

Women's Experience of Income Management in the Northern Territory

This report was prepared by Equality Rights Alliance, one of six National Women's Alliances funded by the Federal Office for Women.

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1 INTRODUCTION

Equality Rights Alliance (ERA) is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together over fifty organisations with an interest in advancing women's equality.

ERA is one of six National Women's Alliances, led by the YWCA Australia with funding from the Federal Office for Women. Our members are non government organisations and social enterprises with a focus on the impact of policy or service delivery on women. As an independent non-government organisation, the work produced by ERA is directed solely by our member organisations.

For the 2010-2011 Annual Work Plan, our members asked us to document women's experience of Income Management in the Northern Territory. Our members were particularly interested in hearing from women who had experienced Income Management, and understanding how they feel about the program. We wanted to close a gap in our understanding of their perception of the impact of the program on women's daily lives, by asking the women for their views.

This study is not intended to be an evaluation of the wider aspects of Income Management throughout the Northern Territory, but a limited qualitative study of selected urban accessible groups. Resource and time limits did not allow us to collect the views of women in remote communities. Given the timing, we did not have access to many women with refugee background on Income Management, or other non Indigenous recipients. We have made no attempt to quantify the effects of the program, just report on views of respondents on its effects.

This report is intended to inform our members and other interested parties, rather than make any policy recommendations. The introduction of income quarantining for women, who are usually the shoppers, will impact differently than on those who are not the primary parent or carer in the family. We believe this extended study will contribute to debates on the benefits or otherwise of this policy change. The information in this report is provided to assist government and community organisations, as well as media, to better understand the range of views of women living with Income Management.

We offer this study as a significant contribution to public understanding of the impact of Income Management policy and how some affected women feel about it. While it does not address how Income Management might affect school attendance, reported domestic violence, and payment of rent or other bills, the report does indicate whether these women feel that Income Management is useful assisting them in moving towards a more sustainable lifestyle. We wanted to find out if women felt that Income Management was a step towards empowering them for a better future.

ERA acknowledges and appreciates the substantial time given to this research by the women who participated in Discussion Groups and surveys. These women received no payment or other incentive for their time, and went to considerable effort to ensure their views were presented. Many of these women have difficulties accessing transport, English language barriers, and have caring responsibilities. ERA thanks each of the women for their time, and for the trust they placed in us to document their experience and pass on their views to government.

2 SUMMARY OF FINDINGS

The survey and group discussions offer a range of views from the women affected by the BasicsCard Income Management nexus. These are both significant in assessing the program as currently operating in the Northern Territory, and in the design of the extended services announced for five diverse areas in 2012. There are some key concerns that were widely expressed by the women who took the time to give us their views. One area of concern was the apparent lack of understanding of most participants as to the purpose of the program or why they were on it. Most women said it had had little or no effect on what they bought, and many said the card added to the difficulties and costs of paying for goods and services.

Some found benefits, such as saving and budgeting, and less humbugging, but they were very much the minority. Women raised concerns about not asking for Centrelink help to exit abusive relationships because they don't want to be referred for Income Management. Most women say they do not want to tell Centrelink if they have problems. This lack of trust among some of the most marginalised women in our community indicates potential problems, should these women need support to resolve serious and complex issues.

As stated above, this is not an evaluation of the program itself, but a measure of how a relatively large number of women report their experiences. The discomfort many report about being seen to use the card is also a matter of concern. The loss of a sense of respect and dignity is damaging to women, and can impact on their capacity to care for others.

Nearly three quarters of women said they do not feel safer. While some women report seeing less fighting since the introduction of Income Management, others report seeing more petty crime to obtain cash. More research is needed to clarify the effect of Income Management on crime and violence levels in the community, but it is clear that Income Management has not changed the perception of safety for the women who participated in this research.

The perception of the majority of women was that Centrelink and others in their community do not respect them, and consider them to be not competent with money or as parents. There is also a perception that it is intended for Aboriginal or African migrant families.

We hope our contribution will ensure that the particular needs of women, and their many responsibilities as carers, are appropriately protected and valued.

3 METHODOLOGY

In May 2011, ERA researchers visited Alice Springs and Darwin to document women's experiences of Income Management in the Northern Territory.

Preparation for this research began with discussions with the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) team managing FaHCSIA's own evaluation of the New Model of Income Management. We wanted to ensure our research provided different and useful information, rather than reiterating other collections. We also had limited resources and wanted to focus on attitudes and feelings, which had not so far been measured.

Based on these discussions, ERA decided to specifically target participants with African refugee background, and Aboriginal or Torres Strait Islander women. We also made a decision at this point only to conduct research in Alice Springs and Darwin, as ERA did not have the experience or resources to go into remote communities. Further research in other communities may be useful in future.

We decided that we would record women telling their stories in their own words, and use some simple survey questions to clarify specific views. The topic was limited to women's views on Income Management and money matters, not the full range of programs that made up the Northern Territory Emergency Response (NTER). The group discussions would be taped and supplemented by the statistical data in the short survey. The statistics from that survey are included in this report.



Figure 1 Discussion venue - The Gap Youth Centre, Alice Springs

I. Survey Design and Discussion Groups

Designing the questions to be used in the research, both in the focus groups and survey, took some time. Our intention was to document how women felt about Income Management, and how it affected their day-to-day life in providing for the needs of their family. We were aware that the women we wanted to listen to were more likely than the general population to have difficulty understanding English. Many would also have limited understanding of complex Centrelink processes, and may have a disability, or caring responsibilities for children or other family members. We needed to use language that was easy for interpreters to translate, and terminology the research participants already understood. This is why many questions refer to BasicsCard rather than the totality of the Income Management program. Many of the women who participated in the research use the term BasicsCard to refer to all aspects of the Income Management program, or talked about their BasicsCard as if it were a Centrelink-controlled bank account for their income support payments.

Visits to Alice Springs and Darwin in October 2010 helped to build relationships with local community organisations, and an understanding of the best way to run the Discussion Groups. Walking around Alice Springs and visiting services in Darwin provided a much broader knowledge of the range of local organisations than could be gained by making phone calls from Canberra. There were also opportunities to go shopping with women who used BasicsCard and see how it works in the supermarket.

The Discussion Groups were conducted at a range of venues to ensure that women could participate in places where they felt respected and welcome. Venues were chosen to ensure diversity in the views of the organisations with which we had contact, and to provide women with a range of days and times to participate. Discussion Groups in Alice Springs were run by an Aboriginal woman and a non-Aboriginal woman together. In Darwin, some Discussion Groups were held at a Multicultural Centre well known to the local migrant community, and at a hotel meeting room. Female interpreters were booked through the Northern Territory Government agencies in Aboriginal and African languages. In some cases, women were unable to attend an advertised Discussion Group, and asked that we meet them at another location or time, which included private homes and local coffee shops. Some Discussion Groups attracted a number of women at the same time, while other Discussion Groups were attended by women one at a time in one-on-one discussion with researchers.

Posters advertising the Discussion Groups were distributed to a wide range of community organisations. These included housing support, social workers, domestic violence crisis support, health centres, women's organisations, multicultural centres, Aboriginal organisations, and youth centres. Information was also distributed to local media, and local community members were contacted by phone to help spread the word.

Women participated in this research anonymously, as we wanted them to share their stories without concern for any possible consequences from government, media, or community organisations providing services. We also wanted to ensure that the women's privacy was protected within their own community, in case the women expressed views that others disagreed with. However, women were provided with an information sheet (see Appendix) explaining mandatory reporting of child abuse situations in the Northern Territory, and with contact numbers for Centrelink and other services that might be useful.

Women were free to decline participation in any or all aspects of the research. This meant that some women participated in Discussion Groups but chose not to complete surveys. Other women did not participate in Discussion Groups, but did complete a survey. The survey was designed to be answered within fifteen minutes to reduce the risk of participants' answers being influenced by a long period of questioning.

Participants in the survey and Discussion Group contributed their views openly, with no incentive or payment provided, other than a cup of tea and some fruit or biscuits for the Discussion Groups that were held during lunchtime hours.

One woman who attended a Discussion Group was a staff member at a domestic violence crisis shelter. Where her views have been included in this report, they are identified as being from a domestic violence crisis worker. Income Management is a particularly sensitive area of discussion with women experiencing domestic violence.

Women who participated in Discussion Groups did so before the surveys were completed. This reduced the risk that their discussion would focus on the issues and terminology used in the survey questions. Discussions were of flexible length, with some women choosing to talk for only ten minutes and others talking for over an hour, depending on how many issues they wanted to discuss with the researchers. Researchers asked questions to prompt conversation about Income Management, but allowed the discussion to be free-flowing, listening to any issues the participants wanted to talk about.

Throughout this report, information under the heading *Quantitative Data* has come from the surveys, and information under the heading *Qualitative Data* has come from discussions (Discussion Groups with a number of women, and one-on-one discussions). Both quantitative and qualitative data provide valuable insights into the experiences of women who participated in the research.

In total, 168 women with direct experience of Income Management completed surveys, including some who also participated in a total of five Discussion Groups. An additional 15 women who participated in the Discussion Groups did not complete surveys. There were between 25 and 35 participants in Discussions, as groups or in one-on-one discussion, covering both Alice Springs and Darwin areas. This brings the total number of participants to 183, not including the one domestic violence crisis worker.

