

SUBMISSION OF DARWIN
ABORIGINAL RIGHTS
COALITION

TO

SENATE SELECT
COMMITTEE ON REGIONAL
AND REMOTE INDIGENOUS
COMMUNITIES

30 May 2008

The Darwin Aboriginal Rights Coalition (DARC) is appreciative of the opportunity to report to the Senate Select Committee on Regional and Remote Indigenous Communities. DARC is a community group of concerned individuals, working collaboratively with individuals, communities and organizations in the Top End and nationally regarding the NT Intervention and Indigenous rights in general.

Since the introduction of the NT “Emergency Intervention” in July 2007, DARC has been engaging with individuals, communities and organizations in the Top End affected by the “Intervention” Legislation. In more recent months, this engagement has been increased and the following report is a result of those conversations and meetings, as well as a set of hard data obtained through surveys conducted with Indigenous people directly affected by the Legislation.

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SUMMARY

It is evident to DARC that there is not widespread support for the Intervention changes. There *is* widespread support for improved and increased services and infrastructure. However these must be based on evidenced-based effective community development strategies, proper consultation and a philosophy of self-determination, not via imposed, racially discriminatory policies such as the Intervention.

Section One will outline the results and analysis of surveys relating to Income Management that were conducted with affected Aboriginal individuals. Overall, the vast majority of respondents disliked the Intervention changes, and reported significant difficulties with the Income Management system. (These will be discussed in detail in Section One and a full transcript of complaints can be found in Appendix One). Income Management is *creating* hardships for many, not taking them away. This is the result of both poor policy, as well as poor implementation of the policy.

DARC feels it is essential that these voices of the people who are affected are heard by the Government. Compulsory Income Management is *not* widely accepted, nor is it acceptable as a race-based policy. Many people voluntarily reported (often as their primary complaint) the increased racism they were experiencing as result of the Intervention, as well as their frustration that the policy is inherently discriminatory.

There is no evidence that compulsory Income Management reduces the risk of child sexual abuse nor that it improves conditions of chronic disadvantage and poverty, or assists those with chronic alcohol dependence. The voluntary Centrepay system was well supported by Aboriginal people prior to the Intervention and is a far more appropriate way of encouraging responsible money management. Additionally, some feel that targeted income management *may* be appropriate for people identified as neglecting their children, however such a system would need to be developed through extensive, appropriate and sensitive consultation with communities.

Numerous conversations and meetings were held with organizations and community associations as well as affected individuals across the Top End regarding the broader Intervention changes. Section Two is a discussion of the main concerns repeatedly raised, and will cover the following in more detail:

- Fear of making complaints due to fear of losing funding for infrastructure, housing, health etc;
- The Intervention has not addressed child sexual abuse or safety;
- Suspension of the Racial Discrimination Act and ongoing consequences of disempowerment, negative stereotyping and increased racism;
- Increase in urban drift and destabilisation of town communities;
- Lack of appropriate, evidence-based, community controlled support programs for people with drug and alcohol issues or victims/perpetrators of abuse in the enabling legislation
- Defunding and destruction of pre-existing programs;
- Ongoing lack of consultation;

- Efficiency and effectiveness of programs and funding allocations, specifically regarding governance and health (for example, child health checks);
- Further concerns regarding Income Management, for example lack of right of appeal to Centrelink and adverse effects on community stores;
- Lack of information to affected communities regarding implications of compulsory 5-year land leases.

It is beyond the scope of this submission to suggest actual programs or strategies that should be implemented in place of the Intervention. It is sufficient to report that Aboriginal people want, and deserve, consultation, respect and proven community development strategies to address the overwhelming issues of chronic disadvantage.

This submission's focus is thus to highlight the breadth and depth of complaints regarding the Intervention, as well as the negative consequences (both unintended and inevitable) and the increased difficulties people and communities are experiencing. It is our hope that in hearing the voices of Aboriginal people this Senate Committee can more truly report on the effects of the Intervention.

SECTION ONE:

ABORIGINAL CONCERNS REGARDING
INCOME MANAGEMENT

Results of Surveys

In order to better understand the impact of the Income Management scheme implemented as part of the NT “Emergency Intervention”, DARC undertook surveys of affected people between Feb and May, 2008. General questions regarding the broader Intervention changes were also asked. The surveys were completed with 43 Aboriginal people affected by Income Management either at a “complaints desk” set up outside Centrelink offices throughout Darwin or in “prescribed” communities¹. A broad range of ages, genders, living areas and those with dependents or not were covered.

