

**Department of Families, Housing, Community Services and Indigenous Affairs**  
**Evaluation of VIM and CPSIM in WA**  
**FINAL Issues guide for groups with service providers including financial  
 counsellors**

## Introduction

- ◆ Introduction of self and observers
- ◆ Purpose
  - Conducting part of an evaluation for the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs.
  - Other stakeholders in the project are the Government of Western Australia Department for Child Protection and the Australian Institute of Health and Welfare.
  - The research is part of the first stage of evaluation of VIM and CPSIM—focussing particularly on the impacts, so far, of VIM and CPSIM on child and family well-being. We are also interested to know about issues relating to program implementation and possible practice improvements.
  - This component of the evaluation—examining VIM and CPSIM in WA—involves the conduct of focus groups with Centrelink staff, DCP case workers, community service delivery agencies, peak bodies and community leaders to seek their feedback.
- ◆ Use of data
  - The information from the discussion today will be analysed and fed into a report on the focus group findings. ORIMA Research will write this report and give it to FaHCSIA.
  - FaHCSIA will provide you with a summary of the focus group research (using the details from your contact card).
  - The report will then be used by the AIHW and FaHCSIA as part of the broader evaluation of IM.
  - Other research components of the broader evaluation will be conducted by AIHW and FaHCSIA and will include analysis of Centrelink administrative data, DCP data, stores data and information from client interviews.
- ◆ Participant role
  - Today we would ask that you present your views as a representative of the organisation you come from.
  - As part of our report we will list the organisations / communities who took part in the focus groups. While individuals will not be identified in the report, the research is not anonymous.
  - If you have personal views about elements of IM that are not necessarily shared by your agency we would be interested in these but you may like to identify them as such.
- ◆ Please turn off mobile phones or put on silent mode
- ◆ Purpose and nature of observations
- ◆ Purpose and usage of recording
- ◆ Housekeeping—length of session, catering and amenities.
- ◆ Group rules—different points of view encouraged, no right or wrong answers, respecting views of others.

---

**ASK PARTICIPANTS TO COMPLETE CONTACT CARD AND CONSENT FORM**

**A. Overall impacts of VIM / CPSIM**

What has been the overall impact, so far, of Voluntary and Compulsory IM?  
How effective was the implementation of Voluntary and Compulsory IM?

[Establish experience with VIM and or CPSIM. Frame questions accordingly]

1. Reasons and purpose of VIM / CPSIM:
  - a. What is VIM / CPSIM?
  - b. Why do you think VIM / CPSIM were introduced?
  - c. What was the original purpose of VIM / CPSIM?
  - d. What differences are you aware of between the purpose and scope of VIM and CPSIM in WA?
  
2. Impact of VIM / CPSIM:
  - a. How do you think VIM / CPSIM have impacted on people / families since their introduction?
  - b. What have been the key positive outcomes / signs of success?
  - c. What have been the key negative outcomes / signs of failure?
  - d. What difference do you think VIM / CPSIM has made to the wellbeing of children?
  - e. Have VIM and CPSIM had different impacts? Why?

**B. Awareness and understanding of VIM / CPSIM**

How have stakeholders and clients responded to Voluntary and Compulsory IM?

3. Awareness and understanding of VIM / CPSIM among stakeholders:
  - a. How well do you think the purpose of VIM / CPSIM was communicated to stakeholders like yourself?
  - b. How do stakeholders find out what they need to know about VIM / CPSIM?
  - c. Are there any elements of awareness or understanding that need to be addressed?
  - d. How could this best be achieved?
  
4. Clients' perceptions of VIM / CPSIM:
  - a. How do you think clients view VIM / CPSIM?
  - b. What do they see as the purpose of VIM / CPSIM?
  
5. Awareness and understanding of VIM / CPSIM among clients:
  - a. How well do you think the purpose of VIM / CPSIM was communicated to clients?
  - b. How well do you think the responsibilities and possible benefits of VIM / CPSIM were communicated to clients?
  - c. How do clients mainly find out what they need to know about VIM / CPSIM?
  - d. Are there any elements of awareness or understanding that need to be addressed?
  - e. How could this best be achieved?