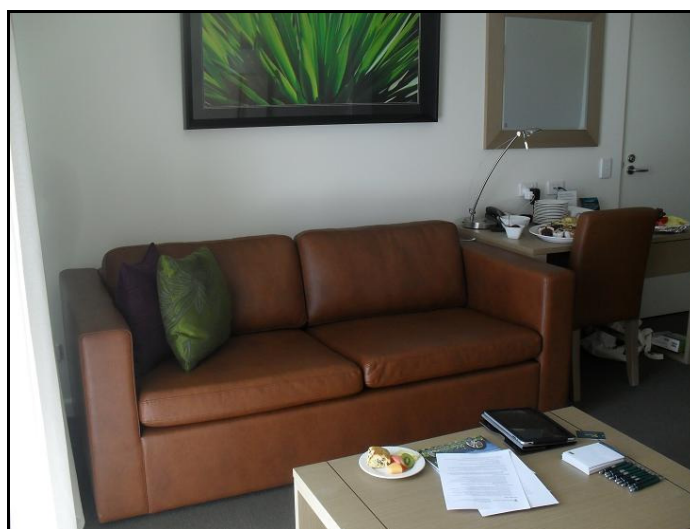


Figure 2 Discussion venue – Quest Apartments Palmerston, Darwin

II. Income Management Programs and Evaluations

Information on current Income Management programs was obtained from the FaHCSIA website and meetings with FaHCSIA staff. There are multiple distinct Income Management programs currently legislated, only some of which are relevant to this study:

1. Child Protection Measure (CPM) in parts of Western Australia, and throughout the Northern Territory, where participants are referred by other agencies.
2. Voluntary Income Management (VIM) in parts of Western Australia, and throughout the Northern Territory, where people can choose to be managed. It now also covers those Northern Territory recipients who were previously under the compulsory version that covered 73 communities as part of the NTER Response.
3. Vulnerable Welfare Payment Recipient Measure throughout the Northern Territory, a new definition that can be applied at the discretion of Centrelink officers.
4. New Model of Income Management throughout the Northern Territory, compulsory for a range of people on specific income support payments for three months if under 25 years old, or twelve months if aged 25 years or more. This model offers exemption to recipients who can prove they meet certain criteria.
5. Cape York Welfare Reform, in Cape York area only and outside the Northern Territory.

More information on Income Management programs can be found on the FaHCSIA website: www.fahcsia.gov.au

Existing evaluations of Income Management programs include:

- *Report on the evaluation of Income Management in the Northern Territory* (Australian Institute of Health and Welfare for FaHCSIA, 2009). Included 79 welfare recipients. Also included the views of non-welfare recipients, including store owners, Centrelink staff, and the community.
- *Implementation Review of the Family Responsibilities Commission Final Report* (FAHCSIA, 2010). Included 165 welfare recipients participating in the Cape York program.
- *Evaluation of the Child Protection Scheme of Income Management and Voluntary Income Management Measures in Western Australia* (ORIMA Research for FaHCSIA, 2010). Included interviews with 88 Income Managed welfare recipients, and 132 Centrelink, child protection, financial counselling, and community sector workers.

At the time of writing this report, FaHCSIA evaluations of the New Model of Income Management had not yet begun. The first interim evaluation of this program is due in December 2011, and the final report is due late in 2014.

III. Further Input to Methodology

Advice was sought from the Centrelink staff who had conducted information sessions in Darwin prior to the introduction of Income Management. This further improved our understanding of the knowledge of Income Management that target participants may have.

Discussions continued with local community organisations, and with the National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA), throughout the project. These discussions provided useful insight into how best to work with the target participants.

To ensure the research was conducted thoroughly and ethically, ERA applied for approvals from the Central Australian Human Research Ethics Committee, and from the Top End Human Research Ethics Committee. This was a lengthy process of more than nine months from the time discussion with the Committee secretariat commenced, until approvals were granted. We provided detailed information about our methodology, including requests for further information from the committees once the applications had been submitted. The requests for further information focused on clarifying the locations we would be visiting, and the information we would provide to participants. ERA received written approval from both committees before commencing our research work.



Figure 3 Discussion venue - Tangentyere Council, Alice Springs

4 DEMOGRAPHICS

The following section covers the details of our respondents' answers to the survey.

I. Payment Type

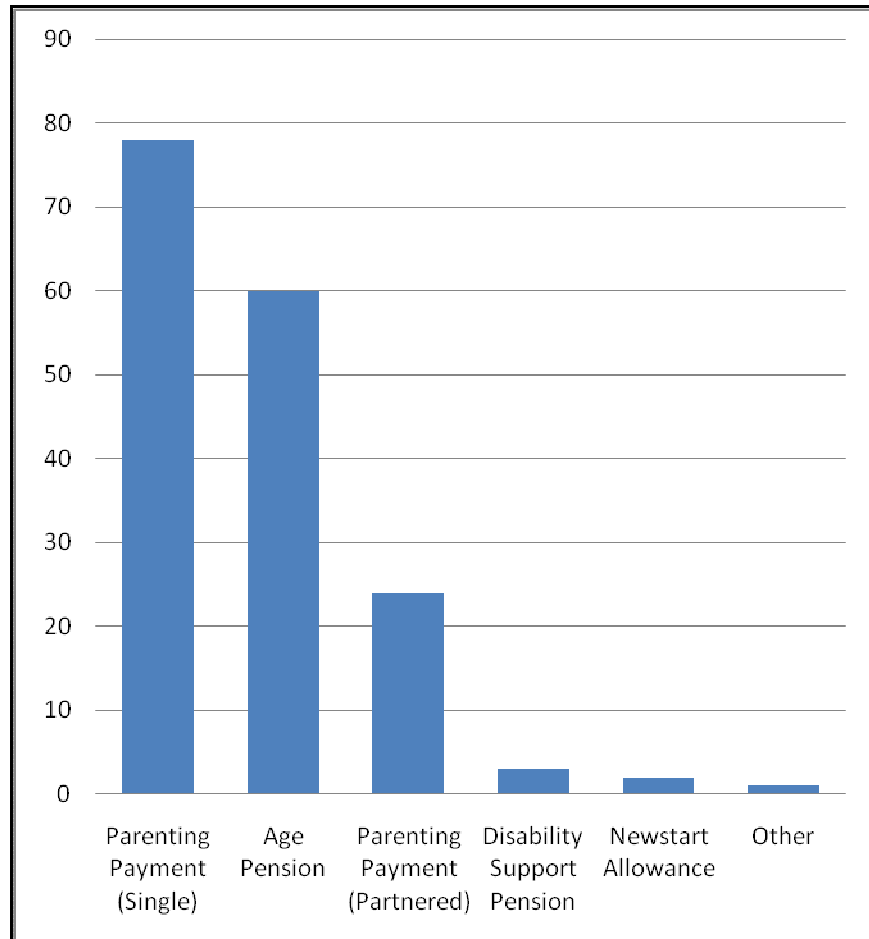


Figure 4 Q1. Which of these do you get from Centrelink?

The most common payment type among respondents was Parenting Payment (Single) at 46%, followed by Age Pension at 36%, then Parenting Payment (Partnered) at 14%. A very small number of respondents received Disability Support Pension or Newstart Allowance, and one respondent who chose "Other" as their answer received Carer's Pension.

II. Age

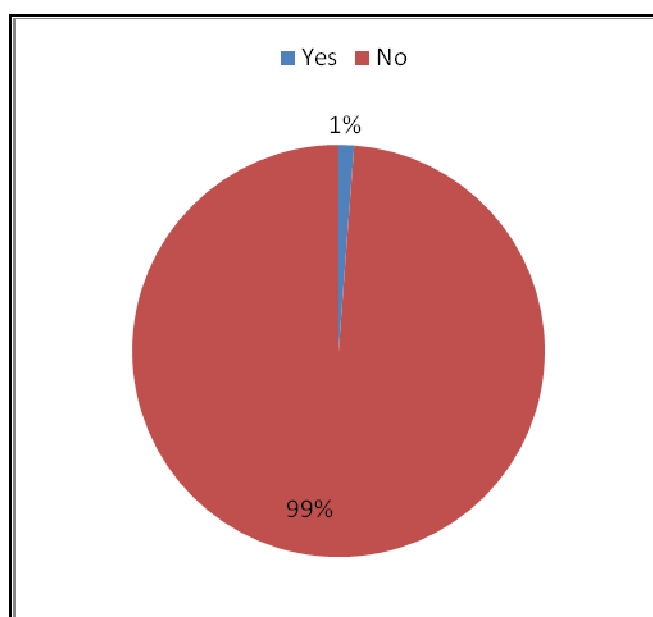


Figure 5 Are you under 25 years old?

All respondents answered this question, but only two respondents identified that they were under 25 years old.

Young people under 25 years old are included in the New Model of Income Management after three months on particular income support payments, while people over 25 years are not included in the program until they have received payments for at least twelve months.

The experience of young women may be significantly different to the experience of older women. There may also be differences between age groups in average language and literacy skills, and general money management skills, affecting their ability to understand and navigate the Income Management system.

III. Cultural background

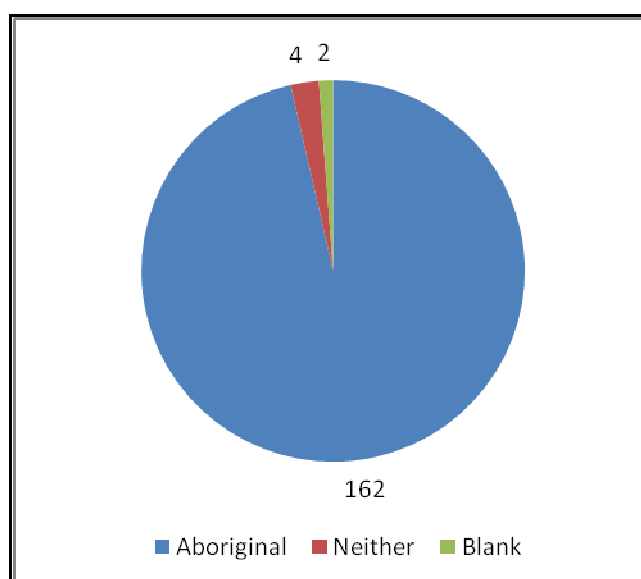


Figure 6 Q3. Are you: Aboriginal, Torres Strait Islander, Both Aboriginal and Torres Strait Islander, Refugee from (place), None of the above

Two respondents chose not to answer the question Are you: Aboriginal, Torres Strait Islander, Both Aboriginal and Torres Strait Islander, Refugee from (place), or None of the above?

Of the 166 who answered this question, 96% identified as Aboriginal, and 2% identified as none of the above. No respondents identified as Torres Strait Islanders, or as both Aboriginal and Torres Strait Islander. Information provided by Centrelink in response to an FOI Request shows that at 22 April 2011, 92% of Income Managed customers identified as Aboriginal or Torres Strait Islander.

The option to identify as a refugee was included to assist in identifying any differences in the experiences of African refugee women. No survey respondents chose to identify as refugees, although there were women who participated in Discussion Groups who talked about their experiences as refugees from African nations, Burma, and Nepal.