1 Survey Conclusions²:

- **85% of respondents do not like the intervention and see the changes overall as negative; 7.5% feel it has both positive and negative aspects, with only 2 people saying they liked the intervention.**
- **83% of respondents do not like using store cards.**
- **90% of respondents experience problems having only half their money in cash.**
- **59% have had problems with Centrelink when trying to access their store cards or cash.**
- **76% dislike going to Centrelink all the time.**
- **The changes have caused problems within families for 74%, and made no change for 23% of respondents.**

¹ See **Appendix 1** for a direct transcript of all comments. These comments were analysed to extract common problems and complaints, which were then organised into general themes and recorded quantitatively as number of people mentioning those problems.

See **Appendix 2** for qualitative data for each question and by gender, location and dependents.

See **Appendix 3** for example of the surveys – the first survey was modified slightly after the first round to reflect the responses received and the need for further information.

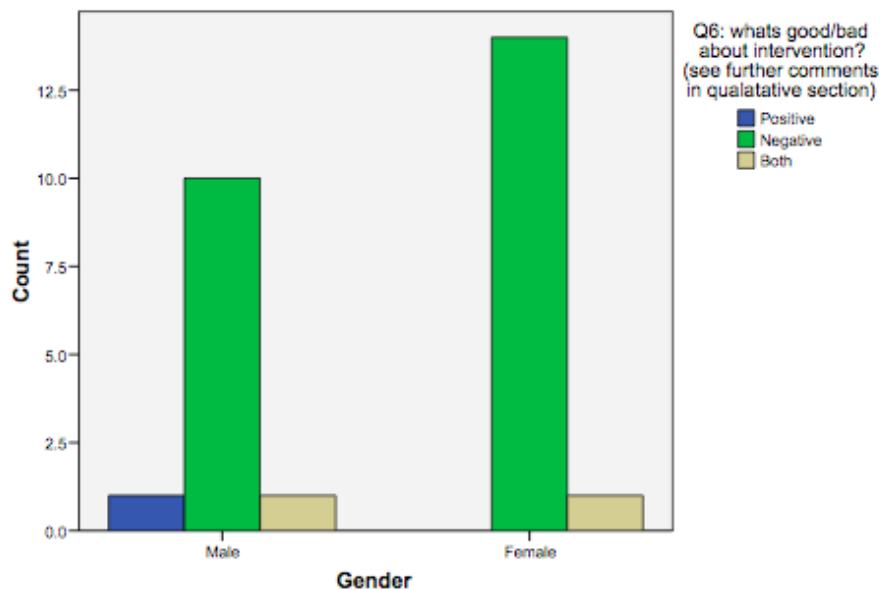
² For the purposes of clearer analyses, only those who answered the question are contained in these figures, as not all 43 respondents answered each question. See Appendix 2 for all data.

2 Gender, Dependents and Location Analysis

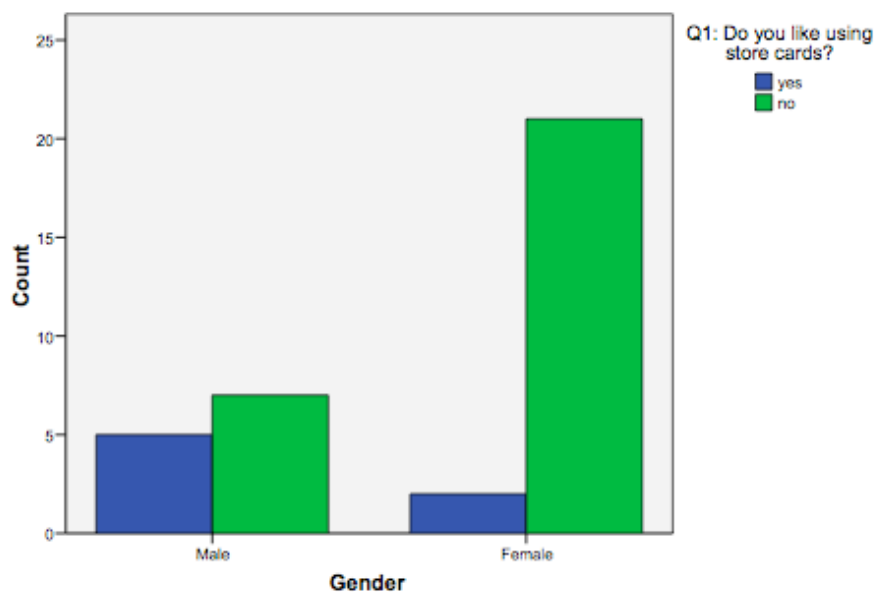
2.1 Gender

- Male: 33%
- Female: 60%
- Unknown: 7%

No women reported an overall positive position regarding the Intervention changes.



