA. These can be used to inform improvements in the ongoing delivery of existing services, in addition to planning any future service responses, which can take a more place-based, community led approach.
- **For communities**, the profiles provide a point-in-time playback of the perspectives shared by consultation participants, across their respective LGA. This meaningfully reflects what was shared through the consultation process.

1.3 Approach to analysis for the community profiles

Nous used a Framework Analysis approach to analyse consultation findings, as described in the Research Plan (18 September 2024).

Community perspectives

This section of the community profile provides a playback of consultations undertaken by ETMP and DSS between December 2023 and September 2024. This includes a timeline of consultations conducted, to contextualise when and where consultations took place, as well as an aggregated synthesis of consultation outputs provided through consultation summaries.

Each LGA was analysed independently however the same approach and analytical rigour was applied to each. To aggregate views expressed, Nous grouped comments by theme, and then sub-theme. These were then cascaded across three categories: 'what we heard is working well', 'what we heard could be improved', and 'what people told us is needed in the future'. A targeted statement was then applied to each sub-theme, to ensure representation of all views expressed by consulted participants.

This approach sought to ensure all relevant consultation perspectives were reflected, with some pre-defined exceptions, including:

1. **Contextual information and editorial from ETMP/the Department.** This includes any comments on who attended the consultations, how the consultations were conducted, and future consultation planning details.
2. **Any comments unrelated to IM**. This includes any comments raised by consultation participants that did not directly relate to their experience of IM. This included statements regarding the cost of living, specific comments on other support services they received, such as the Community Development Program, and other comments unrelated to IM programs.
3. **Comments that could not be understood or where the meaning was unclear**. Nous excluded any commentary where meaning could not be derived and any assumption made could risk misinterpretation or inaccurate reporting.
4. **Statements of fact where no opinion or view can be derived.** This included comments on how income management cards were used with no expression of a positive or negative sentiment.

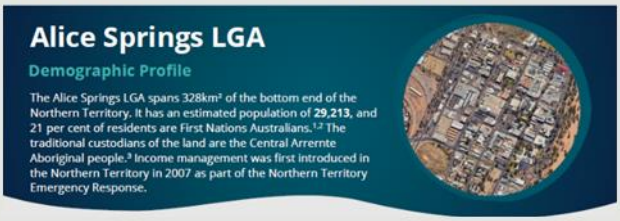
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Community demographics

This section is intended to contextualise consultation findings and support understanding of local need as an input for consideration in any future system or service response. The community demographics are split across three sub-sections, with the Alice Springs LGA community profile used as an example through this description document.

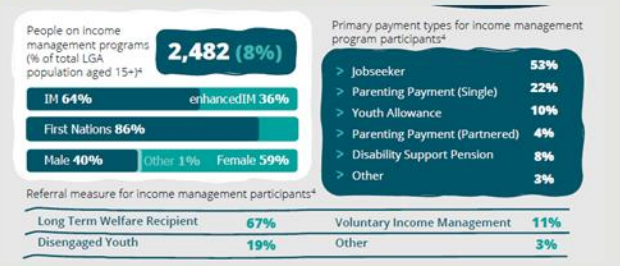
Sub-section 1, shown in Figure 2, describes each LGA's size and location, in addition to its history of IM. Nous sourced land area for all profiles from iDprofile and used population statistics from the most recent data release from ABS. Nous referenced council websites when acknowledging the traditional custodians of the land, as per guidance from the Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS). In cases where this information was not provided on council websites, Nous referenced the AIATSIS Map of Indigenous Australia.[2] Nous referenced the Social Security (Administration) Amendment (Income Management Reform) Bill 2023 for the year IM was introduced to the LGA/territory.[3]

Figure 2 | Sub-section 1 (Alice Springs LGA)



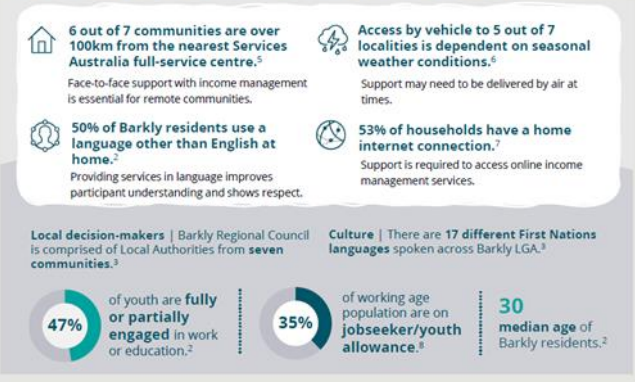
Sub-section 2, shown in Figure 3, provides a breakdown of population data according to their overall demographic, in addition to specific IM information, including primary payment types and referral measures. All data was sourced from IM participant data dated 29 March 2024 and shared by DSS' IM data team.

Figure 3 | Sub-section 2 (Alice Springs LGA)



Sub-section 3, shown in Figure 4, outlines the contextual features of each LGA, to highlight salient aspects important for consideration in delivery of existing and future service responses. Features in this sub-section vary from LGA to LGA, to highlight what is most relevant across the regions. Data was collected from a range of sources, referenced on each profile.

Figure 4 | Sub-section 3 (Alice Springs LGA)



[2] David R Horton, Map of Indigenous Australia, 1996 (accessed 30 October 2024), https://aiatsis.gov.au/explore/map-indigenous-australia
[3] Don, A., Klapdor, M,, Social Security (Administration) Amendment (Income Management Reform) Bill 2023, Bills Digest No. 67, 2022–23, Parliamentary Library, Canberra, 21 March 2023, p. 5.

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ETM Perspectives

Department of Social Services
Income Management Reform
Final Thematic Report
June 2024

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DSS IM CONSULTATIONS Final Thematic Report

Executive Summary

The Department of Social Services in partnership with ETMP and other relevant stakeholders conducted extensive consultation to understand the future role of Income Management (IM) and its impact on communities. The objective was to gather community input on IM's usefulness and identifying any support services required. Given the diversity of the communities involved, the consultation was designed to be flexible and accommodating to various local dynamics such as weather, cultural practices, and community structure.

The project engaged approximately 1630 men and 2080 women through 270 consultation activities, which were aimed to maximise consultation reach and capture a diversity of interactions. Perspectives on IM revealed varied experiences among women and men. Many women conveyed their struggles with financial pressures and expressed their preference for the stability and protective nature of IM, with a repeated emphasis on 'individual choice' being paramount to their experience. Feedback from men also reflected mixed opinions. While men recognised the benefits of IM in supporting financial management and protecting community members against economic exploitation, there was also a strong desire for financial autonomy and a recognised need for further financial education.

Recurring themes from consultations highlighted both the advantages and drawbacks of IM. Participants recognised the importance of the program's role in ensuring the availability of essential goods and services. However, they also voiced concerns over the restriction of personal freedoms and the difficulty in purchasing specific items. These sentiments were accompanied by accounts of inadequate support services and the need for respectful community-led and culturally informed interventions.

Other observations drawn through consultation activities included the demand for a nuanced understanding of IM to improve user experience, as well as the need to recognise the stigma associated with IM. Challenges linked to remoteness and logistical difficulties in regional and remote areas formed a significant obstacle, particularly with respect to service availability and the delivery of replacement IM cards.

A broad range of recommendations for future considerations of IM were suggested by community participants. These encompass the need for the program to be tailored to the circumstances of the local communities, the necessity for the development and distribution of multilingual educational resources, and the requirement for robust strategies to inform the transition from IM arrangements. It was also clear that support services need strengthening to ensure that IM reforms are complemented by effective assistance for community members.

Lessons learned from the consultation emphasise the importance of culturally sensitive approaches, clear communication channels, and the value of directly engaging with communities. Engaging interpreters, respecting cultural protocols, and using visual aids were among the strategies recognised for their effectiveness in facilitating community consultations.

Background

Scope of work

The purpose of the consultation activities was to capture views on the future role of IM and gain insights into the issues affecting communities in IM locations. This involved assessing the needs and benefits of an IM program and identifying any support service requirements.

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Consultation approach and activities

The consultation was undertaken between November 2023 and May 2024 by the Deaprtment in close collaboration with ETMP and key stakeholders ensuring that engagement was tailored to meet the specific needs of each community. This approach required flexibility to accommodate weather events, cultural considerations, and community requirements. The Department and ETMP maintained regular contact with stakeholders during the planning stages and the lead up to consultations adapting plans as necessary to address unforeseen events. The Department and ETMP also worked with the National Indigenous Australians Agency (NIAA), Services Australia, and other relevant agencies to leverage existing relationships and community forums; thereby minimising consultation fatigue. Communities were informed of upcoming consultations through social media, radio advertising in local languages, and communication materials positioned in local businesses and community notice boards.

Consultations were designed to reflect community needs and preferences utilising various methods such as group gatherings or yarning circles, round tables, workshops, as well as separate groups for men, women, and youth. The communication strategy focused on notifying individuals about the consultation events and circulating supporting materials such as FAQs, in-language audio files, and social media posts. The Department and ETMP employed a combination of mainstream and First Nations media channels alongside word-of-mouth initiatives, public notices, and stakeholder communication kits. These kits, housed on the Department's website, included self-print products such as communiques, posters, and social media tiles. Reporting on the consultations was conducted weekly by the Department and ETMP synthesising community insights, sentiment, and participation data into executive reports which informed future planning and included the development of an early Thematic Report.

The consultation was carried out in four phases:

1. **Project Initiation**: Establishing the project approach, governance, roles, and responsibilities.
2. **Community and Stakeholder Exploration and Coordination**: Developing a stakeholder engagement plan, covering consultation materials, communication, logistics, and training for DSS staff.
3. **Community Engagement**: Conducting stakeholder consultation and collaborative design to inform future implementation strategies, empowering stakeholders through the reform process.
4. **Data Collection, Analysis, and Reporting**: Compiling an overview of activities and outputs from earlier stages into a comprehensive report, including reflections on lessons learned and recommendations for future implementation and evaluation.

Figure 1 below provides an overview of the extensive outreach of the consultation process with 270 consultation activities taking place across 76 locations. Please refer to Appendix A for a detailed breakdown of these locations.

Figure 1: Overview of consultation activities

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270 consultation activities took place across 77 locations



3,995
People participated in consultations

1,632
Men took part in discussions

2,081
Women engaged in the consultations

Community consultations participation breakdown*:

	No. Locations	No. Activities	Female Participants *	Male Participants *	Total
East Arnhem	11	56	231	233	521
West Arnhem	5	32	182	167	374
Roper Gulf	7	46	273	237	510
Alice Springs	17	44	226	147	417
Central Desert	6	9	124	59	183
West Daly	3	22	166	129	295
Darwin	9	21	336	287	623
Kimberley	3	8	95	55	150
APY Lands	4	4	45	40	85
Shepparton	1	1	0	1	1
Tiwi Islands	4	18	241	190	452
Barkly	3	10	n/a*	n/a*	45
MacDonnell	4	6	162	87	249

*Please note that 282 participants did not have a specified gender breakdown. Additionally, some consultations may have had repeat participants potentially making the actual number higher.

Demographic Perspectives

During the consultation process, individuals of different ages and genders were heard providing valuable insights into the various perspectives on IM.

Perspectives from women

Within the consultation process, the perspectives of women about IM programs were diverse. Some middle-aged women who had transitioned from the BasicsCard (BC) to receiving cash payments expressed a desire to revert to IM. They cited issues such as being pressured for money ('humbugging') and spending cash too quckly as factors influencing their choice. The general sentiment among women suggested an appreciation for the stability provided by the IM system as it facilitated essential payments, including food and bills, offering protection against financial mismanagement.

While a sizable group of women indicated a willingness to opt into a voluntary IM system, and displayed a preference for the BC over the SmartCard (SC), they also emphasised the importance of having the choice over their participation. Some women voiced a preference for cash for certain transactions despite worries that this could exacerbate issues such as mismanaging finances. The overarching view was that women, particularly those using the BC, favour the security that IM provides especially in ensuring food and housing security.

Perspectives from men

During consultations, men presented a varied set of views regarding IM. Younger men demonstrated a tendency toward preferring cash payments, whereas some middle-aged men acknowledged the advantages of IM in overseeing personal matters and securing access to essentials. Fathers endorsed the BC as a fundamental tool in handling essentials for their family including food, power, rent, and clothing. Some men also favored IM for its ability to help stop humbugging when they receive their funds.