IV. Where they were from

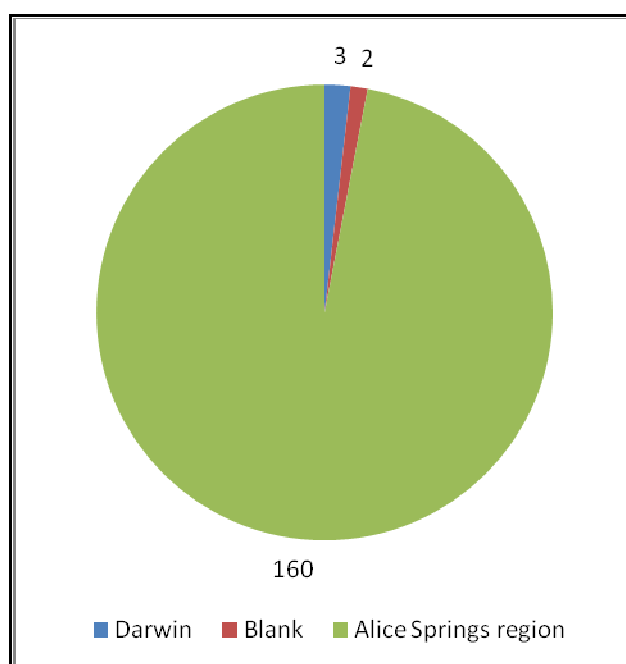


Figure 7 What town or city do you usually live in?

Although Discussion Groups were run in both Darwin and Alice Springs, only three survey respondents said that they usually live in Darwin. While the majority said they live in Alice Springs, this includes Alice Springs Town Camps. Some respondents chose to name the Town Camp where they live, while others preferred to describe their usual town/city only as Alice Springs.

Approximately fifteen participants in the Discussion Groups in Darwin chose not to complete a survey.

Language barriers were a significant factor in both Alice Springs and Darwin, with many participants needing an interpreter. Languages used by participants included Arrernte, Warlpiri, Bhutanese, Somali, Sudanese, and other African languages. Some women gave brief answers in English, but were able to give more detailed answers with the assistance of an interpreter.

V. How long on BasicsCard

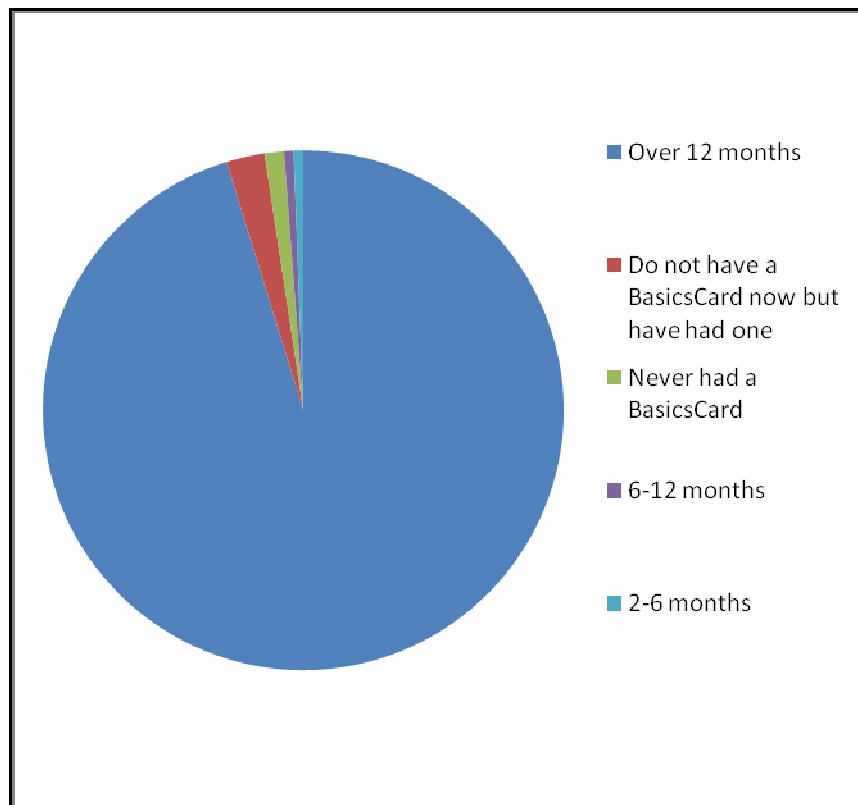


Figure 8 How long have you had BasicsCard?

The choices in answer to “How long have you had BasicsCard?”, and the percentage of respondents for each choice, were:

- Less than two months (0%)
- Between two and six months (1%)
- Over six months to one year (1%)
- More than a year (95%)
- Never had a BasicsCard (1%)
- Do not have BasicsCard now but have had one (2%)

Two respondents to the survey had never had a BasicsCard. These women had been sent a letter advising them they would be Income Managed if they did not request an exemption, and both women had been granted an exemption before the Income Management exemption date. While they couldn’t answer questions about how they used the BasicsCard, they were able to answer some other questions. Most of the respondents who had been using BasicsCard for some time could not clearly say how long they had been using the card, but many had used the card since the NTER.

5 VIEWS AND EXPERIENCES OF INCOME MANAGEMENT

The following section is drawn mainly from the Discussion Groups. Moderation was limited to broad questions, interpreters were available, and participants were encouraged to discuss the very broad questions. As the groups went on, views flowed quite freely and participants relaxed. The following summary is drawn from analysis of the recordings by one of the group moderators. Statistical data from the survey is also included in this section, under the heading *Quantitative Data*. Where information is provided from both surveys and discussions, the heading *Qualitative Data* is used to identify information from discussions.

I. Why they were on Income Management – Qualitative Data

Most participants did not show an understanding of the rules that had resulted in their Income Management. Some women said that they thought they had been “put on Income Management” because of children’s school attendance, because of their cultural background, or because everyone in their community was Income Managed.

I do believe it shouldn’t be based on race, it should apply to everyone. But not to people, Aboriginal or white or whoever, who are managing fine by themselves. – Quote from woman in Darwin

We are not drinking, we are not smoking, we never give our children hard time. We have school and the teachers all know this family... all the neighbours, they know... Why the government are giving to us hard time? – Quote from African migrant woman

Fair enough it’s not discrimination, but I’m showing that I do all the right things. I asked for an exemption, they then asked for lots of personal info that I felt was none of their business. They weren’t listening. Why would I pay private school fees if she’s not attending? No further correspondence from Centrelink, so I don’t know if I got an exemption. That I’m working part time shows I’m managing. – Quote from woman who works part time, supplemented by a reduced rate of Parenting Payment (Single)

A number of women on Age Pension and Disability Support Pension were not aware that their participation in Income Management was now voluntary, even though they had also expressed a desire to be paid in cash rather than using BasicsCard.

I said I don’t want BasicsCard, but Centrelink said I’m on it. – Quote from Aboriginal woman on Age Pension in Alice Springs

II. Needing help to manage money – Quantitative Data

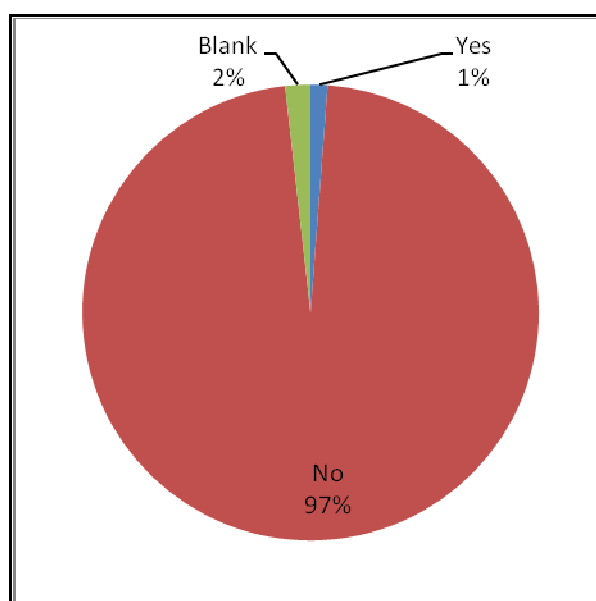


Figure 9 Do you feel you need help to manage your money?

Only two survey respondents said that they feel they need help to manage their money. One was receiving Age Pension; the other received Disability Support Pension. A third woman on Disability Support Pension didn't answer the Yes/No part of the question, but said that she had "asked Centrelink if (she) could go on BasicsCard and they said no". None of the respondents said they were receiving any help to manage their money.

III. Needing help to manage money – Qualitative Data

In Discussion Groups, some women raised concerns that they were losing money management skills while Centrelink took over the payment of bills, or that their children were growing up seeing that someone else will take care of the bills and they don't have to learn to manage their own money.

But now, they are the one managing, not for us. We can't manage nothing, only this little card. We are going to buy food and sit at home. The children, no activity. – Quote from woman in Darwin

Many women also talked about the perception of Centrelink and others in the community that they were unable to manage their own money.

It's like Centrelink are saying "we can do a better job of managing your life than you can". – Quote from woman in Darwin

Some like having Centrelink pay their bills, but they're not learning how to manage their money. It's disempowering women. Basic living skills courses teach that, it empowers women. The women can stop the course if they already have those skills. Not many women have a problem adapting to having money after having lived with an abuser who gives them so little to live on. – Quote from domestic violence crisis support worker

IV. Impact on family relationships – Quantitative Data

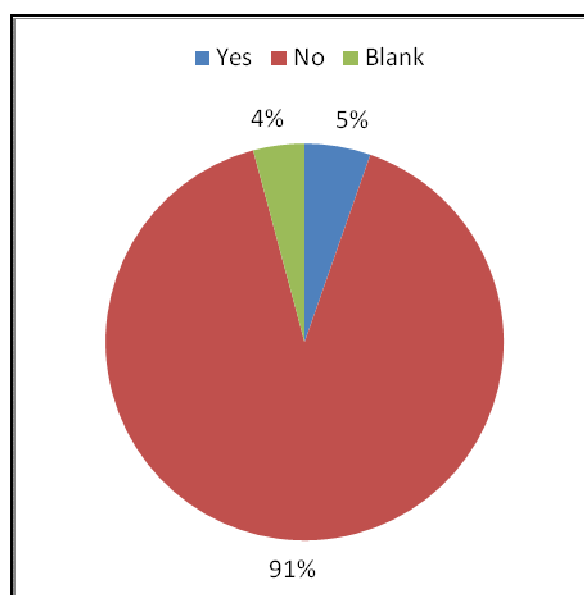


Figure 10 Q7. Does having the BasicsCard make a difference to your family relationships?