Of those few who do like using store cards, they are more likely to be male. Over 90% of females disliked using store cards.

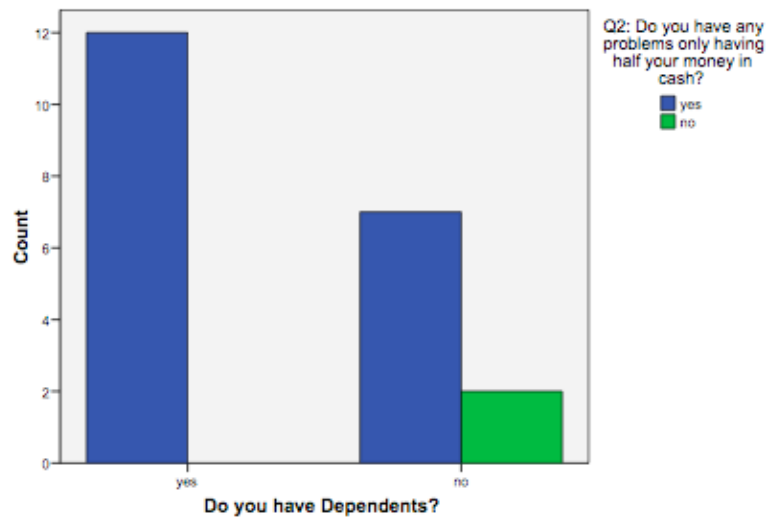


This strongly suggests opinions that only young men dislike the intervention are not accurate.

2.2 Dependents

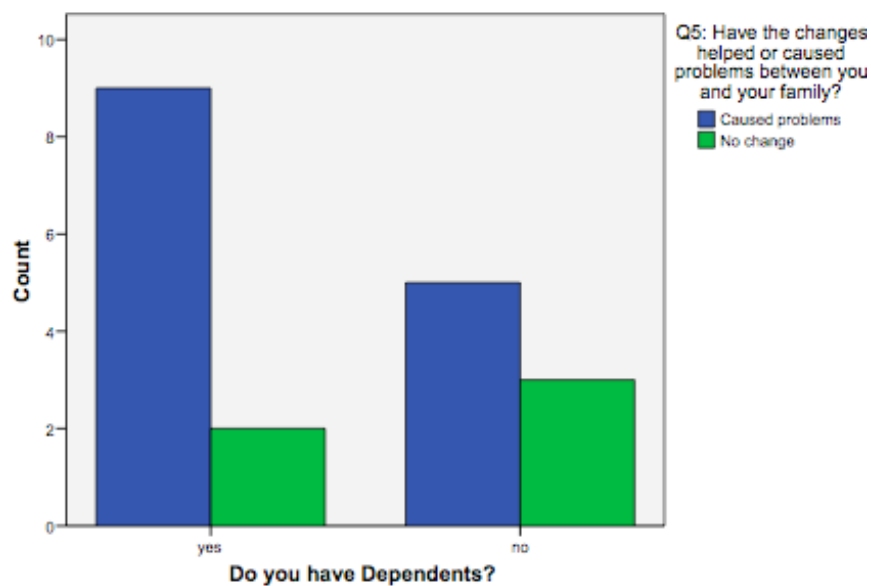
- Has dependents: 30%
- No Dependents: 23%
- Unknown: 47%

People *without* dependents were the only ones likely to report they had no problems only having half their money in cash.



This suggests that the intervention changes are making it more difficult for families.

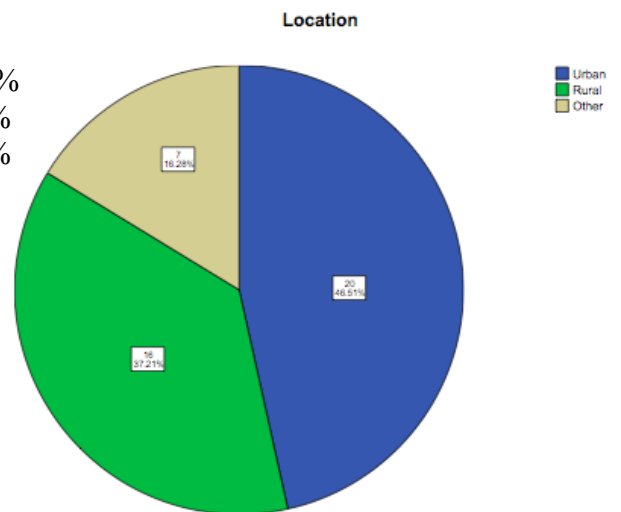
Question 5 analysed by dependents supports this conclusion.