**C. Impact of VIM / CPSIM on child wellbeing**

How and why have Voluntary and Compulsory IM impacted on child wellbeing?

6. VIM / CPSIM outcomes for child wellbeing:

- a. Has VIM / CPSIM changed the level at which children's priority needs are met?
  - b. Have you seen any change in wellbeing of children since the introduction of VIM / CPSIM? [probe for availability of food, diet, health, education, safety, housing]
  - c. Why do you think this has occurred?
  - d. Are there any priority needs for the child that have not been improved or affected by VIM / CPSIM?
  - e. How has VIM / CPSIM impacted on the capacity of families and communities to care for children?
7. Other programs:
- a. Has VIM / CPSIM had any positive impact in conjunction with other programs for children and families?
  - b. Have you seen/heard of any changes to school attendance and participation since VIM / CPSIM?
8. Unintended consequences:
- a. Do you think VIM / CPSIM has had any positive or negative unintended consequences for child wellbeing?
  - b. What are the risks/ benefits of these consequences?
  - c. Who/ which sub-groups are experiencing these unintended consequences?
  - d. How can these consequences be addressed or supported?
  - e. Have VIM and CPSIM had any different unintended consequences?

## ***D. Impact of IM on individual income management***

How have Voluntary and Compulsory IM impacted on how people manage and use their payments?

9. Use of IM portion of government payments:
- a. How and where are clients mainly using their IM money?
  - b. Is this different to how and where they were spending their payments before VIM / CPSIM?
  - c. How are clients using their lump sum payment money?
  - d. Is this different to how they were spending their lump sum payments before IM?
10. Use of non-IM portion of government payments:
- a. How and where are clients mainly using their non-IM money?
  - b. Do you think all clients understand they can use this money however they prefer?
11. Financial abilities:
- a. Do you think people are using VIM / CPSIM to manage their households better?
  - b. Have you seen any changes in:
    - i. Budgeting / financial management?
    - ii. Planning for unexpected expenses (e.g. car registration, illness)?
    - iii. Savings for the medium/ long term (e.g. saving for whitegoods, holidays)?
  - b. Has these changes had any impact, or are they likely to have any impact on child wellbeing?
12. Patterns of expenditure:
- a. Do clients spread their spending across the fortnight differently since VIM / CPSIM?
  - b. Do clients have different opportunities for purchasing 'big ticket' items since VIM / CPSIM?
  - c. Have clients changed their ability to pay rent and bills on time since VIM / CPSIM?
  - d. Has household money management changed since VIM / CPSIM?

13. Proportion of income managed:
  - a. How effective is IM set at 70%?
  - b. How effective is it to fully (i.e. 100%) income manage all lump sum payments? Or should lump sum payments be divided? How?
  - c. What would be your views about increasing or decreasing the IM percentage of fortnightly payments?

## **E. Other impacts of VIM / CPSIM on family wellbeing**

How and why have Voluntary and Compulsory IM impacted on family wellbeing?

14. Other services / supports:
  - a. Are people accessing any new or different services or supports since VIM / CPSIM?
  - b. Have there been any changes in people seeking emergency relief, emergency payments or other financial crisis support (i.e. increase or decrease or same) since IM?
  - c. Are VIM / CPSIM clients able to access services and supports in a timely way?
15. Problem behaviours:
  - a. Have you seen any change in undesirable behaviours since VIM / CPSIM? [probe for gambling, drug use, violence, [\[Kimberley only\]](#) humbugging<sup>1</sup>, pornography]
  - b. Why do you think this has occurred?
  - c. Do you think this change is likely to be sustained in the longer term?
  - d. Have these changes had any impact on child wellbeing?
16. Unintended consequences:
  - a. Do you think VIM / CPSIM has had any positive or negative unintended consequences for family wellbeing?
  - b. What are the risks/ benefits of these consequences?
  - c. Who / which sub-groups are experiencing these unintended consequences?
  - d. How can these consequences be addressed or supported?
  - e. Have VIM and CPSIM had any different unintended consequences?

## **F. Targeting of Compulsory IM**

17. Targeting to client groups:
  - a. Which types of clients do you feel Compulsory IM is a useful approach for?
  - b. Which clients would not benefit from Compulsory IM in your view?
  - c. What services / supports are available for these clients instead?
  - d. Is voluntary IM likely to be a useful option for these clients?
  - e. Do you think Compulsory IM is likely to work equally well for Indigenous and non-Indigenous clients?