91% of respondents said that having the BasicsCard did not make a difference to their family relationships. Seven respondents did not answer this question, including two who received exemptions before Income Management commenced.

V. Impact on family relationships – Qualitative Data

Of the nine respondents who said that BasicsCard makes a difference to their family relationships, five said they are not getting as much humbug. Two said it is better because there is not as much fighting. One said that the family can't go on as many outings as they used to, and one said they have lost the ability to manage their own money. The responses of those who said that BasicsCard does make a difference to their family relationships shows a mix of positive and negative effects.

The families they are going to collapse because they argue, the mum and the children, the father and the children, because they need the children money. – Quote from woman in Darwin

In the Discussion Groups, some women talked about the added stress of managing small amounts of money with reduced flexibility, because part of their payment was directed to BasicsCard and part to cash. One woman reported medical problems as a result of the stress of being Income Managed. She started having heart palpitations, confirmed by her doctor, shortly after starting Income Management. She said that Centrelink had set up her rent to be automatically paid to NT Housing, but NT Housing said they weren't receiving it. Once she received an exemption and was able to manage her own finances again, the heart palpitations stopped.

Centrelink ask how often to pay rent, I said weekly. Then Centrelink ask NT Housing, they said fortnightly. They didn't pay for three weeks. It affects my credit rating. – Quote from woman who reported stress-related medical problems as a result of Income Management

Another woman who did not speak English talked about increased tension with her husband because she was finding it harder to manage the bills under Income Management. She said that she had been put on Income Management with no explanation of how it worked, and no payments set up to come out of her Income Managed funds for rent or other bills. All the letters she received were in English and she couldn't understand them. Most of her Centrelink payments were going to the BasicsCard, with no payments set up for rent or power bills. She said she had taken her BasicsCard to the electricity company, but they wouldn't accept it. The children were upset that they were missing out on things the other children were participating in at school, and had to stop going to soccer training, adding to the tension at home.

The electricity, I think next week they will cut off. No electricity. The food in the fridge will go off, we are going to put in the rubbish bin. Yesterday I bring the electricity office, they say "why are you bringing for us this one?"

Here, every time, they are putting one thousand dollar, only for buying food. Nothing else. Who is going to eat one thousand for food? Only at Coles and Woolworths. The children tell us they want money cash, the soccer want cash, electricity, telephone, bills... all they want is cash. – Quote from African migrant woman in Darwin with seven children

Women from all cultural backgrounds expressed concern that their children were being taught to rely on government welfare by the example they saw in the use of BasicsCard. One mother talked about her teenage sons calling the BasicsCard balance number up to three times a day on payday, so they could go buy games and clothes at Target as soon as the money was on the card. Another mother said that her teenage son said he didn't have to do maths if he had a BasicsCard, because "it's all done for you".

Some women on Age Pension said they don't know how to use balance checking machines or make phone calls to check their balance or use their card, particularly if they also have English language, literacy, or health issues. These women are heavily reliant on family to help them manage their BasicsCard.

Old people don't know how to use the screens, need family to help. Cards can get lost. – woman in Alice Springs

Basic Card no good. Hard to remember PIN. Don't understand how it works. Hard to understand how much money. People in shops are not nice, no good, if not enough money to pay for food. Where the money goes, I don't know. – Aboriginal woman on Age Pension in Alice Springs

Family help each other, like doing the Basic Card shopping when they're sick. But they might have the wrong [PIN] number. Would be better if we could choose how much goes on bank card. – Quote from a woman in Alice Springs who uses BasicsCard and helps extended family who also use BasicsCard.

6 PROVIDING FOR THE NEEDS OF FAMILY

I. Impact on purchasing and costs – Quantitative Data

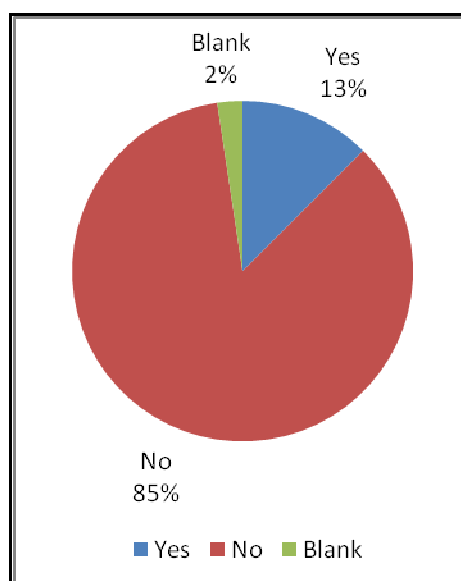


Figure 11 Have you changed what you buy because you have BasicsCard?

85% of respondents said they had not changed what they buy because they have BasicsCard, and 13% said they had changed what they buy. Four respondents did not answer, including the two respondents who had never had a BasicsCard.

II. Impact on purchasing and costs – Qualitative Data

Of the twenty one respondents who said they had changed what they buy, most said they buy more food, clothes, or prepaid power (electricity) cards. Four respondents said that they shop at different stores, noting that they only shop at the big supermarkets because smaller shops don't take BasicsCard. One respondent said that she has a family member send clothes from interstate and has less choice of clothing, and less money for take-away food or small cash loans. Another woman talked about buying meat at the supermarket with BasicsCard, but said it is more cost effective to go to the bulk-buy butcher as she did before Income Management.

III. Value for money – Quantitative Data

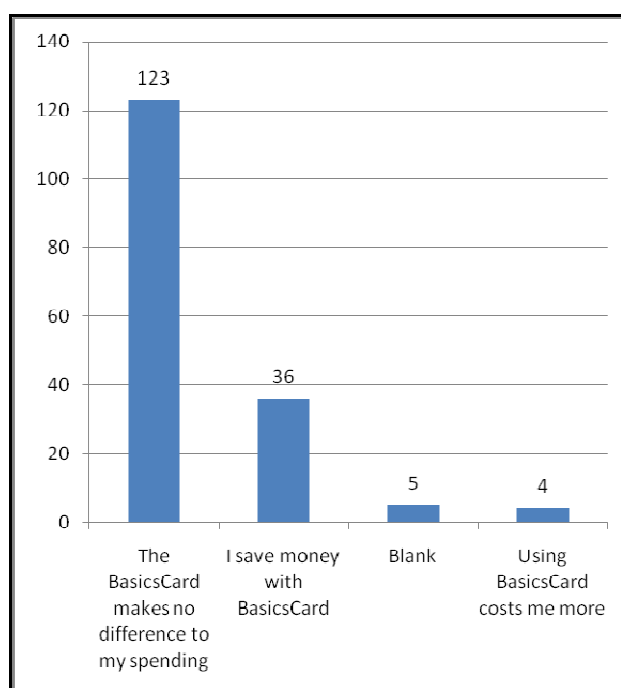


Figure 12 Phrase 1

Survey respondents were asked to choose the phrase that was closest to how they felt:

- 75% said that *The BasicsCard makes no difference to my spending*.
- 22% chose *I save money with BasicsCard*.
- 2% chose *Using BasicsCard costs me more*.
- Five respondents did not answer this question.

IV. Value for money – Qualitative Data

During the Discussion Group, women raised concerns about not having as much flexibility about where they shopped, and that this means less value for money. Some women were buying the same types of products, but were shopping only at major supermarkets.

Some of the women with refugee background in Darwin said they found it easier to buy at the Sunday markets where they didn't need to know how to read packets and could buy traditional foods in larger quantities. They also talked about food from the markets being cheaper and having a longer shelf life. Many women talked about difficulties paying for food because small shops such as Asian grocers and halal butchers don't accept BasicsCard. One woman with a large family said that buying the required quantity of halal meat at the supermarket cost a lot more than at the halal butcher.

Women said that larger purchases also needed to be made at different retailers, such as renting a new fridge or washing machine from Radio Rentals instead of buying one second hand. Over the course of the hire-purchase agreement, they said it costs a lot more to buy new, but said they would have been just as happy to buy second hand for less.

Diabetes and hearing loss are health issues that a number of participants were dealing with. Some women told us that they cannot use their BasicsCard with Diabetes Australia or Hearing Australia, or at some pharmacies.

One of my child was sick, I take to the pharmacy the [BasicsCard]. They say “No! Go away, go away “. – Quote from a woman in Darwin

For Karen people, BasicsCard is hard. We don’t know reading, so cash is better. Fruit at Sunday market and Chinese shop in cash. Can’t get clothes from the Sunday market on Basic Card. Need cash if we get sick – hospital or doctor. BasicsCard for pharmacy, but need cash for traditional medicine. – Quote from a woman with refugee background in Darwin

A large number of women at the Discussion Groups travel regularly for family or cultural obligations, or to access health and other services not available in smaller communities. These women said they needed to find out before they left home which service stations and supermarkets along their travel route would accept BasicsCard, because they couldn’t pay for the entire trip with cash. For women without a car, cash is sometimes needed to pay bus or taxi fare for an unexpected travel need.

You can buy fuel for the car from certain servos, but not all of them.

We save our money to pay the taxi fare. – Quote from woman in Alice Springs

A number of women talked about problems with Centrelink paying bills on their behalf, or not telling them these payments could be set up. In some cases, they said that although Centrelink took money out of their Income Managed funds, it did not arrive at the service provider (eg NT Housing, electricity company) before payment was due. The women said they then had to find cash to pay the bill to avoid consequences from the service provider, which was difficult with part of their payments going to the BasicsCard.

Three fortnight they didn’t eat, because they didn’t pay money, you know, for the rent... When I went to Centrelink they say “why you shouldn’t pay the rent?”. The money is not enough for renting. They can’t get cash. It is going [to BasicsCard].

Buying clothes for school-aged children was a concern for some women. These women said that they preferred to buy clothes from cheaper chain stores or op shops, but these stores don’t take BasicsCard. These women now buy from Target or Kmart as the cheapest children’s clothing shops that accept BasicsCard. The women said that because everyone on BasicsCard is now shopping at the same place, the more popular sizes sell out fast.

Women in the migrant community in Darwin said that they prefer to buy clothing from the Sunday markets, or send cash to community members in other cities, so they can buy their preferred style of clothing.