Many men expressed a desire for autonomy in financial decisions and showed a preference for having the option to revert to all cash, as they were confident in their capability to manage finances. Despite some men being adept at saving through established bank accounts, there was a consensus on the need for financial education. They emphasised the importance of teaching financial management at a school level.

Perspectives from younger participants

Some younger participants stated that they preferred IM as it enables them to shop online. These participants indicated they would choose to remain on IM if given the option. However, there were

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mixed views about the BC, with some younger individuals stating they would prefer the option to have cash and full control over their finances. Others expressed a preference for staying on or volunteering for IM to prevent humbugging.

There were concerns raised about the role of parents and carers as nominees for young people who receive a 50/50 cut of the young person's IM payment. Additionally, some younger participants noted that they feel more financially and digitally literate than older generations, and believe they can manage their own money and finances. Some older community members, however, felt that younger people still needed assistance with managing their finances.

Perspectives from elderly participants

Many elderly women regarded the BC as essential, providing a safety net for purchasing essentials such as food and fuel, while fulfilling parental responsibilities. However, there were concerns raised about the shift to online services, with many lacking confidence in working with computers or noting limitations in accessing computers. Some elderly participants expressed interest in having a card, though indicated they would not volunteer to participate in the program due to the inability to purchase tobacco.

Key Themes

Throughout the consultation process, several recurring themes emerged:

Preference for individual choice and desire to stay on IM

- Participants advocated for optional participation in IM with a strong emphasis on the option to opt-in or choose from different programs.
- There was a high proportion of participants who indicated they would voluntarily remain on the program if given the choice, as they see benefits in managing finances and providing a safety net for spending.
- Choice was linked to broader themes of self-determination, human rights, and efforts towards reconciliation and addressing inequality.
- Those wanting access to cash provided reasons such as personal autonomy and flexibility.
- Those who had confidence in budgeting and managing their finances tended to prefer receiving cash payments.
- It was acknowledged that there are challenges related to providing choice such as the potential misuse of funds for non-essential items.

Mixed views on the effectiveness of IM

Positive

- IM was widely recognised as playing a crucial role in meeting fundamental needs such as food, shelter, utilities, and clothing.
- Many participants strongly advocated for the continuation of IM, emphasising its critical role in supporting families and children in remote communities.
- IM was seen as beneficial for families as it ensures funds for essential needs and reduces spending on harmful substances. Deductions for school meals through IM were also seen as helpful.
- The ability to refuse requests for money from family members and prevent humbugging were noted as positive aspects of IM.
- There was satisfaction with BC functionality, though some community members wanted increased flexibility such as that provided by the SC, especially in relation to the online shopping functionality.

Negative

- Some criticisms centered on IM's restrictive nature, particularly the inability to purchase certain items such as tobacco, which was seen as infringing on personal freedom.
- Dissatisfaction with IM also stemmed from a desire for greater autonomy, choice, and control over personal finances.
- There were concerns raised about the excessive online shopping facilitated by SC features,

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leading to financial strain and the neglect to pay for essential items. Some also felt that money could too easily be spent using the SC tap-to-pay function.
- There were negative views towards IM in Maningrida, with it seen as a threat to personal agency, local decision-making, employment pathways, enterprise, and cultural protection.
- Some viewed IM as a 'band-aid solution' solving basic needs while creating long-term financial dependency.

Limited and inadequate support services

- Concerns were raised about the accessibility and effectiveness of support services, with participants acknowledging a need for increased support including financial education and budgeting assistance, especially if transitioning away from compulsory IM.
- Online services reportedly do not suit many IM recipients due to a lack of access to computers or the Internet. The shift to online services was viewed as being especially unsuitable for the elderly, who may not be confident in using computers.
- Individuals described spending excessive amounts of time trying to establish contact with support services over the phone.
- Utilising Services Australia was described as time-intensive, particularly for those in rural and remote areas with limited access to public transport which poses challenges for attending appointments.
- In Tiwi Islands, there was criticism about the limited financial and budgeting support services available, reports that Services Australia visits only two to three times a year. Ensuring isolated communities such as Pirlangimpu and Milikapiti are not excluded from essential support services was emphasised.
- The lack of financial budgeting support services and infrequent visits from Services Australia were also highlighted in Gapuwiyak where they reportedly visit roughly every eight weeks. The community indicated a demand for more regular visits.

Importance of IM being community-lead and culturally informed

- Community members called for the delivery of education on financial management in native languages.
- Feedback consistently highlighted the need for a nuanced approach that considers the unique circumstances of communities.
- First Nations-led financial, social, and cultural support services are considered essential.
- Community leaders emphasised the importance of cultural authority and local decision-making.

Stigma and shame around IM

- Participants recognised the enduring stigma associated with IM.
- Feelings of shame were often linked to the use of BCs, particularly outside of the Northern Territory when individuals encounter challenges and embarrassment due to BC restrictions imposed by merchants.
- Work is needed in communities to help people feel comfortable seeking financial help rather than going without it.

Challenges in remoteness

- Receiving replacement BCs in remote areas was described as challenging due to the reliance on fortnightly delivery services.
- Challenges arose when individuals visited family or friends interstate or in larger cities, as their BC is not always accepted in shops in these areas, which can cause distress.
- Community members highlighted challenges related to remoteness and isolation, particularly during the wet season, affecting family finances and access to replacement BCs.

Confusion between different cards

- There was broad awareness of the IM program's existence in communities, though there is limited understanding about the differences between enhanced IM (eIM), BC, and SC.
- There was limited knowledge about eIM and SC observed in some communities, with uncertainty about the transition process from BC to SC as well as SC functionalities.

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Financial and digital literacy

- Concerns were raised regarding the level of financial and digital literacy among the elderly population transitioning from BC to SC.
- Elderly community members often rely on younger people or family members to assist them with their online banking and IM needs, raising concerns about potential abuse of their online banking without their knowledge.
- Younger cohorts tend to be more confident and experienced in digital literacy, with most having access to banking applications.

Other Notable Perspectives

While not recurring themes throughout the consultation process, the following perspectives were raised by some communities and individuals and should be noted:

Card replacement issues

- Many reported issues with obtaining replacement cards, with wait times of up to two weeks reportedly causing fears for families, particularly concerning providing for their children.
- Lengthy wait times on the phone with Services Australia for transferring money to local stores via IM were noted when waiting for replacement cards to arrive.
- A Westpac Remote Officer in the APY lands noted that most community interactions involve card replacements and PIN resets.

Misunderstanding and language barriers

- In Titjikala, instances were reported where individuals inadvertently transferred to the SC from the BC due to pressing the wrong option in Interactive Voice Response (IVR) systems, likely attributed to language barriers.
- When calling Centrelink on IVR, pressing '2' transfers from the BC to SC. Many misunderstand this prompt and transfer cards without understanding the implications.

Employment pathways and initiatives

- A young man in the APY Lands highlighted the need for employment and career opportunities to foster pride and productivity and enable members of the community to serve as role models. He stressed that IM does not support these goals and advocated for improved job opportunities with sufficient remuneration.
- It was also raised that there is a need for government support in creating job-ready initiatives and local employment opportunities for young people.

Domestic family violence (DFV) concerns

- Concerns were raised that IM restricts the ability of DFV victims to escape volatile environments, due to limited access to cash payments.

IM and schoolchildren

- Suggestions were made to enhance IM to cover all school-related fees and costs including activities during school holidays such as swimming fees or school canteen meals.
- Participants noted challenges with sending money to their children in boarding school, due to IM limitations.

Impact of the cessation of the CDC on the East Kimberly community

- The transition from the Cashless Debit Card (CDC) to either IM or eIM in East Kimberly received mixed reactions. Some found the CDC more user-friendly while others preferred IM for its perceived greater support.
- Residents felt unprepared for the abrupt cessation of the CDC, citing insufficient communication and promotional efforts to ease the transition.

Different perspectives on income

- First Nations community members highlighted differing views on income and money management compared to non-Indigenous people.
- One leader mentioned that Indigenous families often manage limited resources for 30-50 people.

Alternative cards

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- Participants in Numbulwar expressed a preference for the Food Card issued by the Arnhem Land Progress Aboriginal Corporation (ALPA), citing its convenience and popularity.

Preference for the BC and kitty function

- Some communities and individuals expressed a clear preference for the BC due to its simplicity and effectiveness in managing essential expenses.
- Others favored the BC because it receives its payments earlier than the SC.
- Many participants also appreciated the 'kitty function' of the BC and suggested incorporating it into the SC, noting its assistance in budgeting and money management.
- Participants mentioned that they felt it provides the opportunity to save and ensures all their money is not spent immediately.

Recommendations

The below recommendations have been drawn through the consultation process for the consideration of DSS.

1. **Given the consistent support for voluntary IM, consideration should be given to driving policy reform that achieves a shift away from compulsory measures.**
    - There is a desire for greater autonomy, choice, and control over personal finances and compulsory IM is seen as removing community-led enterprise. Having this choice is seen as a crucial move in self-determination.
    - There are feelings of shame and stigma associated with compulsory IM, with one participant raising that some refer to it as the “Black Fella’ card.
    - Participants of IM should be provided the option to opt in or choose from different programs.
    - Some participants have expressed a desire to be able to negotiate their split of payments based on their circumstances and this should be considered.
2. **Acknowledging the protection that IM can provide for vulnerable community members and families, individual circumstances should be incorporated into the criteria that underpin the implementation of IM.**
    - IM is a valuable tool for users to rely on when facing pressure or humbug, especially for the elderly who are more at risk of financial exploitation. IM helps to ensure income support payment recipients can pay for necessities such as food, rent, power, and other bills.
    - Programs should be tailored to specific individual circumstances and geographical locations to improve outcomes for all community members.
    - The most vulnerable cohorts within the community, including children, the elderly, and individuals with disabilities, should be prioritised in designing and implementing any changes to IM. This could include co-designing changes with these groups to ensure reforms are aligned to their needs and provide a sense of ownership.
3. **Any policy reforms to IM should occur alongside enhancements to support services targeted at financial education, budgeting skills, and employment.**
    - Consultations indicated the IM program’s effectiveness depends on the quality of surrounding support services including financial counseling and culturally relevant programs.
    - To support a transition to self-management support services should provide capacity-building skills such as budgeting early on.
    - Online services will need to be supplemented with face-to-face delivery to resolve challenges with access to computers and/or the internet as well as those who have challenges navigating online platforms.
    - There should be collaboration between IM providers and employment services to support individuals seeking work opportunities, ultimately reducing their dependence on IM.
    - Remote areas, such as Gapuwiyak and Pirlangimbi, require greater support from Services Australia and Centrelink with visits being infrequent ranging from every eight weeks to a few times a year.
    - Tennant Creek also noted there are limited support services in and around the area and high staff turnover has been observed with individuals in a job for a short time.

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4. **As DSS moves into the next stages of effort associated with reforming IM policy, the Department should ensure change is undertaken in a culturally-safe, community-informed, and supportive manner across impacted communities.**
    - There should be a phased approach at a self-managed pace to govern any transition away from compulsory IM.
    - Consideration of culture should be had with any design and implementation that will come with changes to IM. Changes will need to have regard to local leadership and involve trusted community resources.
    - Investments should be made in comprehensive educational initiatives to enhance community understanding of the advantages of IM.
    - Educational resources should be developed and provided in diverse languages to help understand the IM program and the individual obligations of recipients.