---

<sup>1</sup> Explain—abuse / inappropriate use of reciprocal relationships to obtain money or goods.

## **G. Targeting of VIM**

18. Targeting to client groups:
  - a. Which types of clients do you feel VIM is a useful approach for?
  - b. Which clients would not benefit from VIM in your view?
  - c. What services / supports are available for these clients instead?
  - d. Do you think VIM is likely to work equally well for Indigenous and non-Indigenous clients?
19. Take-up:
  - a. Why aren't there more VIM clients?
  - b. Have you suggested VIM to any of your clients?
  - c. What factors are likely to motivate clients to take up VIM?
  - d. What factors are likely to discourage or stop them?
  - e. Do you promote, educate or inform about VIM? How and why?
20. Attrition:
  - a. Why might clients withdraw from VIM?
  - b. Do they / are they likely to come back? When / why?

## **H. Effectiveness of the BasicsCard**

21. Usage:
  - a. How is BasicsCard being used by clients?
  - b. Has BasicsCard assisted clients in changing their money management practices?
  - c. What are the benefits of BasicsCard?
  - d. What are the problems with BasicsCard?
  - e. What do you think is the most effective way to allocate funds to the BasicsCard?  
(e.g. all fortnightly amount v weekly or daily allowance)

## **I. Medium and long term impacts of VIM / CPSIM**

How can Voluntary and Compulsory IM be most effective in the longer term?

22. Medium and long term impacts of VIM / CPSIM:
  - a. Has VIM / CPSIM changed practices in a way that is likely to be sustained or built on after VIM / CPSIM stops?
  - b. Do you think that negative outcomes can be ameliorated or stopped?
  - c. What positive outcomes do you think may yet emerge in the future?
  - d. What negative outcomes do you think may yet emerge in the future?
  - e. Do you think client attitudes towards VIM / CPSIM will change over time?

## **J. Impacts of IM on financial management services**

[For financial counsellors]

23. Take-up:
- Do you have VIM / CPSIM clients?
  - Would you necessarily be aware if your clients were on VIM / CPSIM?
  - Is there a reason you are not seeing more VIM / CPSIM clients?
  - How are referrals to your services working for VIM / CPSIM clients?
  - What other pathways do / could clients use to access financial management services?
24. Impact of IM:
- What is the value / benefit of financial counselling for your VIM / CPSIM clients?
  - What difference has VIM / CPSIM made for your clients?
  - Which types of clients do you feel VIM / CPSIM is a useful approach for?
  - Which clients would not benefit from VIM / CPSIM?
  - How are clients reacting/ responding to financial counselling?
  - What changes have you noticed in your VIM / CPSIM clients who have received financial counselling?
25. Demand for financial counselling:
- What kinds of support are VIM / CPSIM clients looking for?
  - Are clients accessing a different range of financial management services than before VIM / CPSIM? [e.g. advocacy, bill payments, legal services]
  - Do you think demand / take-up for financial management services would be increased if the number or availability of services increased?
26. Barriers and motivators to financial counselling?
- What is likely to encourage VIM / CPSIM clients to seek/ attend financial counselling?
  - What might prevent or discourage them?
  - Are there any blockages to accessing counselling services [probe for proximity, transport, awareness]
  - What more could be done to encourage VIM / CPSIM clients to take up referrals to financial services?
  - Do you have or know of any strategies that have been successful so far?
  - Would there be any advantage in greater linkages between financial management services and:
    - Emergency relief?
    - Other family or community support services?
    - Centrelink?

## **K. Summary**

27. Overall assessment:
- What has been happening in the broader community during VIM / CPSIM implementation that might have impacted on its effectiveness?
  - How can VIM / CPSIM be improved for the future?

---

## ***L. Thank you and wrap up***

- ◆ Thank you for taking part in the research.
- ◆ The issues we discussed will feed into the report on the focus group findings.
- ◆ If you / your colleagues / other community members have further feedback you would like to be considered as part of this stage of the evaluation please contact Arlene Hendricks at ORIMA Research on 03 9251 1000.