

# Appendix 4: Discussion guides for client interviews conducted by CIRCA

## Discussion guide for voluntary income management clients

Hi My name is \_\_\_\_\_ and I work for the Cultural and Indigenous Research Centre Australia. Today we are doing some research for the Federal Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

The purpose of this research is to find out what people think about Income Management, so we'll be asking you a number of questions about what effect this has had on your life. If you do not want to answer a question you don't have to and you are free to end the interview at any time. All of the answers that you provide to us are confidential, which means that we do not record your name or anything that can be linked to you. The information we collect from you will help FaHCSIA make decisions about how IM services can be improved.

We will also be providing information about the results from this research to communities involved with the research.

We are also doing research about income management in a number of other locations including Perth, Balgo, Finke, Tennant Creek, Kununurra, Ngukurr and Gapuwiyak.

This interview should last between 30 to 90 minutes. Do you have any questions before we start?

### Demographics

- Record location
  - Record gender
  - Confirm that participant's money is income managed and that this has been voluntary. If necessary ask – Does Centrelink income manage your money?]
  - **Explain confidentiality and ask permission to obtain Centrelink Client Reference Number**
1. [If necessary] Are you Aboriginal or Torres Strait Islander?
  2. How old are you? (Record either age or date of birth)
  3. How many children do you have? How old are your children?
  4. How many children do you care for?
  5. How many children do you care for that are not your own?
  6. How many people usually live in your house? How many adults? How many children?

### Knowledge and attitudes toward IM

7. Why did you go on VIM?
8. From your point of view, what do you think is the purpose / point of Voluntary Income Management?
9. What do you think about VIM– Is it a good or bad thing? Why do you say that?
10. What do you like about VIM?
11. What don't you like about it?
12. Do you know how much of your Centrelink payment goes on income management? (Ask for either a percentage or amount of money on income management and the total Centrelink amount)
13. Do you think the amount of money that goes on income management is the right amount of money, not enough money or too much money?
  - (a) [If not enough / too much] How much should it be?

### **Implementation process**

14. What was the process like when you were signed up to VIM? Easy or difficult?
  - (a) How did you find out about VIM? Who did you speak to? What did they tell you?
  - (b) Were you happy / unhappy with this process?
  - (c) Why did you decide to go on VIM?
  - (d) Have you stopped and the started again? If yes, why?
  - (e) Do you find it hard to be on VIM? Why / why not?
  - (f) Would you recommend VIM to family members and friends? Why?
  - (g) Any comments?
15. In your opinion, how could the process have worked better?

### **Financial literacy issues**

16. Have you talked to anyone about managing your money? Yes / no
  - (a) If yes, who have you talked to? Anyone else?
  - (b) What did you talk about / what did they tell you?
  - (c) Have you found it useful / helpful?
17. Did Centrelink arrange financial counselling for you?
  - (a) Was the Financial Counsellor separate to the services Centrelink provides?
  - (b) Did you attend? Was this helpful or did it make no difference?
  - (c) If it was helpful, in what way(s)?
  - (d) If you didn't attend, what would have made it easier for you to attend?
18. Have you bought any big / expensive items since you have been on Income Management?
  - (a) If yes, what did you buy?
  - (b) How did you pay for it? BasicsCard / cash / other
19. Have you saved any money since you received the BasicsCard?
20. Are you saving up for anything at the moment? If yes, what is it?

21. Have you ever asked for emergency relief (money / financial help from a charity or similar organisation) before you were income managed?
- (a) What about since you have been on Income Management?
  - (b) [If yes, did you ask for less or more since being income managed?]