Lessons learnt

Throughout the consultation process, numerous lessons were learned that emphasise the importance of culturally appropriate engagement, effective communication, and thoughtful planning. These insights are crucial for enhancing the quality and impact of future consultations. These include:

- Recognising the fundamental role of culturally appropriate knowledge. To resonate with and fully comprehend community needs this understanding is non-negotiable.
- The necessity of accessing translator services to bridge language gaps and facilitate clear communication.
- Respect for cultural protocols cannot be overstated, especially concerning local ceremonies and periods of mourning and sorry business.
- Engagement with local interpreters has proven invaluable. Their involvement is key in providing services for community members who have English as additional language speakers.
- Physical presence within the community significantly enhances the depth and quality of engagement, allowing for immediate feedback and stronger rapport.
- Initial visits are best utilised as informational sessions. This allows community members the necessary time to reflect and prepare more substantial feedback for follow-up discussions.
- The presence of both male and female consultants is important to ensure cultural sensitivity and respect in diverse engagement settings.
- Employing interpreters who facilitate culturally safe environments helps to introduce the consultation team to communities and foster openness.
- The consultative process benefits from an Indigenous Business' involvement as it provides an inherently culturally appropriate approach to community engagement.
- Extended consultations that last several days show respect for community members' need to engage at their own pace, allowing trust to be built organically.
- Visual aids such as large posters and banners can effectively inform the community beforehand and represent the consulting team's identity and purpose.
- Effective planning and coordination are foundational for successful visits. This includes making logistical arrangements with local providers and considering environmental and seasonal constraints such as monsoon seasons or holiday periods which may affect access to communities.
- Relying solely on email and phone communications is inadequate. Proactive, in-person interaction is crucial for capturing diverse perspectives and ensuring alignment with community leaders and local providers.
- Face-to-face consultations are preferred and appreciated by communities when consultants spend an extended time within the community, contrasting with the transient 'fly-in fly-out' model.

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Appendix A: Communities visited

City/Town/Region	Locations	
East Arnhem	• Nhulunbuy • Gunyangara • Yirrkala • Ramingining • Milingimbi • Groote Eylandt	• Angurugu • Umbakumba • Gray Community Hall • Palmerston • Galiwin'ku (Elcho Island)
Tiwi Islands	• Wurrumiyanga • Pirlangimpi (Melville Island)	• Milikapiti (Melville Island) • Wurrimiyanga (Bathurst Island)
West Arnhem	• Gunbalanya • Jabiru • Maningrida	• Daly River • Warruwi
Darwin	• Casuarina Library • Nightcliff Community Centre • Malak Community Centre • Bruce Jones Community Centre, Batchelor • Durack Community Arts Centre	• Palmerston Recreation Centre • Humpty Doo Village Green • Palmerston Library • Gray Community Hall, Palmerston
Alice Springs	• Hermannsburg • Wallace Rockhole • Town Camps Warlpiri • Trucking Yards • Little Sisters • Hidden Valley • Yuendumu • Larapinta Valley • Karnte • Alice Springs	• Abbotts • Charles Creek • Santa Teresa • Andy McNeill Room, Alice Springs Town Council • Amoonguna • Imanpa • Tapatjatjaka (Titjikala)
Barkly	• Tennant Creek • Ali Curung	• Imangara
Roper Gulf	• Beswick • Barunga • Numbulwar • Ngukurr	• Borroloola • Robinson River • Katherine region
West Daly	• Wadeye • Palumpa	• Peppimenarti
Central Desert	• Nturiya (Ti Tree) • Anmatjere • Wilora	• Arlparra • Yuendumu • Yuelamu
MacDonnell	• Ltyentye Apurte (Santa Teresa) • Ntaria (Hermannsburg)	• Areyonga • Kaltukatjara (Docker River)
APY Lands	• Umuwa • Pukatja	• Mimili • Amata
Kimberley	• Kununurra • Wyndham	• Halls Creek
Greater Shepparton	• Shepparton	

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Department of Social Services

Stage Three Future of Income Management Consultation Report

October 2024 – December 2024

May 2025

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Executive Summary

This report presents the findings from stage three of the Future of Income Management (IM) consultation. The consultation sought feedback from participants, stakeholders and communities on current income management products, the potential transition to a voluntary model program and the support needed for transition.

The consultation aimed to capture diverse perspectives on how income management affects individuals and communities, as well as what is needed to empower participants moving forward. Strong themes emerged around the desire for greater choice, longer transition periods, and tailored, place-based support to address the complex financial and social challenges.

These findings will guide future policy on Income Management, to ensure community needs remain central to future decision making. Direct feedback has been integrated into the report through the inclusion of stakeholder and participant quotations, which illustrate the critical need for foundational supports around income management to be in place prior to a change in policy and to ensure that community needs and preferences are prioritised.

Insights from over 600 individuals across 25 Northern Territory communities have informed this report and are specific to the questions asked and communities visited. The insights are often confirmed by comparing them with feedback from earlier consultations, stage one and stage two. They're also backed up by the support services review which reflect similar views on the need for considered transition timeframes and long-term support.

While responding to questions about income management, participants frequently reflected on their experiences with services, including government and non-government services, banking and other service providers, outside of the program which shows the complex service delivery landscape that is experienced by participants.

History of Consultation

Consultation forms a key component in the design of the long-term reform of Income Management. The government committed to genuine consultation with participants, stakeholders and communities ahead of making decisions on future reform of income management. Stakeholders identified the need for a measured approach to reform noting the complex needs of income management participants and communities. To support this commitment the department commenced a three-stage consultation approach. Further details on stage one and two have been included below for context.

Stage One:

The department held 58 consultations with state and territory government departments and key peak bodies between 15 December 2022 and 28 June 2023. This stage sought to capture general views about the existing income management program in terms of what is or is not effective, options for reviewing program participation, current state referral processes and support service needs.

During stage one stakeholders emphasised the importance of income management being strengths-based and voluntary. Some stakeholders supported income management as one of several tools to assist individuals and families, but views on its use varied across jurisdictions. Most states indicated they are unlikely to use referrals, including from child protection, due to the availability of alternative strategies. While there was general support for introducing a review or exit process from income management, stakeholders expressed concern that limiting this to certain cohorts could increase stigma and inequality. Broad consensus emerged that any transition away from income management should be well-supported, with a focus on financial literacy and access to wraparound services.

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Stage Two:

To support the complexities of culturally appropriate and respectful consultation coupled with the geographical spread of communities the department partnered with First Nations organisation ETM Perspectives (ETMP) to deliver stage two consultation which occurred from November 2023 until October 2024. This stage was inclusive of all income management locations including Place-based and former Cashless Debit Card (CDC) sites virtually, face to face and via online responses.

With over 4,035 individual consultations in 81 communities including 173 online responses, consultations revealed that participants and communities value choice and control and hold mixed feelings about compulsory forms of income management. Income management was seen as beneficial for financial wellbeing and management, though views on its impact on financial literacy and domestic violence were mixed. It was perceived as disempowering by some, but empowering by others, especially for women. Some locations saw income management as contributing to safety but not as a complete solution. Participants indicated a desire to be involved in the design and delivery of the future approach to income management.

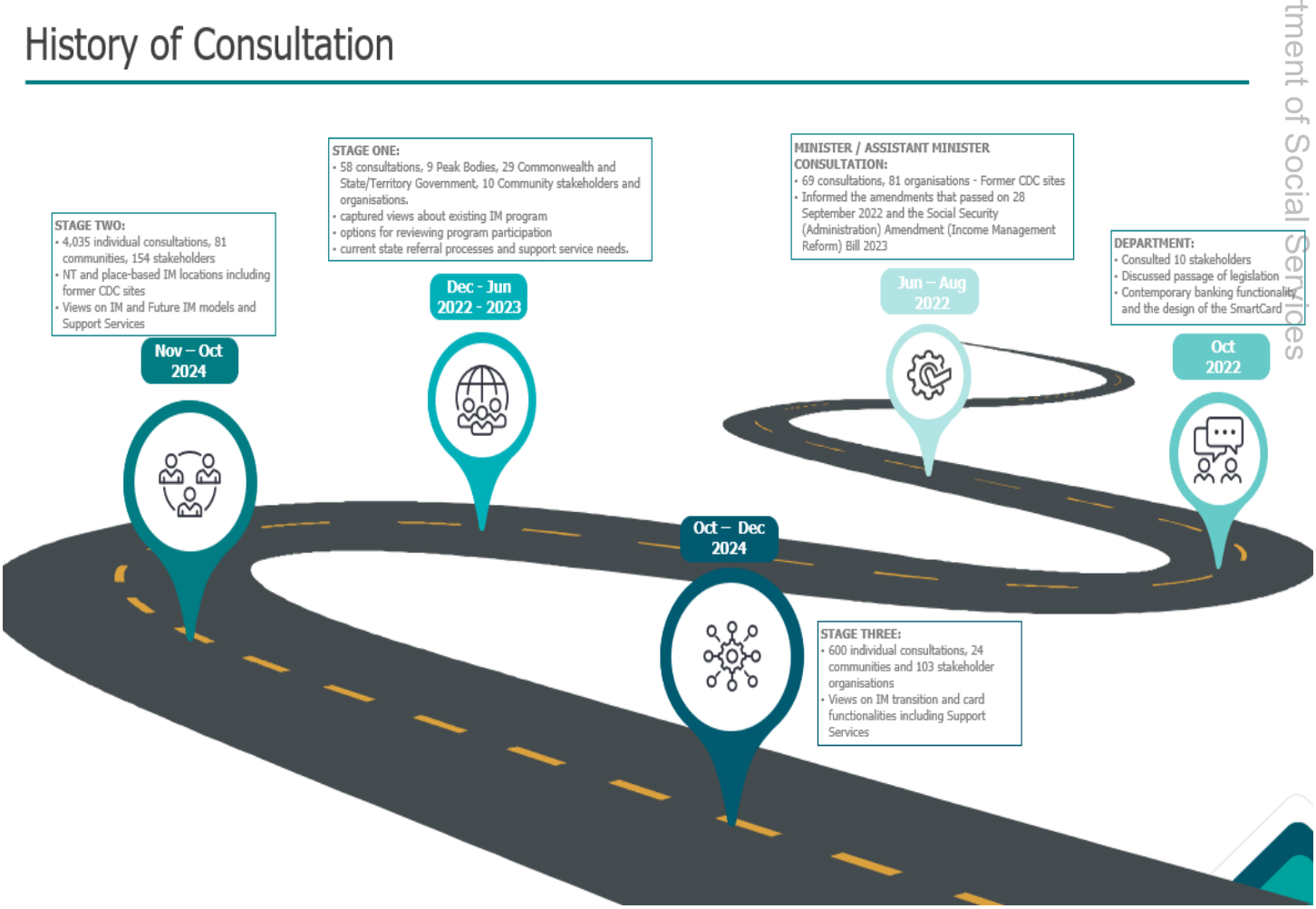


Figure 1 | Roadmap of consultation journey June 2022 - December 2024

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Purpose

The purpose of this report is to present and summarise genuine community insights gathered during Stage Three Future Income Management Consultation (stage three consultation). The findings reflect the lived experiences, needs, and perspectives of individuals and stakeholders and are intended to support and inform the government's consideration of future income management policy directions. This report contributes to an evolving evidence base for reforming income management, with emphasis on:

- Enabling voluntary participation.
- Understanding transition pathways, support services and community needs.
- Building a policy framework grounded in lived experience, particularly across First Nations and remote communities.

Stage three consultation focused on community engagement in the Northern Territory, where income management continues to have a significant footprint. The consultation was designed to ensure inclusivity, capturing the views of Stakeholders [1] including First Nations Australians, culturally and linguistically diverse (CALD) backgrounds / communities, people with disabilities, and all age and gender demographics.