We use cash because in our land [what we wear] you don’t have here. – Bhutanese migrant woman in Darwin

While in Alice Springs, a researcher noticed an independent clothing retailer in a mall with a sign in the window indicating they accept BasicsCard, and sale racks of cheap children’s clothing. There were small “cash only” signs on all the sale racks. Although the store accepted BasicsCard, the cheapest clothes were only available to customers who paid cash.



Figure 13 Clothing shop in Alice Springs with BasicsCard sticker in window



Figure 14 Close up of "Cash Only" sign on sale rack at clothing shop in Alice Springs

Women in Darwin talked about the difficulty of using BasicsCard to pay for prescription medicines. When an outbreak of a contagious illness occurs, pharmacies that accept BasicsCard sometimes run out of prescribed antibiotics before the pharmacies that don't accept BasicsCard. Some mothers say they have spent half their day phoning pharmacies around Darwin, and travelling long distances by bus, because the only means they had to pay for their child's prescription was BasicsCard. They said they would have gone to the nearest pharmacy that had the medicine if they had the \$2.60 in cash.



Figure 15 Chemist window in Darwin

Women living outside the urban area said they do a significant amount of shopping at the general store. Some of these women raised concerns that the general store in their community, taken over by Outback Stores Pty Ltd, no longer employed locals to work there, and had raised prices on products such as diabetic sugar substitutes. One woman talked about the new store managers not understanding local sensitivities, such as putting women's underwear and sanitary pads on a table at the front of the store where purchases were highly visible to anyone else in the shop.

Some women in Discussion Groups raised concerns about the lack of transparency in using the BasicsCard. One woman said she'd been told by a service station attendant that if her fuel purchase was not a whole dollar amount, it would be rounded up to the nearest dollar to be charged to her BasicsCard. If she had paid using an EFTPOS card, it would have been rounded up to the nearest five cents. Another woman said she was worried a service provider was being paid more than they were entitled from her Income Managed funds. In both cases, the women said they didn't receive regular statements for their Income Managed funds like they would have from their bank account, so it was hard for them to maintain awareness of payments being made on their behalf.

In all these cases, the women expressed a feeling that they weren't getting the same value for money, and using BasicsCard added to the time required to provide for their family.

V. Is BasicsCard easy to use? Quantitative Data

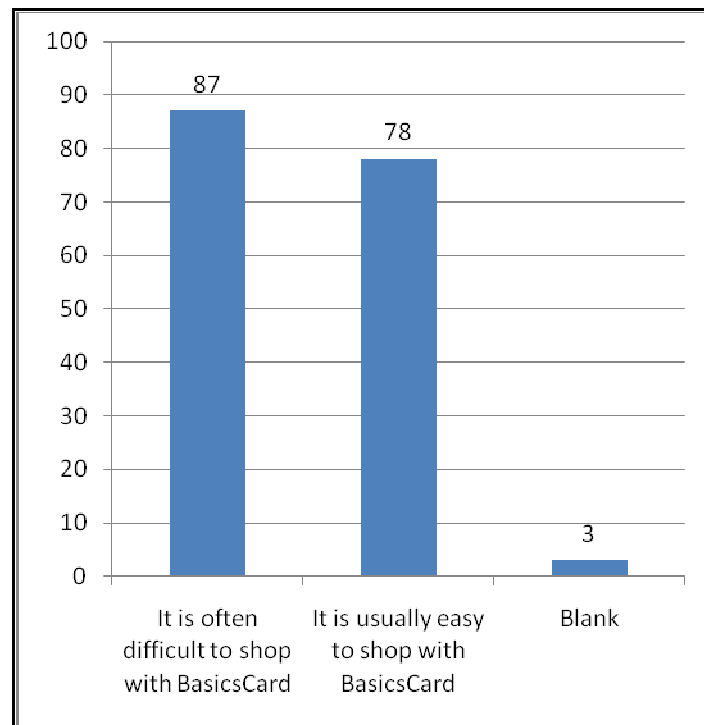


Figure 16 Phrase 2

The second paired views ask if it is usually easy, or often difficult, to shop with BasicsCard. 165 respondents answered this question, and 53% said *It is often difficult to shop with BasicsCard*.

VI. Is BasicsCard easy to use? Qualitative Data

In Discussion Groups, women talked about the difficulty of finding out the balance on their BasicsCard, particularly if they didn't have easy access to a landline phone to call the 1800 number.

Many women talked about feeling shamed and humiliated if their BasicsCard transaction was rejected at the shops due to low balance, so they would prefer to be able to check their balance before leaving home to go shopping – particularly if the shops are a long way from where they live. Some women said they walk long distances to access shops, or have to borrow cars or arrange a ride to town.

It is hard... because I don't know how much is on the [BasicsCard]. Sometimes you take a lot of things you need at the shops when there is only small money on the card. – Quote from a Kenyan migrant woman

While customers are not supposed to hand over their BasicsCard or PIN to others, a number of women talked about doing this for practical reasons. For example, a woman may run a household where extended family regularly visits at short notice. She may find herself cooking dinner for a much larger group than usual, with no opportunity to plan ahead. In these situations, women talked about extended family sometimes handing their BasicsCard

to whoever is going to the shops to buy more food, as it is easier than finding a way to get everyone who holds a BasicsCard to go shopping together.

One woman talked about her son having difficulty buying something he needed with her BasicsCard while travelling to visit family interstate. She said she knows the card is not intended to be used by others, but she had no cash to give him while he was travelling. She said the shop where he needed to buy goods didn't accept BasicsCard, but were part of a larger group of companies that include other chain stores that accept BasicsCard. So he bought a gift card that could be used at other shops, paying for the gift card with BasicsCard. He then took the gift card to the shop where he needed to purchase goods. His mother said she found the whole exercise unnecessarily stressful, and it would have been simpler to just use cash.

Some people who travel talked about trading BasicsCard for services as a way of contributing to the household where they are staying. The examples described by women were not about trading cards to access prohibited goods, but ensuring that everyone's needs are met. For example, a young man with a BasicsCard might give his card to the family he's staying with to buy food, and help with household work, in exchange for them sharing some cash with him to pay for things he needs that can't be paid for with BasicsCard while he is staying with them. Again, this is not how the cards are intended to be used, but the women talked about it as a way of meeting everyone's needs in a large, extended family household where people regularly come and go.



Figure 17 Centrelink office in Alice Springs



Figure 18 Freecall balance checking phone at Alice Springs Centrelink office

Many respondents talked about difficulties checking the balance on their BasicsCard. A woman from the suburbs of Darwin said there was only one balance checking machine in town, and it was broken. In Alice Springs there are three machines, but on the day of the Discussion Groups, one was broken and the other two were a long walk away. There is a freecall phone for checking the balance at the Centrelink office, but not everyone lives within walking distance of the office, or wants to check their balance during Centrelink opening hours. A large number of women said they only had a mobile phone, and calling the 1800 balance checking number from a mobile phone was expensive.



Figure 19 Balance checking machine in an Alice Springs shopping centre

7 SAFETY, TRUST AND RESPECT

The following section explores responses to a set of paired phrases relating to how the women felt about being on Income Management. Respondents were asked to select the views closest to theirs. Quotes are also included from the Discussion Groups. The mix offers both some quantitative data and qualitative expansions on the views of respondents.

I. Feelings about continuing to use BasicsCard – Quantitative Data

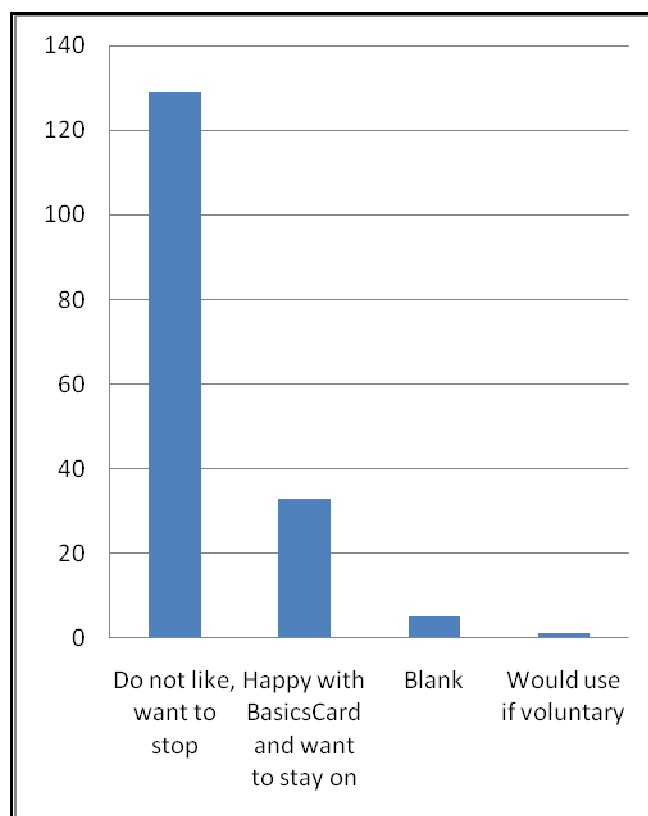


Figure 20 Which of these views is closest to how you feel?

Of the 168 respondents, 163 answered Question 9: *Which of these views is closest to how you feel?*

- 79% answered *I do not like using the BasicsCard and want to stop using it now.*
- 20% answered *I am happy with the BasicsCard and want to keep using it as it is now.*
- 3% of survey respondents chose not to answer this question. This includes the two respondents who received an exemption before Income Management commenced.
- 1% answered *I would use the BasicsCard if it was voluntary.*
- No respondents chose *I would be happy to keep the Card if some difficulties in using it could be fixed.*

The majority of those surveyed who said they are happy to stay on BasicsCard are on Age Pension, followed closely by Parenting Payment (Single).

II. Feelings about continuing to use BasicsCard – Qualitative Data

Let this government take this card, and do like the way before. – Quote from African migrant woman in Darwin

In Discussion Groups, the women who said they were happy to continue using BasicsCard talked about the convenience of having their regular bills, including rent, paid for them before the rest of their payment goes to their bank account and BasicsCard. These women also talked about the advantages of having some money quarantined on their “green card” to buy food in their off-pay week when there is no cash left, and having some money “saved in the kitty” for emergencies. Some of the women on Age Pension said they liked that they now had a plastic card to pay for purchases, instead of carrying cash in their purse. None of these women seemed to know about the voluntary CentrePay system for paying rent and some bills without being on Income Management.