### **Behaviour**

22. Since VIM have there been any changes to the things that you buy? If yes, what have these changes been?
23. Do you share your money with anyone else? Which part of the money (IM or non-IM) Who with? How often? How much?
24. Do you give your kids or family money?
- (a) Do you know what they spend it on?
25. Do you regularly get asked for money? How often does this happen? Who asks? Did you give them money?
- (a) [If yes] What was the impact for you?
26. Do you expect income or food from other family before the next pay?
27. Since you have been on Income Management, do you think you spend more or less on the following:
- (a) Alcohol
  - (b) Cigarettes / smokes
  - (c) drugs
  - (d) children's expenses e.g. lunches, snacks, clothes, sport etc
  - (e) toys
  - (f) entertainment (like DVDs, video games, CDs)
  - (g) accommodation / utilities
  - (h) clothes
  - (i) gambling
  - (j) food
  - (k) save money
  - (l) white goods
  - (m) cleaning products
  - (n) travel (i.e. petrol, flights etc)
28. Where do you mostly do your shopping? (precode community store, major town)
- (a) How do you get there? (precode walk, drive, taxi, charter plane, commercial flight)
29. Where else do you shop? (precode community store, major town)
- (a) How do you get there? (precode walk, drive, taxi, charter plane, commercial flight)
30. How often do you shop for food for meals? (precode every day, a few times a week, once a week, once a fortnight, less often)
31. Do you store food at home or eat what you buy on the day you buy it?
32. Do you have a fridge at home?

33. Since you've been on income management, has it been easier, harder or the same to pay your rent?
34. Since you've been on income management, has it been easier, harder or the same to pay other bills and costs, like your phone and electricity
35. The last time you used your BasicsCard what did you buy? How much did you spend?
36. How much of your BasicsCard money would you say you spend on food? All, most, half, very little?
37. [If response is half or very little ask] What do you spend most of your BasicsCard money on? Pre-code – Clothes, cleaning products, transport, fuel, mobile phone cards,
38. If relevant, what else do you spend your BasicsCard money on? Pre-code – Clothes, cleaning products, transport, fuel mobile phone cards,
39. Do you know how to check the balance of your BasicsCard?
  - (a) If yes, how do you check the balance? i.e. Got to Centrelink, Call the 13 number, get a relative to check it for me, ask a storeowner to check it for me , something else?
  - (b) How often do you check the balance?
  - (c) Do you check the balance before you do your shopping?
40. Have you ever tried to purchase stuff on your BasicsCard and have not had enough money to pay for everything?
  - (a) If yes, what happened / what did you do?
  - (b) Other comments?
41. How do you pay for things when you can't use your BasicsCard? i.e. cash, don't buy anything, nothing, ask a family member to pay etc
42. What things do you buy with your income managed money that is not income managed (the money that is paid into your bank/keycard account - not on your-BasicsCard and not your kitty money)?
43. What things do you buy with your money that is not income managed?
44. Do you get asked for this money from other people? If yes, from who? How often does this happen?
45. Have you shared your BasicsCard and PIN with anyone else? Who?
  - (a) If yes, why did you share it?
46. Do you know how to check the balance of your IM account?
  - (a) If yes, how do you check the balance? i.e. Got to Centrelink, Call the 13 number, get a relative to check it for me, ask a storeowner to check it for me , something else?
  - (b) How often do you check the balance?
47. Is there enough fresh food including meat, fruit and vegetables in your community? If no, why not? (only ask remote customers)
48. Do you:
  - (a) Buy more or less or the same amount of fresh food since VIM?

- (b) Eat more or less or the same amount of fresh food since VIM?
49. Is it easier or harder to travel outside your community now you have the BasicsCard? Or has there been no change?
- (a) Easier. Why?
  - (b) Harder. Why?
  - (c) No change

### **Financial stress**

50. Since VIM have you bought anything you couldn't afford or regretted buying?
51. If you had a choice, what would you prefer:
- (a) To receive \$100 now?
  - (b) To wait a month and receive \$200?
52. If you had to come up with \$200 in two days, would you be able to do it?
53. Have there been times lately when you or your family have had to miss out on something or go without something you needed because of not enough money?
54. What things do your kids miss out on because of not enough money?

### **Future**

55. Do you think you will stay on Voluntary Income Management? Yes/ No
- Why / why not?
56. Have you ever used Centrepay deductions?
57. If you come off VIM, would you ever set up regular Centrepay deductions?
58. If you needed to get money quickly where would you go or who would you ask?
59. Can you get money from other places if you need it? If so, where?