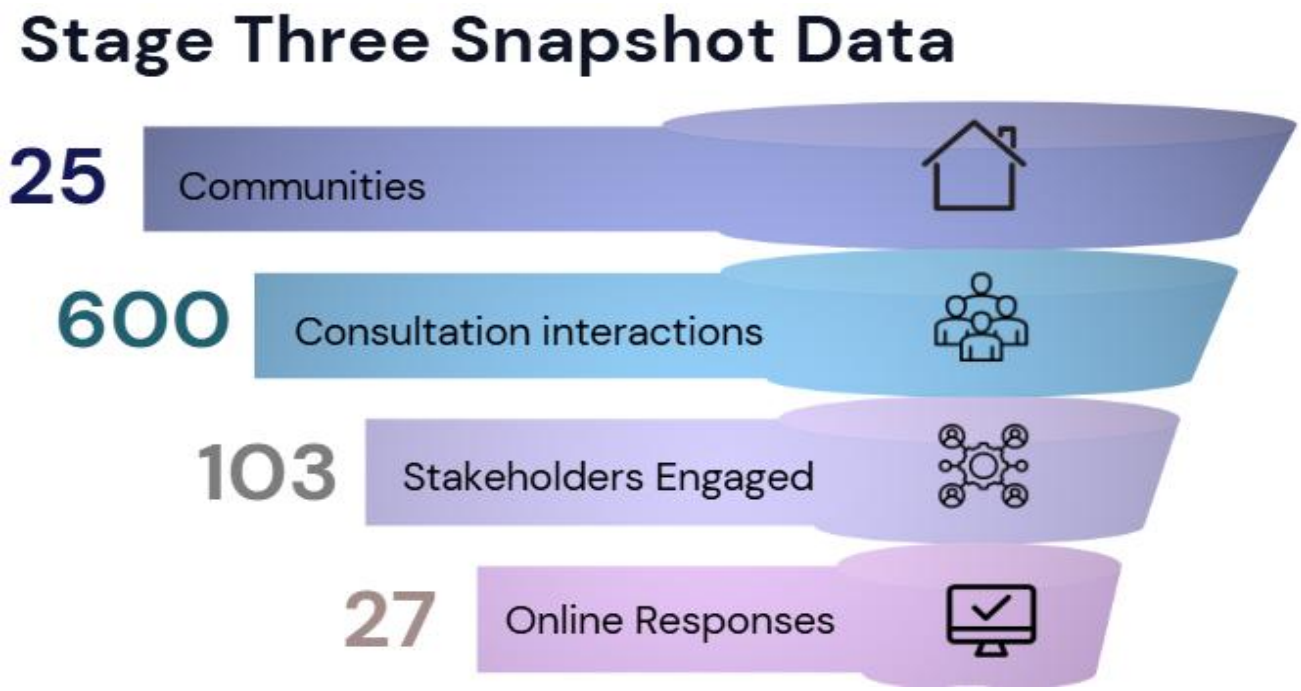


Figure 2 | Stage Three Consultation data.

Figure 2, above, shows consultation data which includes 25 communities visited, 600 people consulted, including 103 stakeholders. There were 27 online submissions received. Identified locations were visited twice (with the exception of three communities due to logistical issues).

There are 29,891 enhanced IM and IM participants within the Northern Territory as at 2 May 2025. Within the Northern Territory, 84 per cent of participants across income management

[1] Stakeholders are defined in this report as any organisation, agency, community leader, service provider, local business, school, regional council, health organisations, merchant, peak body, youth representative, Commonwealth and State / Territory government representative whose work interacts with or is affected by Income Management policy or program.

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programs identify as First Nations, with IM participants having a slightly higher representation of 88 per cent compared with 82 per cent on enhanced IM.

Methodology and Approach

A strength based, systematic, and structured approach underpinned all consultation processes ensuring consistency, accessibility, and ethical delivery across stage one, stage two and supported the formation and foundation for the design and delivery of stage three consultations. Key elements of the methodology include:

1. A values aligned team with cultural understanding and commitment to respectful engagement, including departmental staff or contracted providers (stage two) with extensive experience.
2. Multi layered community engagement leveraging existing relationships across government and locally.
    - Strategic planning and logistic considerations to reach remote and regional communities, including ensuring appropriate transport was available to support in-community delivery.
    - Culturally safe practice, building of trust, safety, and ethical consultation as a priority, including seeking permission and delivering and working to community / cultural requirements.
3. Flexible, community led approach with multiple options (i.e. yarning circles, one on one, etc) to enable transparent and open discussions with deep listening.
4. Collaborative approach to data analysis focused on working with service providers and service delivery to cross reference insights.

The process began with the development of a clearly defined consultation framework and question set (See Appendix 1), to promote meaningful and respectful dialogue.

This was followed by tailored communication and outreach efforts, including the distribution of appropriate materials across various channels such as radio, the department's website, social media, posters (print and digital) and written communications products to maximise awareness. Products were also distributed to support service providers, community based stakeholders and government agencies including peak bodies, creating multiple entry points for awareness, participation and engagement throughout the consultation process.

The consultation methodology incorporated diverse groups across multiple geographical areas, ensuring a comprehensive understanding of community dynamics. The department employed a community-centric, semi-structured style of approach, allowing for open and dynamic dialogue.

The approach used for stage three included:

- Face-to-face consultations: community engagement, interviews, and informal drop-in sessions.
- Online submission portal: virtual meetings, and follow-up conversations with stakeholders.
- Accessible communications: posters, social media, and community connections with returned visits to drive awareness.

Participation was voluntary and anonymous, with only minimal identifying details (such as gender and approximate age) collected and consent sought to take notes during discussions when required and appropriate. This approach supported the department's alignment with The Australian Institute of Aboriginal and Torres Strait Islander Studies' (AIATSIS) Code of Ethics for Aboriginal and Torres Strait Islander Research (the AIATSIS Code) and the national standards for the ethical and responsible conduct of all First Nations research. Delivering consultation that was ethical ensured participants were afforded appropriate protections and respect, that consultation was conducted ethically with consideration given to risk, consent, and privacy.

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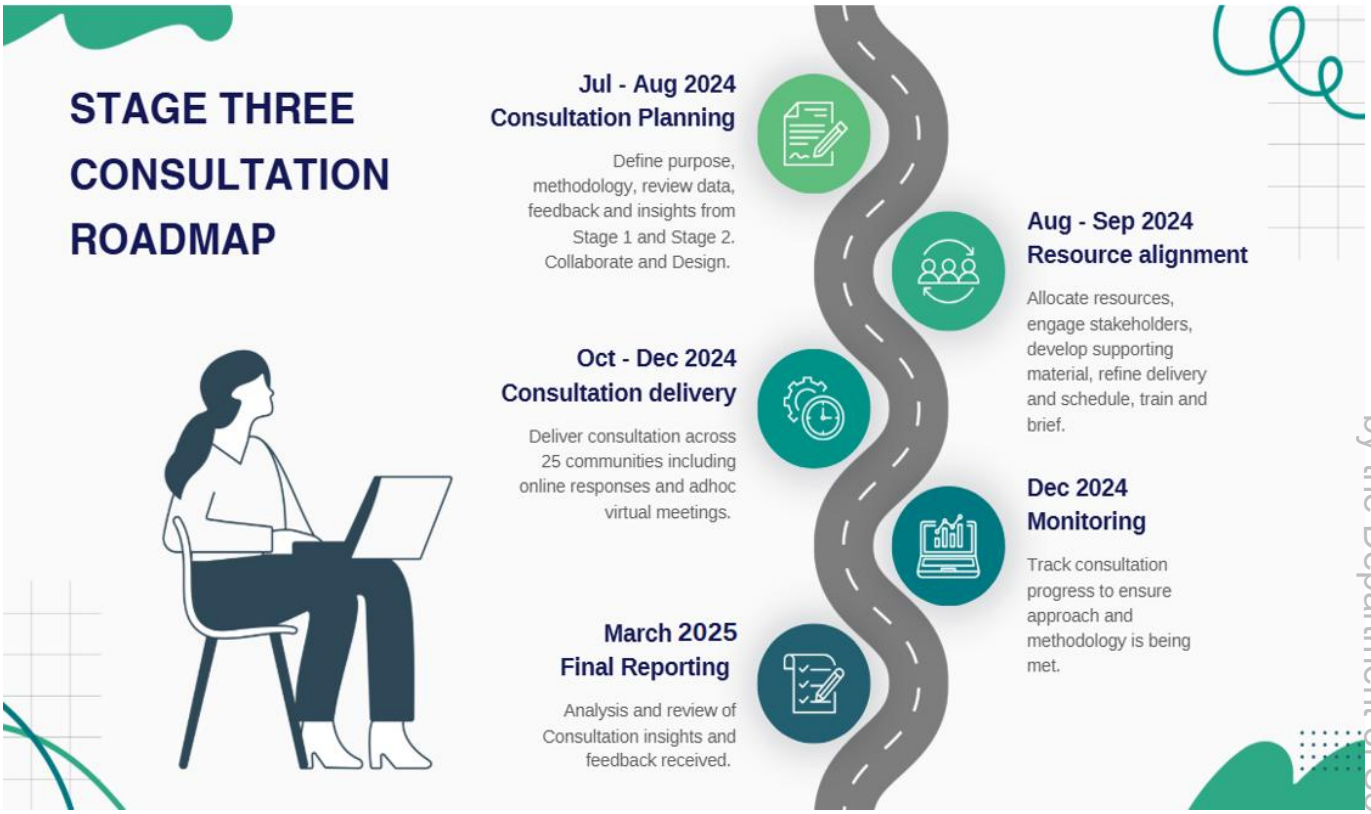


Figure 3 | Stage 3 Consultation Roadmap, October 2024 – December 2024

Consultations were delivered in two phases per location to enable return visits, support trust-building, and allowed an opportunity for deeper conversations, consideration of the questions and support needs of participants and the community.

The delivery of consultation in this considered way was to ensure that participants were supported to truly reflect on their individual experiences with the program as many individuals have not experienced a world outside of income management where Income Support Payments are not restricted. Seeking responses to questions about a world where income management is voluntary or having options of support was to some, an unknown. The approach that was developed considers the vast layers of an individual's experience and the role of income management.

As with stage two, the department worked in collaboration with Services Australia and National Indigenous Australians Agency (NIAA). These partnerships ensured local cultural protocols were respected and communities were adequately supported.

Consultation cohorts

During stage three consultation, an inclusive approach ensured engagement with a broad cross-section of community members and stakeholders. The consultation methodology prioritised diverse representation, incorporating voices from different age groups, genders, and cultural backgrounds, including Aboriginal Elders, young people, carers, people with disability, and individuals with lived experience of income management. Local service providers, community organisations, businesses, and local government representatives also participated.

Interpreters were prioritised through early engagement with the Aboriginal Interpreter Services (AIS), recognising English is often a third or fourth language. Where the AIS was unable to support the request teams endeavoured to source support from local community based services.

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Across the communities consulted in stage three – the majority (57 per cent) of income management participants have Jobseeker as their primary payment type, followed by Single Parenting Payments (18 per cent), Youth Allowance (11 per cent), Partnered Parenting Payments (6 per cent), and Disability Support Pension payments (5 per cent).

Communities varied in size and remoteness, as shown in Table 1 and Figure 4, with sizes ranging from local government areas like Darwin to communities like Umbakumba. Figure 5 shows the percentage of respondents that identified as participants of Income Management.

Table 1: Participant numbers by location as at 1 October 2024

Visit locations	Enhanced IM participants	IM participants	Total participants
Alice Springs	1,671	1,561	3,232
Alyangula	n.p.	<5	11
Angurugu	225	168	393
Barunga	82	71	153
Beswick	196	62	258
Darwin	2,218	1,203	3,421
Galiwinku	334	661	995
Gunbalanya	389	292	681
Hermannsburg	148	190	338
Katherine	842	706	1,548
Maningrida	409	947	1,356
Palmerston	1,371	655	2,026
Peppimenarti	n.p.	n.p.	83
Santa Teresa	93	133	226
Umbakumba	83	96	179
Wadeye	465	629	1,094
Wurrumiyanga	250	309	559
Yuelamu	51	79	130
Yuendumu	122	168	290
Total	**9,008**	**7,965**	**16,973**

All regions listed in Table 1 are communities other than the Local Government Areas of Darwin, Alice Springs, Palmerston and Katherine, and the community of Beswick.