Figure 21 Centrepay sign in the Radio Rentals office at Alice Springs

III. Perception of community views about BasicsCard – Quantitative Data

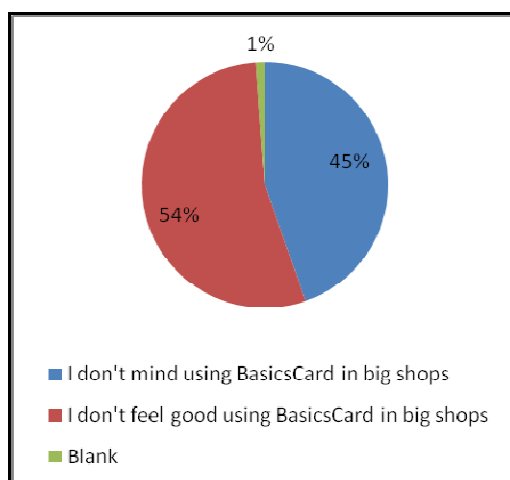


Figure 22 Phrase 3

The third pair of phrases asks how it feels to use BasicsCard in big shops such as supermarkets and department stores, and 166 respondents answered. 54% chose *I don't feel good using BasicsCard in big shops*.

The 45% of women who chose *I don't mind using BasicsCard in big shops* talked about BasicsCard as being just like any other EFTPOS card when they are at the supermarket. As long as they had checked their balance first, they had no more difficulty using BasicsCard than any other card at the checkout.

Same as using a keycard. – Quote from a woman on Age Pension in Alice Springs

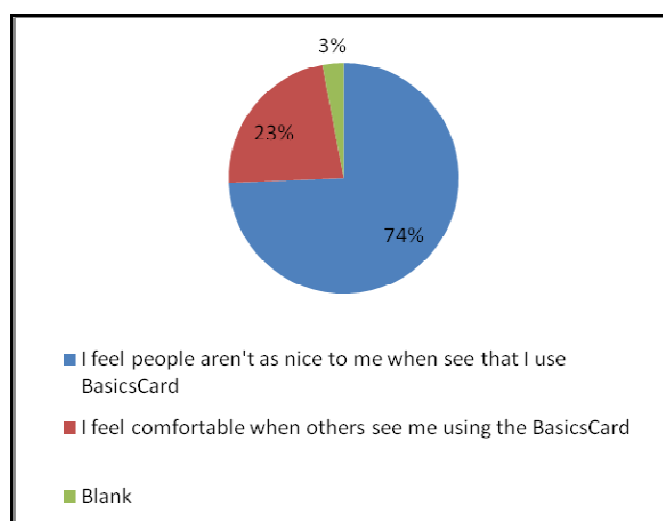


Figure 23 Phrase 8

This was echoed in the eighth paired phrase which focuses more on how women perceive they are seen by others in the community. 163 respondents answered this question, and 74% chose *I feel people aren't as nice to me when they see that I use BasicsCard*.

The 23% of women who chose *I feel comfortable when others see me using the BasicsCard* talked about using the card in the same way that they would use any EFTPOS card to pay for their shopping.

IV. Perception of community views about BasicsCard – Qualitative Data

Some women talked about knowing that EFTPOS machines in some supermarkets can fit two credit cards in the swipe slot at the same time, so they cover the BasicsCard with another EFTPOS card to prevent other customers or shop staff seeing that they are using a BasicsCard.

There is a shame attached to it. – Quote from a woman on Parenting Payment

Makes me feel more diminished. So small. – Quote from a woman on Newstart Allowance

It was just enforced over everybody and I don't see why it should happen to people who are doing the right thing. I would have been embarrassed to go to Woolworths with BasicsCard. I have no history of mismanagement or social problems. – Quote from a woman in Darwin

Two women of African refugee background talked about the BasicsCard feeling very much like the UN food rations they received in camps before they came to Australia. They talked about wanting to start their new lives in Australia and live like everyone else. One of them asked, "How far do we have to run to get away from this?"

They give us before cash money, we are buying everything, we are solving our problems... electricity bill, food, clothes of the kids, everything. We are OK, we don't have any problem. But now, it is like we are in refugee camp. Like the World Food Program, giving to you food. In the refugee camp we are receiving little oil, little flour, little maize, little sugar. It is same. – Quote from African woman in Darwin

One woman said that when she goes into a general store in Alice Springs, the shop staff ask "cash or BasicsCard?". If she says "BasicsCard", the staff won't help her, but if she says "cash" they are very helpful. A number of women said they had been spoken to rudely when they had been unable to pay due to insufficient balance on their BasicsCard, adding to the feeling of shame they were already experiencing.

People's looks when they see the card... the card brands you. – Quote from woman in Darwin

Both Aboriginal and African migrant women said that they felt this program was intended for people of Aboriginal or African background, saying that they noticed "all the black women have the card, but the white women don't".

Not everyone's the same. I am not Aboriginal, I am not from a community where I need protection. – Quote from woman in Darwin who identified as not being Aboriginal or a refugee

V. Safety – Quantitative Data

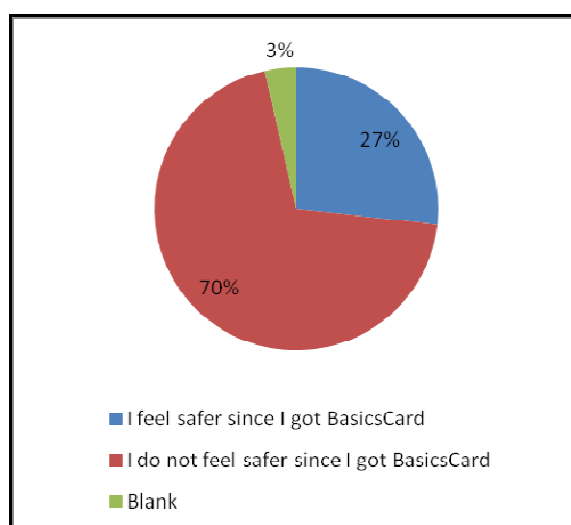


Figure 24 Phrase 4

The fourth paired phrase addresses feelings of safety. 162 respondents answered this question. 70% said *I do not feel safer since I got BasicsCard*. Some of these women said that they chose this phrase because they don't feel that BasicsCard makes any difference to their safety. Others talked about seeing more crime now that cash is harder to access.

More houses being broken into, people being robbed in the street. – Quote from a woman in Alice Springs

27% of women chose *I feel safer since I got BasicsCard*. Some of these women said that they are not asked for cash or humbugged by family as much since they got the card. A few women said that they see less fighting now that they have BasicsCard.

VI. Safety – Qualitative Data

A domestic violence crisis worker said that some general stores still allow women to book up an account, including alcohol and cigarettes under pressure from an abusive partner, and pay it off once a fortnight using their BasicsCard. Some women in abusive relationships are asked by their partner to trade their BasicsCard for cash at a much lower value than what is on their card. She says these women say they are reluctant to talk to Centrelink about getting help to leave the relationship because they know they have broken the rules for using the BasicsCard, and don't want to be in even more trouble with Centrelink. Administrative problems with rent payments made by Centrelink to NT Housing also affect the women's access to NT Housing crisis support services.

Women needing crisis accommodation can't get on the priority housing list (at NT Housing) if their rent is in arrears. Affects domestic violence crisis situations if Centrelink are not getting the rent paid. In a recent situation, a woman had to go back to the community where her abuser lives because of this. – Quote from a domestic violence crisis support worker

I don't feel supported. I feel quite vulnerable. – Quote from a woman in Darwin

VII. Trust in Centrelink – Quantitative Data

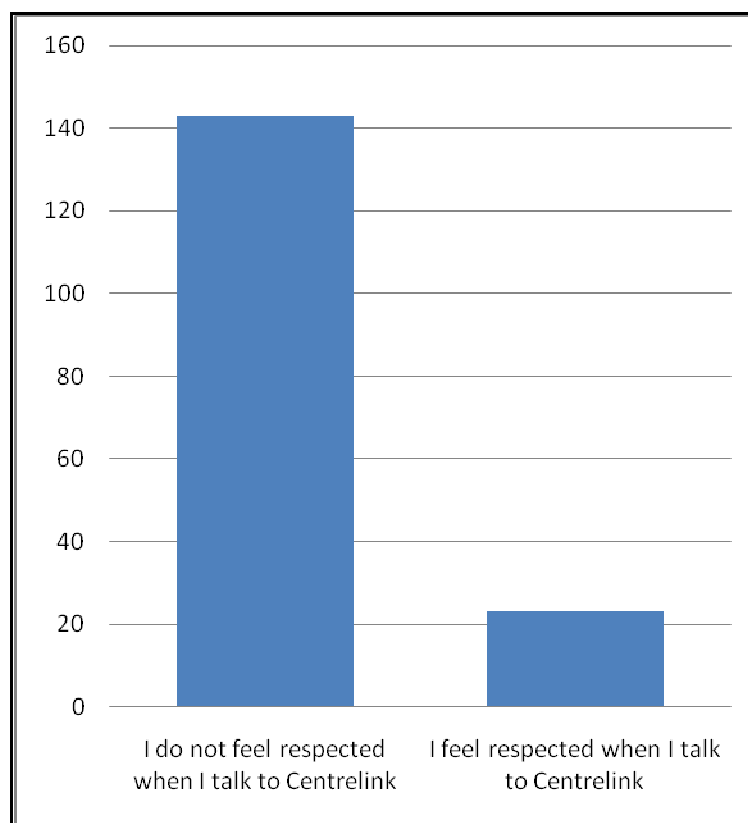


Figure 25 Phrase 5

Phrase pairings five and six are about how women feel about talking to Centrelink. Every respondent chose an answer for preferred phrase five, with 85% choosing *I do not feel respected when I talk to Centrelink*.