### **Well being of children**

#### **[Only ask participants who have children or care for children]**

60. Since IM have you noticed any changes (either good or bad) with your children? If yes, what are they?
61. Since IM have you noticed any of the following changes with your children: Yes / no
- (a) Are they happier / unhappier or the same?
  - (b) Are they healthier / unhealthier or the same?
  - (c) Are they eating more / less or the same?
  - (d) Do they weigh more / weigh less or are the same weight?
  - (e) Are they more active / less active or the same?
  - (f) Do they have more clothes / less clothes or the same?
  - (g) Are they more worried / less worried or the same?
  - (h) Are they going to school more/less or the same?
62. Do your children use the school nutrition program?

63. Does Centrelink make deductions from your income managed money to pay for a school nutrition program?

#### **Wellbeing of individuals**

64. Since VIM have you noticed any changes (either good or bad?) with yourself? If yes, what are they?
65. Since VIM would you say you have:
- (a) Had more time or less time for culture? E.g. hunting, sorry business, art etc
  - (b) Feel more or less connected to your culture / community?
  - (c) Able to spend more, less or the same amount of time with your children?
  - (d) Been able to work out family problems and disputes more easily?
  - (e) Are you happier / unhappier?
  - (f) Are you healthier / unhealthier?
  - (g) Have more or less money for alcohol?
  - (h) Have more or less money for gambling?
  - (i) Have more or less money to spend on your children?

#### **Wellbeing of families**

66. Since VIM have you noticed any changes (either positive or negative) with your family? If yes, what are they?
67. Since VIM would you say you have:
- (a) More or less support from your mob / family and friends?
  - (b) More or less time to pass on traditions and customs to your children?
  - (c) More or less time to spend on culture and with elders?
  - (d) More or less time for cultural activities like hunting and fishing?
  - (e) Been more or less likely to eat traditional foods / bush tucker?
  - (f) More or less time for arts and craft, dancing and stories?
  - (g) Found it easier or harder to participate in sorry business?
  - (h) More or less money to contribute for sorry business?
  - (i) Been able to work out family problems and disputes more or less easily?

#### **Conclusion**

68. What are the good things that have happened because of VIM?
69. What are the bad things that have happened because of VIM?
70. Is there anything else that you would like to say about VIM that I have not covered?
71. How could we make these interviews better?

**Thank you for sharing your story with us today. It is very important to us.**

## **Discussion guide for DCP income management clients**

Hi My name is \_\_\_\_\_ and I work for the Cultural and Indigenous Research Centre Australia. Today we are doing some research for the Federal Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

The purpose of this research is to find out what people think about Income Management, so we'll be asking you a number of questions about what effect this has had on your life. If you do not want to answer a question you don't have to and you are free to end the interview at any time. All of the answers that you provide to us are confidential, which means that we do not record your name or anything that can be linked to you.

We will also be providing information about the results from this research to communities involved with the research.

We are also doing this research in a number of other locations including Perth, Balgo, Finke, Tennant Creek, Kununurra, Ngukurr and Gapuwiyak.

This interview should last between 30 to 90 minutes. Do you have any questions before we start?

### **Demographics**

- Record location
  - Record gender
  - Confirm that participant's money is income managed and that this has been directed through the DCP. [If necessary ask – Does Centrelink quarantine your money?]
1. [If necessary] Are you Aboriginal or Torres Strait Islander?
  2. How old are you? (Record either age or date of birth)
  3. How many children do you have? How old are your children?
  4. How many children do you care for?
  5. How many children do you care for that are not your own?
  6. How many people usually live in your house? How many adults? How many children?