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Figure 4 | Stage 3 Consultation Location Map

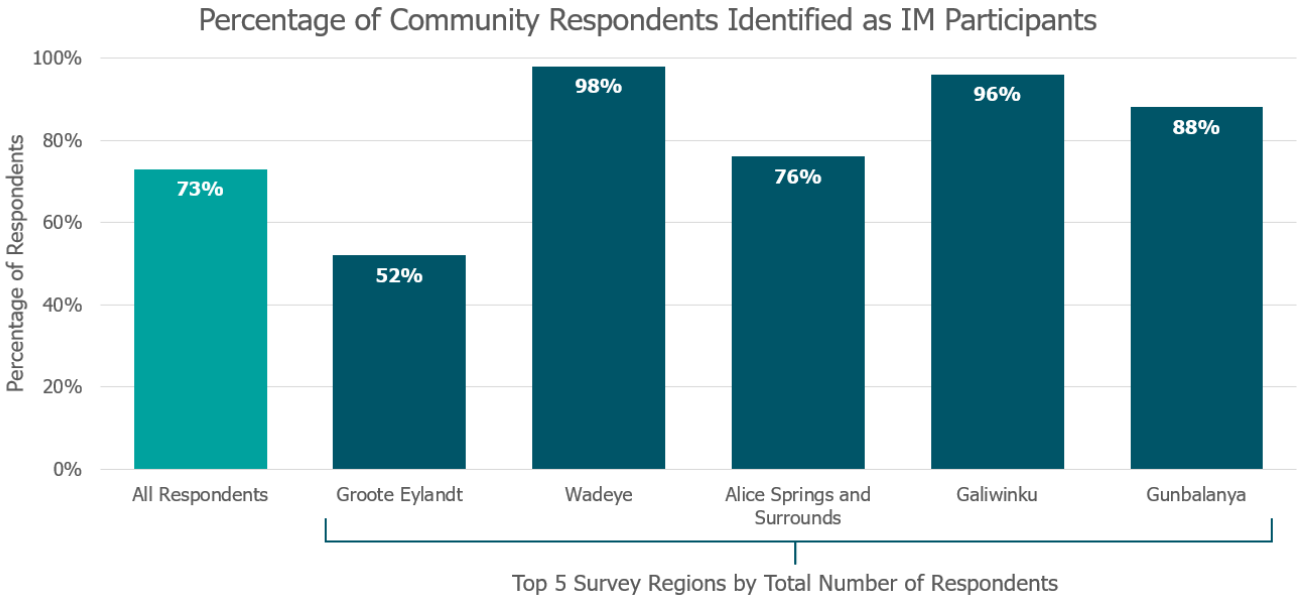


Figure 5 | Stage 3 respondents

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Stakeholder themes

Stakeholder feedback gathered through stage three consultations provided critical insight into the potential implications of changes to both the cards (product) and the program (policy). While some stakeholders described income management as a tool for managing personal finances, other emphasised that it does not directly improve financial literacy or budgeting. This highlights the need for a transition approach that focuses not only on financial education but also on addressing the complex social factors that drive vulnerability.

"Appreciate choice is needed but high degree of care and planning is required to transition participants to manage the many social issues they experience so to not disadvantage them or the community more broadly. This is not simply about re-education of money matters but the other underlying social issues. Special care is needed for the very vulnerable.". - Stakeholder.

Some stakeholders emphasised the importance of planned, place-based, localised transition strategies, expressing concern that an abrupt removal of income management could disrupt community stability as noted from the above statement seeking alternative options of support.

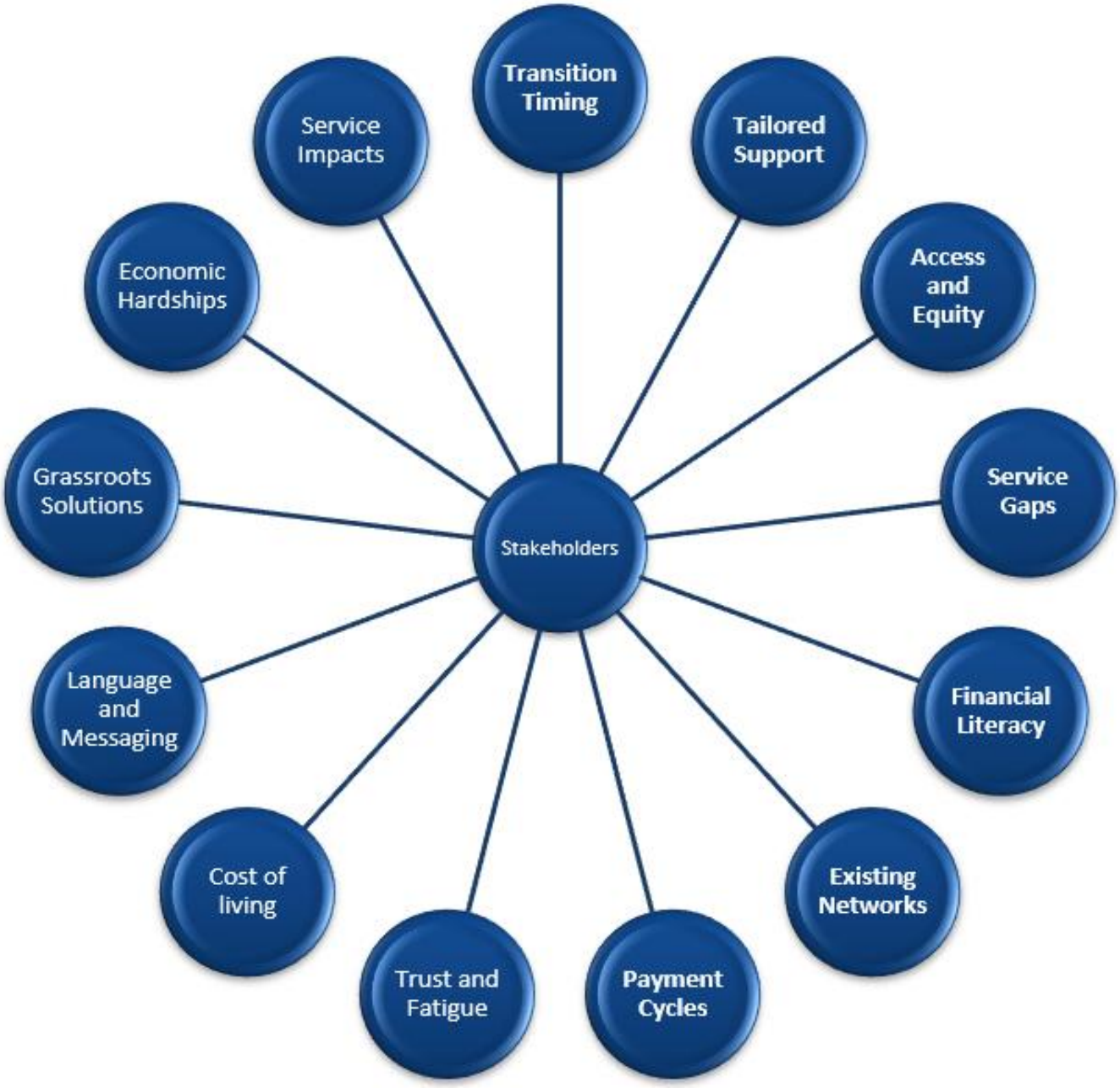


Figure 6 | Stakeholder themes

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This feedback underscores that communities are not necessarily advocating for the retention of the card or program itself, but for the assurance that adequate supports will be in place, such as, alternative budgeting tools or access to more financial services / support services. Transition planning must consider local contexts to avoid gaps in support for individuals who may rely on the structure and safeguards income management has historically provided.

Service providers emphasised that any transition process must include sufficient lead in time, resourcing, and locally informed planning to ensure continuity of support. Agencies consistently highlighted the importance of a robust change management framework to mitigate risks and minimise unintended consequences for program participants.

> *"Need to ensure that people are supported throughout the transition process. Wrap around services are critical like Emergency Relief for food. Communication and information are critical as education is key. Detailed planning with stakeholders is very important to ensure that all needs are addressed prior to change" (community based stakeholder).*

There was an emphasis on tailored, holistic support, based on individual and family needs, especially for older people and those with children or that are vulnerable. Persistent barriers for people to access aged care, youth services, and essential supports were discussed, noting that barriers to access are compounded by limited service availability and fly-in-fly-out services.

Stakeholders commented that communities consistently called for strengthened financial literacy, the use of trusted local networks, and sensitivity in language and messaging in partnership with weekly payment cycles to support budgeting.

The "Cash Economy" is very real in remote and very remote locations which may not resonate with more metro and urban locations within the Northern Territory. For example, it was noted in Wadeye and Yuendumu that cash levels in ATMs deplete within a few hours each morning indicating community members held a preference for having "cash" money when paid. In comparison, urban centres like Darwin, identified that the option to have bills taken out was beneficial, and in Galiwinku respondents expressed there is distrust in cash.

A stakeholder commented they, 'like the idea of giving people a choice to be on Income Management, however holds concerns that if a participant chooses not to be on Income Management, what the effect will be? Within the community family and domestic violence is a genuine issue but it is normalised,' explaining that violence over money is regular, which results in individuals seeking safehouse support.

Collectively, these insights point to a shared call for gradual, well-structured reform that considers local capacity, service ecosystems, and the lived realities of affected communities. Cost of living pressures, particularly in remote areas, were a key concern, alongside deep community fatigue and diminished trust in government programs. Stakeholders stressed the importance of grassroots, culturally responsive solutions but noted the risk of increased pressure on local services during any transition away from income management highlighting the importance of strategic change management.

Community themes

Stage three consultation revealed diverse and often contrasting perspectives on the future of income management, reflecting the deeply personal and context-specific experiences of individuals and communities. This reaffirmed the importance of understanding lived experiences.

While many participants expressed a clear desire for autonomy and choice in managing their money, others valued the familiarity and structure income management provides. There was a widespread preference for any transition away from income management to be gradual, with long lead times, consistent on-the-ground presence, and tailored supports particularly in financial literacy and budgeting.

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Equity of access was raised as critical, with many noting that all communities regardless of location should have the same opportunity to opt in or out, supported by practical assistance.

> *"It would be good if people have a choice, but they would need a lot of support to help with making good choices on what to spend their free money on. And the community would need more support because there'd probably more bad behaviour in town, Central Australia).*

Views on card use were diverse and often polarising. Some participants valued the BasicsCard for its simplicity and its role in ensuring funds were available for essentials.

Others preferred the SmartCard for its broader usability and flexibility as one participant described how they disliked how restrictive the BasicsCard was, especially when travelling out of the Northern Territory and preferred the advancements in the technology. However, concerns were raised about SmartCard functionality, particularly in relation to the ease of online spending, online gaming, and the ability to purchase restricted items (like tobacco).

Due to the enhanced functionalities of the SmartCard and access to use funds on items other than food and housing some participants linked this to poor social behaviours which compounded broader social challenges including dependencies on community service providers, overcrowding, family pressure and youth disengagement.

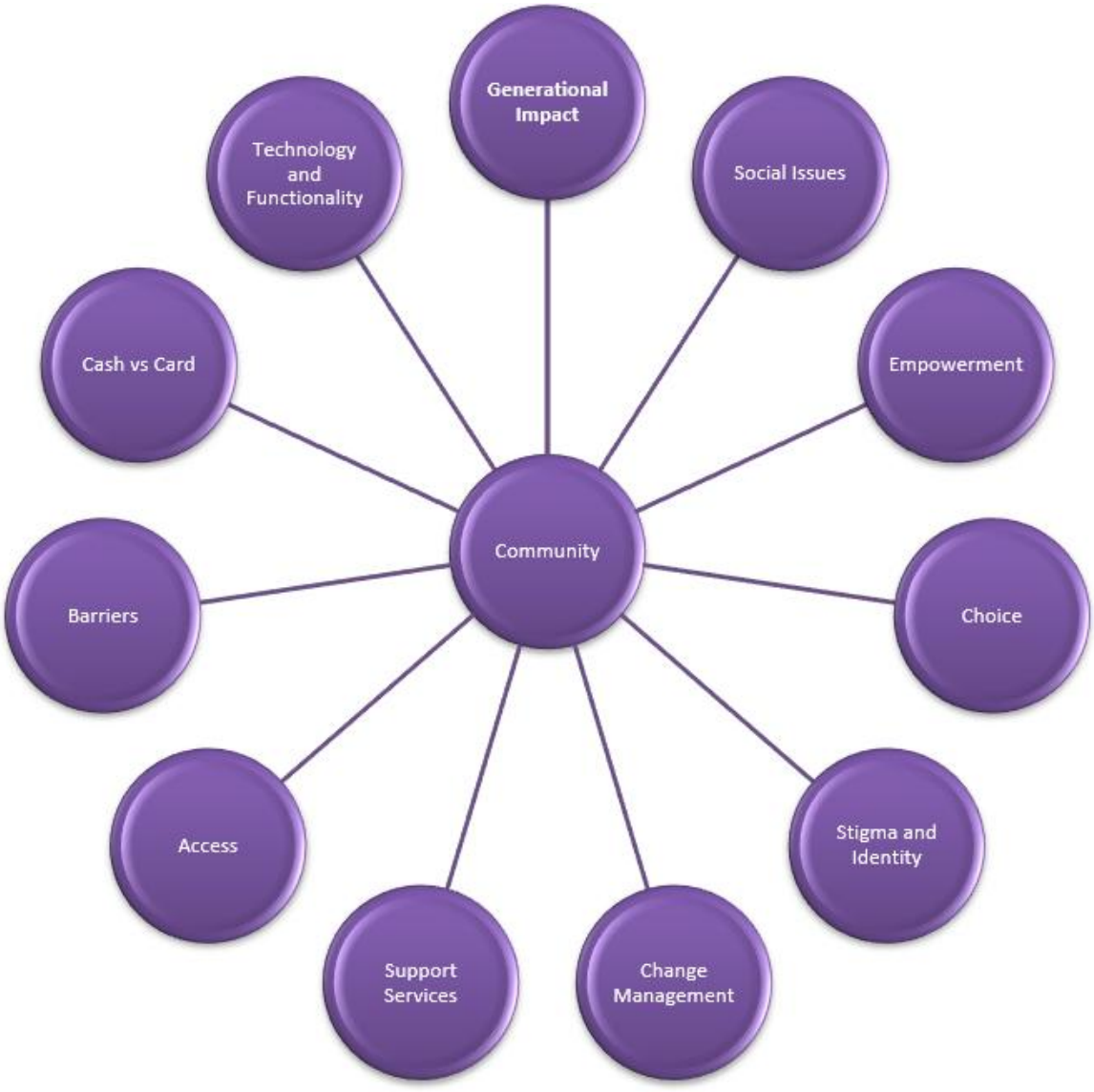


Figure 7 | Community themes

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Preferences often reflected generational perspectives: many young people expressed a desire for greater financial autonomy, while some older participants felt safer with structured spending controls on the BasicsCard.