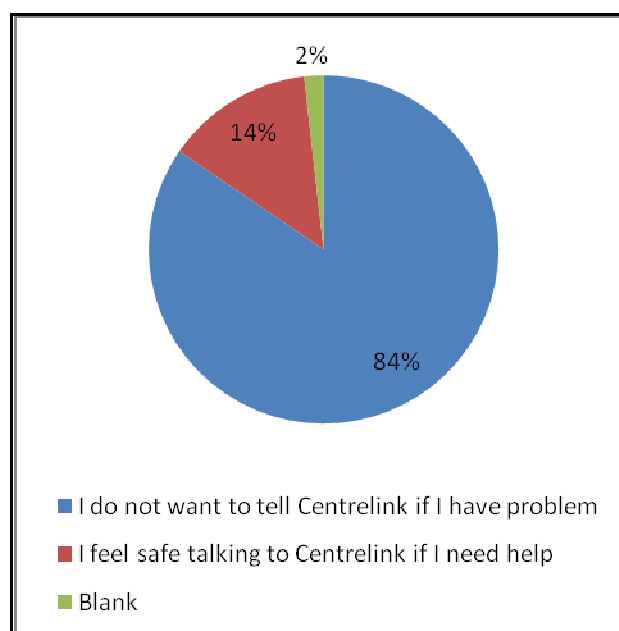


Figure 26 Phrase 6

165 respondents answered the next pair, with 84% choosing *I do not want to tell Centrelink if I have problems*. 14% said *I feel safe talking to Centrelink if I need help*.

VIII. Trust in Centrelink – Qualitative Data

Of the women who said that they do not feel respected, some talked about Centrelink staff not explaining things in a way that they could understand, not taking the time to address issues properly because there were too many people in line, or speaking rudely to them. Some of the women who said that they do feel respected described the Centrelink staff as “polite”, “OK”, or “nice”, but said that they felt the Income Management program was disrespectful.

*The officer was OK but the policy has no respect for people’s self-respect. –
Quote from a woman in Darwin*

One woman with health issues who received income support payments to supplement casual work said she felt that most Centrelink staff did not see the big picture of her situation.

They’re not looking at the big picture. I always paid my bills, no financial problems. When the Centrelink social worker knows me as a human being, things get done... They (Centrelink) tried to bully me into signing up for Income Management. I decided to support myself with casual work instead of getting Centrelink support. No health care card. – Quote from a woman in Darwin

A feeling of trust in talking to Centrelink is particularly important, given that many of the women who participated in this research are already marginalised and have reduced capacity to access other services due to language, literacy, and health barriers.

Women have to name and shame themselves more... Most Centrelink staff could do with more training in dealing with domestic violence. – Quote from a domestic violence crisis support worker

I just didn’t have the energy to fight them. I went into shock. It made me feel like a piece of shit. – Quote from a Darwin woman about how she felt when she read a letter about being referred for the New Model of Income Management

A domestic violence crisis support worker says that women accessing domestic violence crisis services are advised that they can ask Centrelink for a crisis payment if they need help to get out of the abusive relationship. She says some women have said that they did this and received the crisis payment. But some weeks later, she says they were put onto compulsory Income Management under the Vulnerable Welfare Recipient Measures. Having heard this, other women have told the domestic violence crisis workers they would rather stay in the abusive relationship than risk ending up on Income Management by asking the Centrelink Social Worker for help.

Going onto BasicsCard can be triggered by school attendance related to domestic violence. But she has to wait three months after getting out of the domestic violence situation to prove school attendance and get an exemption. – Quote from domestic violence crisis support worker

IX. Exemptions – Quantitative Data

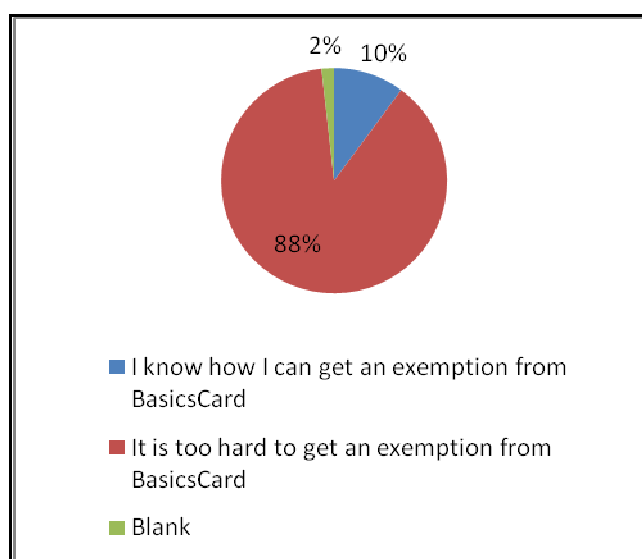


Figure 27 Phrase 7

This set follows up on relationship with the Government. Exemptions are relatively recent and part of the New Model of Income Management. Of the 10% who chose *I know how I can get an exemption from BasicsCard*, most had also said *I am happy with BasicsCard and want to keep using it as it is now*, in answer to Question 9.

X. Exemptions – Qualitative Data

Some of these women who said they know how to get an exemption and were also happy to keep using the BasicsCard, talked about Income Management as being something they felt they could easily stop using if their circumstances changed and they wanted to manage their own rent and bill payments again. However, further discussion with these women suggested they saw an exemption as being easy, just asking Centrelink to take them off BasicsCard. They didn't seem to know anything more about the exemption process.

A number of women didn't understand what we were talking about when the topic of exemptions came up. These women said they didn't know that it was possible to be paid in cash rather than having the BasicsCard. Other women said they knew that exemptions existed, but assumed that it would be too hard to get an exemption and had not asked for one even though they said they would prefer to be paid cash.

Some of the women talked about knowing how to get an exemption, but said that the process was still too difficult, particularly if they did not have strong literacy or English language skills. Women with no literacy or language difficulties also said it was difficult.

Children marking the school roll and teachers not passing absence notes to the office for roll updates means Centrelink gets records showing absences that shouldn't have been a problem. – Quote from a woman in Darwin who had received an exemption from Income Management

They ask me, bring to us the vaccination of the children, bring to us if there is any absence from the school, yet they don't give me any answer. – Quote from a woman of refugee background about the exemption process

You have to play the game. – Quote from a woman on Parenting Payment (Single) about the exemption process

Why don't [Centrelink] do a bit of legwork first to assess people, instead of making me do all the work? – Quote from a woman with health issues

Another woman from Yuendumu talked about applying for an exemption during the time when a large number of people had temporarily relocated to Adelaide due to community safety concerns. This woman had been advised by police that sending the children in her care to Adelaide for a couple of weeks was the safest option during that time, so she had notified the school and asked for extra work for the children to keep up while they were away. When she applied for an Income Management exemption, she was told by Centrelink that the children's school absence was unauthorised and she therefore couldn't get an exemption. She felt that the exemption process was too difficult, because following the advice of one government authority conflicted with the requirements of another government authority.

XI. Looking after family – Quantitative Data

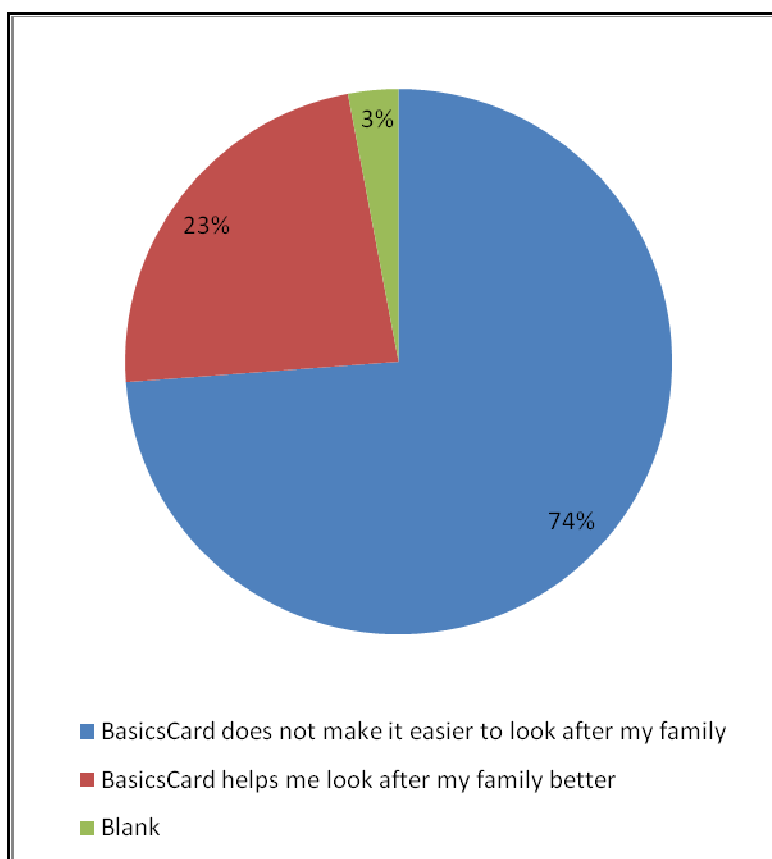


Figure 28 Phrase 9

The last pair of responses related to the original purpose of Income Management for parents in improving capacities to look after their families. 163 respondents answered this question. 74% of respondents chose *BasicsCard does not make it easier to look after my family*. 24% said *BasicsCard helps me look after my family better*.

XII. Looking after family – Qualitative Data

The government, they say you have to care very nicely the children, whatever they want you get. But now how we can do, no cash, the money is here [BasicsCard]. – Quote from woman with refugee background in Darwin

Centrelink are not paying bills properly from my Income Managed funds. I was managing fine before, then Centrelink messed it up. – Quote from a woman on Parenting Payment

Some of the women who said that BasicsCard does not help them look after their family talked about BasicsCard being nothing more than additional administrative work in running the household. They said they had been paying their bills on time, looking after their children, and ensuring the children attended school before BasicsCard was introduced. They said that this didn't change after the introduction of BasicsCard, they just had more work to

do in deciding how much they could afford to spend, and where they could shop with the reduced flexibility of splitting their low income between cash and BasicsCard.

When it was pushed on me, I was really angry because they didn't look at the big picture. They didn't look at who I am. It doesn't look at why people are spending money the way they do. You can't force people to spend money only in major stores. – Quote from a woman in Darwin

The women who chose *BasicsCard helps me look after my family better* included the women who had provided additional information about having changed what they buy because of BasicsCard. These women talked about the benefits of having some money quarantined for food and other necessities.

8 CONCLUSIONS

This report does not make any policy recommendations based on the data provided by the women who participated in the research. ERA does not have a policy position on Income Management. This report is intended to document women's experience.