### **Knowledge and attitudes toward IM**

7. From your point of view, what do you think is the purpose / point of Income Management?
8. What do you think about IM– Is it a good or bad thing? Why do you say that?
9. What do you think is good about IM?
10. What do you think is not so good about it?
11. Do you have a BasicsCard?
12. Do you know how much of your Centrelink payment goes on Income Management? (Ask for either a percentage, proportion (i.e. half) or amount of money on BasicsCard and the total Centrelink amount)
13. Do you think the amount of money that goes on Income Management is the right amount of money, not enough money or too much money?
  - (a) [If not enough / too much] How much should it be? (e.g. More or less than half?)

### **Financial literacy issues**

14. Have you talked to anyone about managing your money? Yes / no
  - (a) If yes, who have you talked to? Anyone else?
  - (b) What did you talk about / what did they tell you?
  - (c) Have you found it useful / helpful?
15. Did Centrelink arrange financial counselling for you?
  - (a) Was the Financial Counsellor separate to the services Centrelink provides?
  - (b) Did you attend? Was this helpful or did it make no difference?
  - (c) If it was helpful, in what way(s)?
  - (d) If you didn't attend, what would have made it easier for you to attend?
16. Have you bought any big / expensive items since you have had the BasicsCard?
  - (a) If yes, what did you buy?
  - (b) How did you pay for it? BasicsCard / cash / other
17. Have you saved any money since you have been on Income Management
18. Are you saving up for anything at the moment? If yes, what is it?
19. Have you ever asked for emergency relief (money / financial help from a charity or similar organisation) before?
  - (a) What about since you have been on Income Management?
  - (b) [If yes, did you ask for less or more since being income managed?]

### **Implementation process**

20. What was the process like when you were signed up to IM? Easy or difficult?
  - (a) How long did Centrelink contact you after you were notified by the DCP?  
Immediately, shortly after, a while after, it took a long time
  - (b) Were you happy / unhappy with this process?
  - (c) Any comments?
21. In your opinion, how could the process have worked better?
22. When you come off Income Management, do you think you will go onto Voluntary Income Management? Yes/ No
  - (a) Why / why not?
23. Have you ever used Centrepay deductions?
24. When you come off IM, would you set regular Centrepay deductions?



## Behaviour

25. Since IM have you bought anything you couldn't afford or regretted buying?
26. If you had a choice, what would you prefer:
  - (a) To receive \$100 now?
  - (b) To wait a month and receive \$200?
27. Since IM have there been any changes to the things that you buy? If yes, what have these changes been?
28. If you needed to get money quickly where would you go or who would you ask?
29. Can you get money from other places if you need it? If so, where?
30. Do you expect income or food from other family before the next pay?
31. Do you share your income with anyone else? Who? How often? How much?
32. Do you give your kids or family money?
  - (a) Do you know what they spend it on?
33. Do you get regularly asked for money? How often does this happen? Who asks? Did you give them money?
  - (a) [If yes] What was the impact for you?
34. Since you have been on Income Management do you think you spend more or less on the following:
  - (a) Alcohol
  - (b) Cigarettes / smokes
  - (c) drugs
  - (d) children's expenses e.g. lunches, snacks, clothes, sport etc
  - (e) accommodation / utilities
  - (f) clothes
  - (g) gambling
  - (h) food
  - (i) save money
  - (j) white goods
  - (k) cleaning products
  - (l) travel (i.e. petrol, flights etc)
35. The last time you used your BasicsCard what did you buy? How much did you spend?
36. How much of your income managed money would you say you spend on food? All, most, half, very little?
37. [If response is half or very little ask] What do you spend most of your BasicsCard money on? Pre-code – Clothes, cleaning products, rent, transport, fuel, mobile phone cards,
38. If relevant, what else do you spend your BasicsCard money on? Pre-code – Clothes, cleaning products, rent, transport, fuel mobile phone cards,