Barriers experienced by participants were a recurring theme. Many participants cited challenges such as identity (ID) requirements, poor digital access, language barriers, high living costs, and limited availability of community-based services. These barriers were seen to directly impact people's ability to make informed choices about volunteering for income management, or options available to transition off the program / cards. Participants also noted the importance of financial literacy, calling for hands-on budgeting education tailored in design to be accessible and meaningful. Technology barriers were also raised as a challenge, with some struggling to use online systems.

Concerns about the impact of sudden change were especially pronounced among older community members who have been on income management for many years. Their perspectives highlighted the importance of designing future programs that reflect lived experience and respond to local contexts ensuring that future models of support are accessible, trusted, and community informed. Whether individuals choose to stay on or leave income management, participants consistently expressed the need for clear information, financial education, and tailored support to enable confident, informed decisions.

Cultural safety considerations, including language needs, and trust in government was highlighted. While local, community-led support systems were seen as more trusted and effective, they were often under-resourced. Participants called for long-term, place-based solutions that empower communities and build sustained capability. Despite varying opinions on income management, there was a shared recognition that change must be carefully managed and community informed.

Conclusion

The insights gathered through stage three consultations underscore the complexity of reforming Income Management and the critical need to centre community voices in the process. The consultation feedback confirmed the communities' strong desire for greater choice and flexibility in how income management is managed and delivered. Participants expressed a clear preference for voluntary models and locally tailored support. They also emphasised the need for genuine community engagement, equal treatment and trust-building between government and communities.

Discussions highlighted that any form of change or transition will require a phased, well communicated and supported approach this theme of support was identified across all stages of income management consultation. Communities, participants and stakeholders consistently called for:

- Clear information about available options
- Local service delivery models and support mechanisms that are funded for need vs standardised by population capped funding arrangements
- Adequate transition timeframes that support holistic change management
- Respect for cultural requirements and consideration of local needs and differences in the change process
- Ongoing engagement to build trust in transition / change processes to reduce the possibility of participants or cohorts being left behind and uninformed.

"Service delivery capacity needs to be considered, if a large number of participants are to come off the program at one time, no service provider in the community is going to be able to manage their increased capacity of relief and service requests" - Katherine Stakeholder.

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The report highlights that placed-based community-led responses are essential. The voices captured in stage three reinforce that choice, fairness and inclusion are critical to any future income management considerations. It was revealed that communities are not resistant to change but rather are seeking to be part of shaping how that change unfolds whilst understanding how that impacts them personally and as a community.

> *"If given the choice, would not volunteer for program as wanted more freedom and control to spend funds". – Community participant.*

Both participants and stakeholders expressed the importance of choice and strengthening financial literacy, addressing technology and cost-of-living barriers, and investing in local services that are known and trusted.

> *"No community would be ok with how it is at the moment." – Community participant.*

It is also important to reflect on the limitations within the consultation context. For many participants, particularly those who have only ever received income support payments via income management, it was difficult to imagine what a future without the BasicsCard or SmartCard might look like. This was especially true for individuals who have been on compulsory income management since the early days of the Intervention, with nearly two decades of lived experience under the system. For these participants, volunteering for income management may not indicate an informed preference but rather reflect a lack of exposure to alternative systems or support structures. This reinforces the importance of providing comprehensive information, practical demonstrations, and ongoing engagement to support informed decision-making.

Ultimately, stage three consultation reinforced that any pathway forward must be designed in close collaboration with those most affected. Community members and stakeholders have clearly articulated their needs — now, the focus must shift to responding with policies and support systems that reflect this input and enable genuine, sustainable change.

The findings of stage three build directly on the messages heard in stages one and two: that people want to be treated fairly, to have autonomy and control over their lives (financially), and to access supports that reflect their strengths and respond to their needs. This is particularly important given the initial implementation of income management in 2007 marked a significant shift in the approach to social policy, administration and governance – one that has been seen to remove decision making from individuals and place it in the hands of government. Communities, over the years, have called for a reversal of this approach, favouring one that is grounded in trust, flexibility, care and self-determination.

Consistent themes emerged calling for future government policy development to be shaped in partnership and supported by practical, locally informed structures. This development and design approach will ensure that reforms are responsive, equitable and enable individuals to manage their lives with greater independence and confidence whilst ensuring that those who require support can access the services they need, when they need them in a simplified way.

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Appendix 1 - Stage three question sets

Stakeholders:

1. How can government support individuals to make a choice to come off income management or move onto a new program?
2. In a transition to a voluntary model, and if the BasicsCard was no longer available, who do you consider within the community would need income management moving forward?
3. Would they agree with you?
4. If Government were to consider the viability of a phased implementation of voluntary income management, what would that look like for your community/region?
5. What help would your community need to assist people to move off income management or move onto a new program?
6. Who in your community would people trust and seek guidance from to support their move off income management?
7. What support or services are already available in community which we can work with or leverage to assist in achieving the best outcomes for people?
8. What, if any, gaps are likely to emerge in your community during any transition which we need to be mindful of?
9. When considering your most vulnerable community members, what features and/or functions are important for individuals to have access to in a new IM card?
10. Why do you think individuals may wish to keep using a form of income management?
11. Do you think your community members need support to manage their finances?
12. What support does your community have access to now that assists individuals to build capacity to manage money?
13. How will people learn best about future changes?
14. How is support best delivered to your community?

Community members:

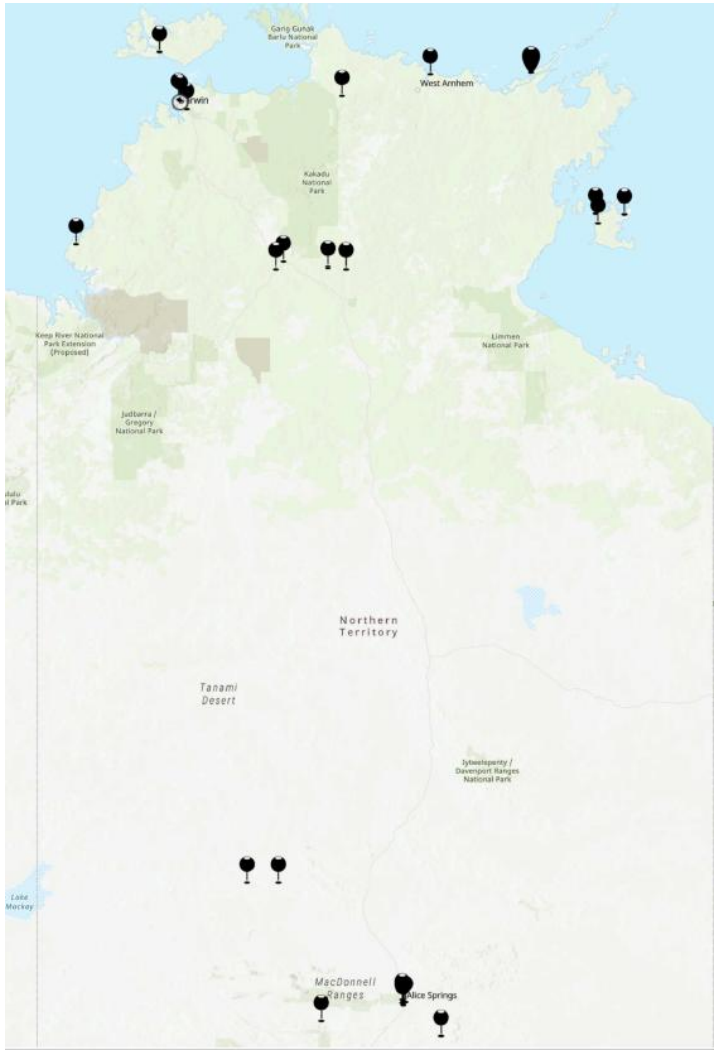
1. Would you consider volunteering for income management in the future? Why/why not?
2. What do you like or dislike about the current card? (Using prompting list of features available)
3. What do you consider the most important feature in an IM card?
4. If you choose to no longer use income management, what information and education would you like to have available to support that change?
5. If you choose to use income management, would you need any support to make that change?
6. Do you think people in your community would like further education or support to help manage their money?

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Appendix 2 - Locations visited and consultation listing

Region	Community/town
Greater Darwin	Darwin Casuarina Library Malak Community Centre Palmerston Recreation Centre Palmerston Library
Central Australia	Alice Springs Alice Springs Towns Camps (5) Santa Teresa Hermannsburg Yuendumu Yuelamu
East Arnhem	Umbakumba Angurugu Alyangula Galiwinku*
West Arnhem	Gunbalanya* Maningrida*
Tiwi Islands	Wurrumiyanga
West Daly	Wadeye
Roper Gulf	Katherine Binjari Beswick Barunga



*sites visited only once during stage three consultation.

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Appendix 3 - Themes Stakeholders (expanded)

- Provide as much notice and lead time before transition takes place – need people in community over a period of months, not just flying in a week or two before a change happens.
- Tailored and individual support for participants, looking at the person's situation holistically.
- Consultation identified access and equity barriers to essential services, including aged care, youth, and other various community support services.
- Social and cultural support services fail to meet the high needs of communities and impacting on community cohesion.
- Effective stakeholders – often services are minimal in community or fly in fly out.
- Financial literacy is needed and very important for most participants.
- Needs for large support networks – build the capability where possible before removal or changes to income management.
- Where possible use existing community networks and supports to ensure continuity of access and support services.
- Concerns for older generation – particularly those who have been on income management since 2007.
- Pay day timing and frequency effects the whole community – there were suggestions of weekly pay and/or early in the week.
- Several responses referenced a loss of trust in government and consultation fatigue – across various levels of government, agencies and departments.
- General concerns regarding the cost of living in community, making it hard for people to afford basic groceries.
- Consideration of language used, noting many people don't like the word counselling.
- There was an expressed desire for advocacy of grassroots solutions addressing social impacts through tailored supports individualised and funded accordingly.
- Stakeholders and individuals raised the issues around economic hardship and cost of living, costs of goods and services, compounded by financial management systems. This highlighted the financial burden of everyday essentials, with many struggling to cover basic expenses as identified above.
- Focus on effective change management – transition and future impact to community and service delivery agencies including impact to those services with changes to policy and especially money.
- Making sure that individuals know they have the right to make the choice
- No blanket rules policy approach
- Targeting the transition approach to the individual and their circumstances.
- Collaboration between local community organisations and Services Australia to ensure a uniform approach and understanding to change and continued education on options.