I. Difficulty in using BasicsCard

For most women, BasicsCard is difficult to use and understand. They don't understand the rules that trigger Income Management referral, or the exemption process.

- 85% said they had not changed what they buy because they have BasicsCard.
- Only 22% said they save money with BasicsCard. 75% said that BasicsCard makes no difference to their spending, and 2% said that it costs them more.
- 53% said that it is often difficult to shop with BasicsCard.
- 74% said that BasicsCard does not make it easier to look after their family.

II. Dignity and Respect

There is a perception for the majority of women that Centrelink and others in their community do not have respect for them, or consider them to be less competent with money or as parents. There is also a perception that it is intended for black women.

- 54% said they don't feel good using BasicsCard in big shops, while 45% said they don't mind using BasicsCard in big shops.
- 74% said they feel people aren't as nice to them when they see the BasicsCard.
- 85% said they do not feel respected when they talk to Centrelink.
- 84% said they do not want to tell Centrelink if they have problems.

III. Safety and Family Relationships

70% of women said they do not feel safer since the introduction of Income Management, and 28% said that they do feel safer with BasicsCard. Those who said they feel safer said there was less humbugging, and they witnessed less fighting. Concerns were raised about women not asking for Centrelink help to exit abusive relationships because they don't want to be referred for Income Management, and seeing more petty crime to obtain cash.

It would be worthwhile looking further at issues of safety and family relationships and how they are impacted by Income Management. No clear conclusions can be drawn at this stage, other than there being a relationship between family tensions and access to cash.

Understanding the experience of the women who participated in this research is important for those assessing the effectiveness of the Income Management program. This research addresses feelings of self-worth, ease of use, and understanding of how the program is intended to assist them in providing for the needs of their families.

9 APPENDIX I – SURVEY QUESTIONS

1. Which of these do you get from Centrelink?

- | | |
|---|--|
| <input type="checkbox"/> Parenting Payment (Single) | <input type="checkbox"/> Parenting Payment (Partnered) |
| <input type="checkbox"/> Newstart Allowance | <input type="checkbox"/> Youth Allowance |
| <input type="checkbox"/> Age Pension | <input type="checkbox"/> Special Benefit |
| <input type="checkbox"/> Disability Support Pension | <input type="checkbox"/> Other: _____ |

2. Are you under 25 years old?

- ☐ Yes ☐ No

3. Are you:

- ☐ Aboriginal ☐ Torres Strait Islander ☐ Both Aboriginal and Torres Strait Islander
- ☐ Refugee from: _____
- ☐ None of the above

4. What town or city do you usually live in? _____

5. How long have you had BasicsCard?

- ☐ Less than two months ☐ Between two and six months
- ☐ Over six months to one year ☐ More than a year
- ☐ Never had a BasicsCard (skip to end) ☐ Do not have BasicsCard now but have had one

6. Have you changed what you buy because you have BasicsCard?

- ☐ No ☐ Yes: answer below

What has changed? _____

7. Does having the BasicsCard make a difference to your family relationships ?

- ☐ No ☐ Yes:

What is the difference ? _____

8. Do you feel you need help to manage your money?

- ☐ No ☐ Yes:

If yes, do you get any help, and what help do you get?

9. Which of these views is closest to how you feel?

- ☐ I am happy with the Basics Card and want to keep using it as it is now
- ☐ I would be happy to keep the Card if some difficulties in using it could be fixed
- ☐ I would use the BasicsCard if it was voluntary
- ☐ I do not like using the BasicsCard and want to stop using it now

Choose the phrase that is closest to how you feel.

I save money with BasicsCard

The BasicsCard makes no difference to my spending

Using BasicsCard costs me more

It is usually easy to shop with BasicsCard

It is often difficult to shop with BasicsCard

I don't mind using BasicsCard in big shops

I don't feel good using BasicsCard in big shops

I feel safer since I got BasicsCard

I do not feel safer since I got BasicsCard

I feel respected when I talk to Centrelink

I do not feel respected when I talk to Centrelink

I feel safe talking to Centrelink if I need help

I do not want to tell Centrelink if I have problems

I know how I can get an exemption from BasicsCard

It is too hard to get an exemption from BasicsCard

I feel comfortable when others see me using the BasicsCard

I feel people aren't as nice to me when they see that I use BasicsCard

BasicsCard helps me look after my family better

BasicsCard does not make it easier to look after my family

10 APPENDIX II – ALICE SPRINGS INFORMATION SHEET



Thankyou for coming today. We hope you will participate, so that Equality Rights Alliance can document women's experience of Income Management in the Northern Territory.

Equality Rights Alliance is Australia's largest network of women's organisations. We are managed by YWCA Australia with funding from the Australian Government Office for Women. We do not deliver any Income Management services, and we are not part of any Government Department.

We want to know what you think, so that we can provide the Australian Government, and community organisations in your town, with useful information about how they can help you.

What are we doing today?

- Joining in a Discussion Group on how Income Management affects your daily life. Everyone's opinion is important. The discussion will be voice recorded.
- Completing a survey on how Income Management affects your daily life.
- **You can say no** to participating in any or all of these activities.

We will protect your privacy

- We will ask you what town you usually live in, and your age group, during the survey. We will not ask for anything that can identify you. You do not need to tell us anything that you don't want to. We have interpreters available to help you if needed.
- If you change your mind about participating in the Discussion Group or survey at any time, we will stop asking questions and remove your responses from our project. It may be difficult to identify your responses or your completed survey after today's Discussion Group has finished, so it is best to tell us straight away if you decide you don't want to participate.
- The Discussion Group will be voice recorded. We will not ask people to identify themselves in any way when they are talking. You can talk about any topic you like. We will create a short DVD of women talking about their experience of Income Management, and then destroy the rest of the voice recording, so that your privacy and your stories are protected.

Mandatory Reporting

- The Northern Territory's *Care and Protection of Children Act 2007* means there is a legal obligation for us to report child abuse situations to the Department of Health and Families.
- If you tell us about a child and we believe the situation means the child is being abused or neglected, we have to tell the NT Department of Health and Families.
- If you would like help to deal with abuse or violence in your family, we can help you find someone to talk to, or you can call one of the services on this information sheet.

What happens after?

- We will publish a short report on the survey data (up to six pages). We will come back to Alice Springs in April 2011 to share with you the beginning of our work on the report.
- We will edit the voice recording to create a short DVD (less than fifteen minutes) of women talking about Income Management, with images of Northern Territory communities.
- We acknowledge that ownership of Aboriginal knowledge and cultural heritage is retained by Aboriginal people, and we will acknowledge this in the DVD and paper report that we produce as a result of this research.
- We will give the DVD and report to politicians, Australian Government departments, media, and community organisations to share your stories on Income Management.
- You can watch the DVD or read the report through community organisations such as Tangentyere Council and ACOSS, or at our website: www.equalityrightsalliance.org.au

For more information about...

- This research project, please contact Equality Rights Alliance on 02 6175 9926 or era.projects@ywca.org.au
- Ethics approval for this research, please contact the Central Australian Human Research Ethics Committee on 08 89514746
- Your BasicsCard Balance, please call Centrelink on 1800 057 111
- Getting an exemption from Income Management and BasicsCard, or any other questions about how Income Management works, please call Centrelink on 132594
- Feeling upset about things we have talked about today, please talk to the Equality Rights Alliance researchers at the Discussion Group, or phone Lifeline on 131114
- Support and counselling for parents or carers, phone Parentline on 1300 30 1300
- Help for family relationships, phone Relationships Australia on 1300 364 277

Thankyou

Equality Rights Alliance thanks you for coming to the Discussion Group today. Your opinion is important, and we will do our best to make sure the Australian Government hears your words.

We asked for advice from many community organisations so that we could do this work. We thank all of them for their advice and support, and hope that they will find the report and DVD useful. Some of the organisations we have talked to about this project are:

- Tangentyere Council in Alice Springs
- Australian Council of Social Service (ACOSS) in Alice Springs and Darwin
- YWCA Darwin
- Melaleuca Refugee Centre in Darwin
- Salvation Army in Darwin

There are many other people who have given us very helpful advice on this project.

This is for you to keep

You might find this information useful after you go home today, if you want to find out what happened with this research, or if you want to contact any of the organisations listed here.

11 APPENDIX III – DARWIN INFORMATION SHEET



Equality Rights Alliance

Women's Voices for Gender Equality

Level 5, 161 London Circuit, Canberra ACT 2602 | PO Box 1022 Dickson ACT 2602

T: 02 6175 9926 | F: 02 6175 9993 | E: era.admin@ywca.org.au

www.equalityrightsalliance.org.au

Closing the Wealth Gap: documenting women's experiences of Income Management in the Northern Territory

Investigators: Ms Emma Davidson, Ms Joanne Wilmot

This is for you to keep.

Thank you for coming today. We hope you will participate, so that Equality Rights Alliance can document women's experience of Income Management in the Northern Territory.

Equality Rights Alliance is Australia's largest network of women's organisations. We are managed by YWCA Australia with funding from the Australian Government Office for Women. We do not deliver any Income Management services, and we are not part of any Government Department.

We want to know what you think, so that we can provide the Australian Government, and community organisations in your town, with useful information about how they can help you.

What are we doing today?

- Joining in a Discussion Group on how Income Management affects your daily life. Everyone's opinion is important. The discussion will be voice recorded.
- Completing a survey on how Income Management affects your daily life.
- If you do wish to join and talk with us, that is OK. Your participation is voluntary. This means **You can say NO.**

We will protect your privacy

- We will ask you what town you usually live in, and your age group, during the survey. We will not ask for anything that can identify you. You do not need to tell us anything that you don't want to. We have interpreters available to help you if needed.
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- Support and counselling for parents or carers, phone Parentline on 1300 30 1300
- Help for family relationships, phone Relationships Australia on 1300 364 277

Concerns and Complaints

- If you have any concerns or complaints regarding the ethical conduct of this study, you should contact the Ethics Administrator of the Human Research Ethics committee of the NT Department of Health and Menzies School of Health Research on 08 8922 7922 or e-mail ethics@menzies.edu.au

Thankyou

Equality Rights Alliance thanks you for coming to the Discussion Group today. Your opinion is important, and we will do our best to make sure the Australian Government hears your words.

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