39. Do you know how to check the balance of your BasicsCard?
  - (a) If yes, how do you check the balance? i.e. Got to Centrelink, Call the 13 number, get a relative to check it for me, ask a storeowner to check it for me , something else?
40. How often do you check the balance?
41. Have you ever tried to purchase stuff on your BasicsCard and have not had enough money to pay for everything?
  - (a) If yes, what happened / what did you do?
  - (b) Other comments?
42. How do you pay for things when you can't use your BasicsCard? i.e. cash, don't buy anything, nothing, ask a family member to pay etc
43. Have you shared your BasicsCard and PIN with anyone else? Who?
  - (a) If yes, why did you share it?
44. If you had to come up with \$200 in two days, would you be able to do it?
45. Have there been times lately when you or your family have had to miss out on something or go without something you needed because of not enough money?
46. What things do your kids miss out on because of not enough money?
47. Is there enough fresh food including meat, fruit and vegetables in your community? If no, why not? (Only ask remote customers)
48. Since IM have the prices for fruit and vegetables in the community increased, stayed the same or decreased?
49. Have you been able to:
  - (a) Purchase more or less or the same amount of fresh food since IM?
  - (b) Eat more or less or the same amount of fresh food since IM?
50. Is it easier or harder to travel outside your community now you have the BasicsCard? Or has there been no change?
  - (a) Easier. Why?
  - (b) Harder. Why?
  - (c) No change

#### **Non-IM money**

51. What things do you buy with your non-BasicsCard / kitty / other money? (Probe fully)
52. Do you spend all of that money?
53. Do you get asked for this money from other people? If yes, from who? How often does this happen?

#### **Cannington DCP clients only**

54. Is there an adequate choice of shops to use your BasicsCard?
55. Do you regularly need to shop elsewhere at places that do not have BasicsCard?

#### **Well being of children**

56. Since IM have you noticed any changes (either good or bad) with your children? If yes, what are they?
57. Since IM have you noticed any of the following changes with your children: Yes / no

- (a) Are they happier / unhappier or the same?
- (b) Are they healthier / unhealthier or the same?
- (c) Are they eating more / less or the same?
- (d) Do they weight more / weigh less or are the same weight?
- (e) Are they more active / less active or the same?
- (f) Do they have more clothes / less clothes or the same?
- (g) Are they more worried / less worried or the same?

### **Wellbeing of individuals**

58. Since IM have you noticed any changes (either good or bad?) with yourself? If yes, what are they?
59. Since IM would you say you have:
- (a) Had more time or less or the same amount time for culture? E.g. hunting, sorry business, art etc
  - (b) Feel more or less connected to your culture / community? Or has there been no change?
  - (c) Been able to work out family problems and disputes more easily, less easily or the same?
  - (d) Are you happier / unhappier or the same?
  - (e) Are you healthier / unhealthier or the same?
  - (f) Have more or less or the same amount of money for alcohol? Or not relevant
  - (g) Have more or less or the same amount of money for gambling? Or not relevant
  - (h) Have more or less or the same amount of money for drugs? Or not relevant
  - (i) Have more or less or the same amount of money for porn? Or not relevant
  - (j) Have more or less or the same amount of money to spend on your children?

### **Wellbeing of families**

60. Since IM have you noticed any changes (either positive or negative) with your family? If yes, what are they?
61. Since IM would you say you have:
- (a) More or less or the same amount of support from your mob / family and friends?
  - (b) More or less or the same amount of time to pass on traditions and customs to your children?
  - (c) More or less or the same amount of time to spend on culture and with elders?
  - (d) More or less or the same amount of time for cultural activities like hunting and fishing?
  - (e) Been more or less likely to eat traditional foods / bush tucker? Or has this been the same or not relevant?
  - (f) More or less or the same amount of time for arts and craft, dancing and stories?
  - (g) Found it easier or harder to participate in sorry business? Or has there been no change?
  - (h) More or less or the same amount of money to contribute for sorry business?
  - (i) Been able to work out family problems and disputes more or less easily? Or has there been no change?

62. Is there anything else that has happened as a result of IM? e.g. Women's safety improved, changing to a dry community, more people undertaking education and training

**Conclusion**

63. What are the good things that have happened because of IM?  
64. What are the bad things that have happened because of IM?  
65. Is there anything else that you would like to say about IM that I have not covered?  
66. How could we make these interviews better?

**Thank you for sharing your story with us today. It is very important to us.**