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Appendix 4 - Themes Community members (expanded)

- Most respondents want choice in how they spend their money.
- There was an acknowledgment by many that support mechanisms on financial management and literacy would be/is required.
- Suggestions for weekly payments or payments earlier in the week – indicated across several communities.
- People across a number of communities referenced the BasicsCard/SmartCard being useful for ensuring money was available for food etc.
- There were concerns that SmartCard allows people to gamble online.
- There were polarising responses on topics such as:
    - Who might benefit from IM – some saying older people, others saying mothers/parents, and some who feel income management is not beneficial.
    - Whether people like or don't like IM and the BasicsCard/SmartCard.
    - Many raised as a major concern with barriers including ID issues, high living costs, and a lack of localised community-based programs which results in social and economic instability.
    - Increased cash and impact to community and family groups.
- Some people prefer the BasicsCard for its simplicity, feel and user experience viewing the Smartcard as more complex and less controlled in where or how funds are spent.
- Contrary to this, other people spoke to the user experience of the Smartcard allowing for greater use and management of funds. Some also spoke to the generational stigmatisation that has been inherent with the cards and program.
- Some highlighted concerns on issues like overcrowding, domestic violence, and youth disengagement and how future income management changes need to consider pathways of support.
- There was an express need to prioritise education, skill-building, and local decision-making to empower communities. Advocacy for grassroots solutions addressing social impacts through tailored supports.
- Some people spoke to the impact of change and the familiarity and trust of the IM program whilst others have continuously sought for autonomy.
    - "*Everyone should be treated equally, if there is going to be a choice to volunteer it should be open to all. However, people have been Income Managed in this community for long periods of time, it will be extremely problematic to the community if it is done in a way where everyone has access to all their funds in cash at the same time.*"
- Stay in community when completing a transition, look at current supports in place, give funding to provide more resources
- Change needs to be in language, easy graphics, education program
- Some didn't wish to provide a response and sought information on out to get off program.
- In various responses community members stated that individuals can manage their own monies without government intervention or support.

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Appendix 5 - Consultation Stakeholder listing

Stakeholder
Aboriginal Interpreter Service (AIS)
Adjumarllarl Store
ALPA
Alyangula Health Centre
Alyangula Supermarket
Anglicare NT
Angurugu Clinic
Angurugu Community Store
Angurugu Takeaway Store
Anindilyakwa Housing Aboriginal Corporation
Anindilyakwa Land Council (ALC)
Arc
Association of Alcohol and Other Drug Agencies NT (AADANT)
Atyenhenge Atherre Aboriginal Corporation
Australia and New Zealand (ANZ) Banking Group
Barunga Shop
Bawinanga Aboriginal Corporation
Binjari Aboriginal Corporation
Catholic Care NT
Central Australian Aboriginal Congress
Correctional Services - Northern Territory Government
Darwin Working With Youth Network (DARWWYN)
East Arnhem Regional Council
Groote Eylandt & Bickerton Island Enterprises (GEBIE)
Groote Eylandt Bickerton Island Primary College Aboriginal Corporation (GEBIPCAC)
Hermannsburg Potters
Hermannsburg Shop
HK Training
Injalak Arts
Kalano Community Association
Kardu Diminin Aboriginal Corporation
MacDonnell Regional Council
Mala'la Health services
Maningrida Shop
Mission Australia
Money Mob
Murrinpatha Nimminpa Store
National Indigenous Australians Agency (NIAA)
Ngaanyatjarra Council
Ngaanyatjarra Health Service
Nguru Walalja Store
Northern Territory Council of Social Service (NTCOSS)
Northern Territory Mental Health Coalition (NTMHC)
Ntaria Men's Heath Centre
Outback Stores
Palmerston Youth and Rural Services Network (PaRYS)
Power and Water
Prime Minister and Cabinet

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Red Cross
Roper Gulf Shire Council
Saltbush Social Enterprises – Alice Springs
Services Australia
Southern Tanami Kurdiji Indigenous Corporation (STKIC)
Takirrina Tuckerbox
Tangentyere Council
Team Health
Territory Families
Thamarrurr Development Corporation CDP
Tiwi Art Gallery
Traditional Credit Union
Waltja - Strong Money
West Arnhem Regional Council
Western Aranda Aboriginal Health Corp - Ntaria Health Service
Wurli-Wurlinjang Health Services
Wurrumiyanga Store
Yuelamu Aged Care
Yuendumu Community Development Program (CDP)

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Income Management Programs: thematic report and community profiles – executive pack

Department of Social Services | 12 December 2024

nous

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Nous Group acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians and the Traditional Custodians of country throughout Australia. We pay our respect to Elders past, present and emerging, who maintain their culture, country and spiritual connection to the land, sea and community.

This artwork was developed by Marcus Lee Design to reflect Nous Group's Reconciliation Action Plan and our aspirations for respectful and productive engagement with Aboriginal and Torres Strait Islander peoples and communities.

Disclaimer:

*Nous Group (**Nous**) has prepared this report for the benefit of the Department of Social Services (the **Client**).*

The report should not be used or relied upon for any purpose other than as an expression of the conclusions and recommendations of Nous to the Client as to the matters within the scope of the report. Nous and its officers and employees expressly disclaim any liability to any person other than the Client who relies or purports to rely on the report for any other purpose.

Nous has prepared the report with care and diligence. The conclusions and recommendations given by Nous in the report are given in good faith and in the reasonable belief that they are correct and not misleading. The report has been prepared by Nous based on information provided by the Client and by other persons. Nous has relied on that information and has not independently verified or audited that information.

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2 Project overview, scope and objectives 5

3 Key findings 7

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Executive summary

The Department of Social Services (the Department) has undertaken a consultation process to understand the perspectives of communities affected by Income Management (IM). Consultations have been delivered by First Nations' facilitators and included both planned group activities and incidental conversations, using semi-structured, non-invasive questioning that provided space for organic conversations about IM and beyond. This approach has resulted in engagement with over 4,000 people in communities affected by IM.

Nous Group (Nous) has been engaged to conduct an independent thematic analysis of the raw consultation data collected between December 2023 and September 2024 (this report). Nous was also engaged to develop 17 community profiles which summarise themes emerging from consultations at a Local Government Area (LGA) level.

This report is intended to provide an accurate, nuanced synthesis of views shared by consulted community members and stakeholders. It is not intended to provide recommendations on the future of IM. Findings are accompanied by general commentary from Nous to help interpret how findings can be taken forward. The culturally appropriate consultation approach taken means it was not possible to record the individual views of each consultation participant on every issue. Aggregation of themes at an individual level (i.e. quantifying the number of individuals who raised themes or shared a view), has therefore been avoided. Nous's analysis instead considers and compares emerging themes at the LGA level.

Consultations provide a strong sense of the priorities and values held in these communities in relation to their finances. Key themes to emerge include having choice and autonomy, ensuring safety and wellbeing, and having financial support options.

Consultations revealed that individuals value choice and control and hold mixed feelings about compulsory IM. IM is seen as beneficial for financial wellbeing and management, though views on its impact on financial literacy and domestic violence are mixed. IM is perceived as disempowering by some, but empowering by others, especially for women. Communities see IM as contributing to safety but not as a complete solution. Participants want involvement in the design and delivery of the government's future approach to IM.

CONSULTATION: The Government is engaging in a staged consultation approach to inform the future of IM reform.

COMMUNITY ENGAGEMENT APPROACH: The Department engaged ETMP to support community consultations, to ensure engagements were culturally sensitive and fit for purpose.

CONSULTATION REACH: Consultation focussed on communities across the Northern Territory and in place-based IM and former CDC sites.

CONSULTATION OUTPUTS: Consultations were synthesised by ETMP in the form of weekly summaries.

NOUS ENGAGED: The Department engaged Nous to conduct a thematic analysis of the community consultation data.

THEMATIC REPORT AND COMMUNITY PROFILES: Nous have produced two key deliverables, this thematic analysis report, in addition to 17 community profiles.

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2 Project overview, scope and objectives

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Nous were engaged to provide the Department with a robust, defensible thematic analysis of perspectives on IM shared by community members through consultation

Nous undertook this project over a nine-week period, from August to October 2024.

The project aims to

Provide the Department with a robust, defensible thematic analysis of perspectives on IM shared by community members impacted by IM

Underpinned by five key lines of enquiry

1. What are the perceived impacts and effectiveness of Income Management (IM) in different communities, and how does it influence individuals' financial autonomy and well-being?
2. What consultation themes emerged regarding the future of IM programs and how do these themes differ amongst communities?
3. What are the preferences of communities regarding the continuation or modification of IM programs, and what factors influence the positioning of communities towards voluntary participation?
4. How can voluntary IM programs be designed and implemented to address the diverse needs and contexts of different communities?
5. What help and support would be required if people and communities moved away from compulsory IM?

To produce two key deliverables

- A **thematic analysis report**, to provide an overview of key themes emerging from communities about IM.
- **17 community profiles** which summarise themes emerging from consultations and online submissions at a Local Government Area (LGA) level, alongside relevant place and demographic data.

Informed by a variety of data sources

- Existing literature
- Consultation summaries
- Online community submissions
- Community demographic & place data

Methodology considerations

- The Department and ETMP's consultation approach was designed to be culturally appropriate and aimed for broad participation.
- The consultation approach influences how data should be interpretated, particularly in drawing quantitative conclusions about theme prevalence.
- Nous' thematic analysis compares themes at Local Government Area (LGA) level, but does not comment on the population-level prevalence of themes.
- Nous's analysis should not be used to draw conclusions about how prevalent or dominant a view is at a whole-of-population level.

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3 Key findings

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Consultation outcomes are explored across five key themes

Themes are intended to reflect views shared in consultations, to inform future government decision-making about investment and. Nous's thematic analysis compares themes at Local Government Area (LGA) level but does not comment on the population-level prevalence of themes. Detailed consultation findings are included at Appendix A.

1. Government investment and involvement

Consultations link ideas of government intervention and investment to feelings about choice and control

2. Financial wellbeing and management

Consultations show IM as a tool associated with financial wellbeing and management

3. Mental and social wellbeing

Consultations show communities highlighting the importance of empowerment, with some perceiving IM as disempowering

4. Individual and community safety

Consultations reveal community members perceive IM to protect safety

5. Service provision

Consultations show that communities have ideas for how IM can change, and that they want to be involved in the change

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Nous has compared and contrasted issues raised across LGAs

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	Alice Springs	APY Lands	Barkly	Central Desert	Darwin	East Arnhem	Wyndham-East Kimberley & Halls Creek	Katherine	Litchfield	MacDonnell	Palmerston	Roper Gulf	Tiwi Islands	Victoria Daly	West Arnhem	West Daly	Broome & Derby-West Kimberley
Government investment and involvement																	
All communities perceive choice and control to be important	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
In all communities, there are people who would choose voluntary IM	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
In most communities, there are people who would choose not to participate in IM	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•	
Most communities highlight mixed views about the role of government intervention and compulsory IM	•	•		•	•	•	•	•	•	•	•	•	•		•	•	•
Financial wellbeing and management																	
People in most communities are impacted by their ability to manage finances to provide for the basics	•	•	•	•	•	•	•	•	•		•		•	•	•	•	•
People in most communities are concerned about the impact of humbugging on financial management	•	•	•	•	•	•	•	•	•		•		•	•	•	•	
People in most communities are concerned about their financial literacy and financial management skills	•	•	•	•	•	•	•	•	•		•		•		•	•	•
People in some communities consider IM to have an impact on domestic violence	•		•		•		•	•								•	
Mental and social wellbeing																	
In most communities, people want to be empowered to make decisions	•	•	•		•	•	•	•	•	•	•	•	•		•		
Many communities highlight a desire to avoid discrimination	•					•	•		•		•	•			•		
Individual and community safety																	
In many communities, people highlight concerns that older adults are impacted by financial abuse	•			•	•	•	•	•		•			•		•		
In many communities, people perceive children to be impacted by poverty and neglect	•	•	•	•	•	•	•	•				•	•				
In most communities, there are people that think individual and collective safety is impacted by harmful behaviours	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
People in some communities highlight violence as threatening to safety	•	•				•		•				•			•		
Service provision																	
Most communities include people who want to be involved in government's future approach to IM	•	•		•	•	•	•	•	•	•	•	•	•		•	•	
All communities identified opportunities to improve IM in its current form	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
All communities provided suggestions on what supports are needed in addition to, or instead of, IM	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

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4 Concluding remarks

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Majority views about IM cannot be drawn conclusively from consultations but provide a strong sense of the priorities and values held by these communities

In thinking about the future, government can draw on these consultations, by starting with what communities have said is important to them.



CHOICE

Communities desire to have control over their decisions, reflecting a need for self-determination.



WELLBEING

Communities recognised the link between financial wellbeing, including good financial management, and overall quality of life.



SAFETY

The safety of individuals and communities is paramount, particularly the safety of vulnerable groups such as children and the elderly.



FINANCIAL SUPPORT OPTIONS

Communities value government support for their financial wellbeing and acknowledge its positive effects on other areas of their lives, such as safety and mental health.

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Communities have shared that they do not want government action in this area without a robust plan for future support and community involvement

Considering how existing financial support levers can work towards desired outcomes could be useful.

FUTURE PLANNING CONSIDERATIONS

Exploring alternative mechanisms

Considering a variety of financial wellbeing support options to identify innovate or effective tools and approaches, including those beyond IM, in collaboration with service delivery partners, such as Services Australia and NIAA.

Balancing safety and choice

There is an inherent tension between community views expressing a desire for choice and seeing a place for more restrictive measures in some circumstances. Consultations revealed a variety of views on this issue, suggesting a nuanced approach is needed.

Enabling community level choice

Exploring mechanisms for enabling choices at a community level, possibly through community development levers (e.g. mechanisms that can be used to stimulate empowerment, self-sufficiency, and overall well-being in communities).

BROADER COMMUNITY VIEWS BEYOND IM

- Although consultations centred on IM, the findings reflect broader community values and attitudes that can help to shape future government investment and involvement.
- This can be done in collaboration with those delivering frontline services on behalf of the Australian Government, including both Services Australia and the NIAA and other levels of government and local partners.
- The focus of effort and response could consider:
  - How to better incorporate varied financial support options.
  - Addressing broader financial well-being (financial literacy in particular).
  - Leverage leading practice approaches to build community capacity.

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A bigger idea of success

Nous Group is an international management consultancy operating across Australia, New Zealand, the United Kingdom, Ireland and Canada.

We are inspired and determined to improve people's lives in significant ways. When our strengths complement yours and we think big together, we can transform businesses, governments, and communities. We realise a bigger idea of success.

750	75	5
PEOPLE	PRINCIPALS	COUNTRIES

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5 Appendix A: Detailed consultation findings

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Consultation outcomes are explored across five key themes

Themes are intended to accurately reflect views shared in consultations, to inform future government decision-making about investment and intervention in these communities. Nous's thematic analysis compares themes at Local Government Area (LGA) level but does not comment on the population-level prevalence of themes.

1. Government investment and involvement



Consultations link ideas of government investment and involvement to feelings about choice and control

- All communities perceive choice and control to be important.
- In all communities, there are people who would choose voluntary IM.
- In most communities, there are people who would choose not to participate in IM.
- Most communities highlight mixed views about the role of government intervention and compulsory IM.

Interpreting these findings

Communities across all LGAs expressed that choice is important to them. There were mixed community perspectives on whether people would choose voluntary IM, and if there is a place for a targeted IM measure (e.g. to protect the vulnerable). This mix of views likely reflects a complexity of considerations at play when people are asked about IM, including the inherent tension between a desire for choice and seeing a place for more restrictive measures in some circumstances (e.g. when child safety considerations are at play).

The culturally safe consultation approach means it has not always been possible to interpret whether the diverse views expressed came from different people, or from the same people speaking at different times. It's likely a combination of both.

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Consultation outcomes are explored across five key themes

Themes are intended to accurately reflect views shared in consultations, to inform future government decision-making about investment and intervention in these communities. Nous's thematic analysis compares themes at Local Government Area (LGA) level, but does not comment on the population-level prevalence of themes.

2. Financial wellbeing and management support

People in most communities are impacted by their ability to manage finances to provide for the basics

- Most LGAs reported IM as helping to provide for food, housing, clothes, and other essentials.
- Some LGAs reported challenges in purchasing essentials due to high costs of living, regardless of IM.
- Communities reported that IM helps them balance their spending and support dependents.
- Communities identified that IM helps protect funds and ensure money is spent on the right things.
- In some LGAs, it was highlighted that IM provides participants a sense of assurance, making sure that the essentials are covered.
- Community members raised concerns that practical issues can prevent IM from providing for the essentials.

People in most communities are concerned about the impact of humbugging on financial management

- Communities identified IM as an important protection against humbugging and financial exploitation.
- Reduction of family and community conflict was viewed as a benefit offered by IM.
- Participants identified humbugging as prevalent issue despite IM.

People in most communities are concerned about their financial literacy and financial management skills

- Communities agreed that IM provided robust support for budgeting and saving.
- Communities recognised the positive effects of IM on money management and financial security.
- Communities identified that IM does not solve issues of financial literacy and management skills.

People in some communities consider IM to have an impact on domestic violence

- Communities hold different views on the impact of IM for those whose safety is at risk.

Interpreting these findings

The value of support to manage finances came through in every LGA but there is a mix of views as to the impact of IM on financial literacy and financial management. This indicates that government playing a role in supporting financial management and literacy in communities is valued however individuals hold diverse views as to what this looks like for them. This likely reflects the complexity of considerations at play when people are asked about IM.

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Consultation outcomes are explored across five key themes

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3. Mental and social wellbeing

In most communities, people want to be empowered to make decisions

- Consultations surfaced feelings of shame associated with having IM cards.
- IM is viewed in many LGAs as disempowering.
- IM is seen to empower women.

Many communities highlight a desire to avoid discrimination

- IM is associated with feelings of discrimination.

Interpreting these findings

Consultation participants highlighted the importance of empowering people to exercise agency and decision-making power. This links to the concept of having choices and autonomy to social and emotional wellbeing.

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Consultation outcomes are explored across five key themes

Themes are intended to accurately reflect views shared in consultations, to inform future government decision-making about investment and intervention in these communities. Nous's thematic analysis compares themes at Local Government Area (LGA) level, but does not comment on the population-level prevalence of themes.

4. Individual and community safety

In many communities, people highlight concerns that older adults are impacted by financial abuse

- In many LGAs, there was the perception that IM programs safeguard older people from financial abuse.
- In some LGAs, financial abuse of older people is seen to persist despite IM.

In many communities, people perceive children to be impacted by poverty and neglect

- In many LGAs, IM is considered a useful mechanism to improve child safety.
- In some LGAs, IM is perceived to have a limited impact on child safety.

In most communities, there are people that think individual and collective safety is impacted by harmful behaviours

- IM is considered a beneficial tool to reduce harmful behaviours and improve community safety.
- IM is an imperfect deterrent of harmful behaviours.

People in some communities highlight violence as threatening to safety

- IM is perceived to have a mixed impact on community violence.

Interpreting these findings

Violence and harmful behaviours undermine peoples' sense of safety for individuals, families, and communities, with IM perceived by consultation participants to offer some protection against this (in particular, protecting older people from financial abuse and children from poverty and neglect).

Consultation participants across LGAs hold mixed views on the direct impact of IM on community violence which likely reflects a complexity of considerations at play when people are asked about IM, particularly the perspective that IM is not a complete solution to improving community safety.

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Consultation outcomes are explored across five key themes

Themes are intended to accurately reflect views shared in consultations, to inform future government decision-making about investment and intervention in these communities. Nous's thematic analysis compares themes at Local Government Area (LGA) level, but does not comment on the population-level prevalence of themes.

5. Service provision



Most communities include people who want to be involved in government's future approach to IM

- Well designed and culturally appropriate engagements are critical for any changes to IM.
- Very Remote LGAs hold mixed views on if IM should change to be more locally led, such as through a community model.
- Any changes to IM should be implemented slowly but consistently across cohorts.
- Communities' history with government intervention should be considered in any future consultation or service system design.
- Consultation participants voiced mixed opinions on if IM should be discontinued.

All communities identified opportunities to improve IM in its current form

- Specific feedback on the BasicsCard and SmartCard identifies the key strengths and weaknesses of each program.
- Consultations identified many instances where card misuse occurs.
- Consultations presented specific ideas about how IM programs could be improved.

All communities provided suggestions on what supports are needed in addition to, or instead of, income management

- Communities identified the support they need to engage in existing IM programs.
- Communities will need help adapting to changes to IM programs.
- Communities need support to transition away from IM.
- Beyond IM, communities would benefit from support to overcome financial vulnerability.

Interpreting these findings

Alternative financial wellbeing and management policy or service options (as alternatives to IM) cannot be readily drawn from the consultation findings. Anchored in their experiences of IM, it is perhaps difficult for community members to imagine what else might be possible. Or maybe this is just not where they wanted to focus the conversation.

IM has been a feature in some communities for over 15 years. While some consultation participants were up for wholesale change, others were cautious – IM will be a familiar experience for many, which may be contributing to their reluctance for anything different. Similarly, the alternative is unknown and communities want to work with government to understand what this could look like.

Community views about moving IM to a more 'place-based' or 'locally-led' model (i.e. where local communities have more autonomy over decisions about where IM applies and in what context) were mixed. This likely reflects the complexity of considerations at play when people are asked about IM, including the prospect that IM has been the core financial support mechanism in place for over a decade.

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Speaking notes

Slide	Speaking notes
1	• N/A
2	• N/A
3	• N/A
4	**Executive summary** • DSS has undertaken a consultation process to understand the perspectives of communities affected by Income Management. Consultations have been delivered by First Nations' facilitators and included both planned group activities and incidental conversations, using semi-structured, non-invasive questioning that provided space for organic conversations about IM and beyond. This approach has resulted in engagement with over 4,000 people in communities affected by IM. • Nous Group has been engaged to conduct an independent thematic analysis of the raw consultation data and to develop 17 community profiles which summarise themes emerging from consultations. • The thematic report is intended to provide an accurate, nuanced synthesis of views shared by consulted community members and stakeholders. It is not intended to provide recommendations on the future of IM. • Consultations provide a strong sense of the priorities and values held in these communities in relation to their finances, which will be instructive for future service planning. Key themes to emerge include having choice and autonomy, ensuring safety and wellbeing, and having financial support options.
5 Project overview, scope and objectives	• N/A
6	• **Nous Group were engaged by DSS to provide a robust, defensible thematic analysis of perspectives on IM shared by community members through consultation.** • Nous' work was underpinned by five key lines of enquiry, identified in collaboration with DSS. • Nous produced two key deliverables, a thematic analysis report which provides an overview of key themes emerging from communities about IM, and 17 community profiles which summarise themes emerging from consultations and online submissions at a LGA level, alongside relevant place and demographic data. • There were several considerations that informed Nous' methodological approach to the work. The consultation approach was designed to be culturally appropriate and aimed for broad participation. This has an influence on how data should be interpretated, particularly in drawing quantitative conclusions about theme prevalence. Nous' thematic analysis compares themes at the LGA level but does not comment on the population-level prevalence of themes. As such, Nous's analysis should not be used to draw conclusions about the prevalence or dominance of a view at a whole-of-population level.
7	• N/A

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Slide	Speaking notes
Key findings	
8	• **Nous explored consultation outcomes across five key themes,** including government investment and involvement, financial wellbeing and management, mental and social wellbeing, individual and community safety, and service provision. • These are described in detail through Nous' thematic report, and in Appendix A of this executive pack.
9	• **Nous compared and contrasted issues raised across LGAs.** • This table provides a high-level overview of themes identified, across each of the 17 LGAs included in Nous' analysis. • A blue dot indicates a finding was raised during a consultation activity run in that LGA. • Identification of each theme across the LGAs in focus was completed as part of Nous' thematic analysis approach. • Nous used a Framework Analysis approach for the work, an inductive and highly structured method of qualitative analysis. This approach was endorsed by DSS early in the project.
10 Next steps	• N/A
11	• **Majority views about IM cannot be drawn conclusively from consultations but draws out the priorities and values held by these communities.** • Government can draw on these consultations, by starting with what communities have said is important to them, across four key domains of choice, wellbeing, safety and financial support options.
12	• **Communities have shared that they do not want government action in this area without a robust plan for future support and community involvement** • Considering how existing financial support levers can work towards desired outcomes could be useful. • Future planning should factor in: Exploring alternative mechanisms; Balancing safety and choice; and Enabling community level choice. • Although this consultation process centred on IM, the findings reflect broader community values and attitudes that can help to shape future government investment and involvement. • This can be done in collaboration with those delivering frontline services on behalf of the Australian Government, including both Services Australia and the NIAA and other levels of government and local partners.
13	• N/A
14 Appendix A: Detailed consultation findings	• N/A
15	• N/A
16	• N/A
17	• N/A

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Slide	Speaking notes
18	• N/A
19	• N/A

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