2.3 Location

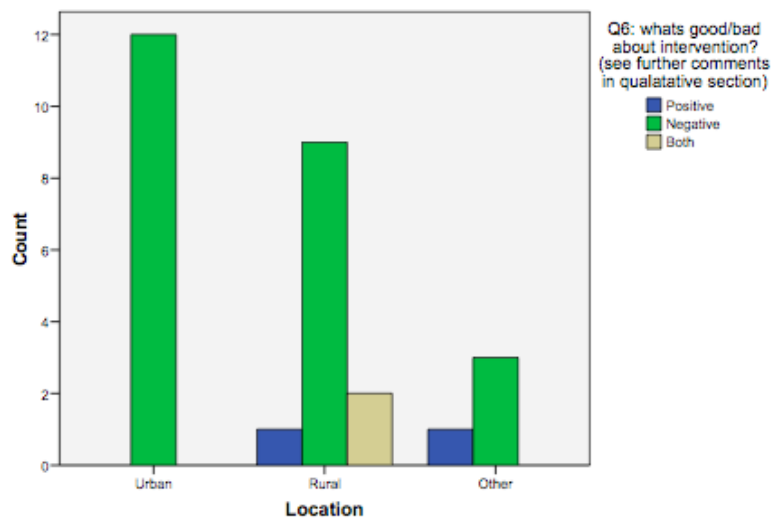
Location:

- Rural (community/outstation): 37 %
- Urban (town camp/urban): 44%
- Other (long grass/no data/other): 18%



There was little statistical difference between those who lived rurally and those who lived in urban areas for most questions, suggesting that, whilst the problems may differ in detail, the Intervention is causing problems for people in all areas.

However, there were no people who lived in urban areas who reported that overall there was any positive aspect of the Intervention, suggesting urban areas are being more negatively affected.



3. Discussion of common concerns voiced:

3.1. Many people reported difficulties with having to transport groceries (40%) – issues include the distance from major shopping centres where they are now forced to shop (both urban and remote communities) the cost of such transport, the difficulty of carrying large quantities they are now being forced to buy at once (to use up the store card).

“It means we have to shop at Coles. So we do a week’s shopping in one go. With no money for a taxi, we have to carry groceries on the bus. It’s harder for the aged and disabled – if you say we have to shop this way, give us vehicles!” (#10³)

3.2. The distance people have to travel to access Centrelink is also worrying for many (21%), especially given the increase need for attendance at Centrelink offices and the cost of travel to and fro so frequently.

“We live in the bush, 30 minutes from Peppirementi, and there is no Centrelink out there” (#32 – see below, this person also cant use the store cards to pay for fuel or vehicle upkeep which makes travel much more difficult also!)

“I want to do it monthly. I live in the bush and it’s too far to come every two weeks.” (#4)

3.3. There were considerable problems reported associated with people’s ability to budget – the store cards have been making budgeting more difficult in a number of ways:

i) Difficulty with payment of bills and purchasing larger items such as car registrations/maintenance, fridges and home goods (47%)

“I prefer my money in my account. We have needs – paying for a generator, use of a vehicle, fuel etc and you cant pay for that with the store card...” (#32)

“Can’t save money – can’t invest – I usually invest \$50 fortnight, and I can’t now. It makes it difficult to pay larger bills” (#9)

“Having half the money in cash puts me in debt,, because of direct debits set up... means that there has been penalty charges from the bank.” (#43)

ii) Availability of funds for collective purchases, a common phenomenon in Indigenous communities (28%)

iii) Availability of funds for supporting children in schools, especially those in boarding schools (19%)

³ Respondent # will be in brackets following every quote. The full transcripts can be found in Appendix 1

“It affects everything – I can’t even send money for my kids in boarding school and other expenses apart from nominated stores.” (#18)

iv) The restriction of choice regarding where people can shop is also of great concern (28%), not only regarding the rights of people to choose, but because shops other than Coles, Woolworths and Target are cheaper, closer, locally (and often community) owned

“It’s a waste of time – I’ve gotta come into Centrelink, and some of the shops don’t accept the cards... I can’t buy the things they need. We’re not stupid, we know how to spend our money. Its just because we’re Aboriginal. Its really hard” (#6)

“Not enough money for taxis, especially when I do the shopping. It’s hard. We need a taxi card. It’s hard with debit payments, for example at Chrisko’s, not enough money in my account after debit payments and I might end up with \$50 or \$100. For remote people it’s harder because they take out money for rent, bills. It’s hard to get tot a place to buy power cards. Its easier if you just have cash.” (#6)

3.4. 33% of people reported the income management system was making life more difficult for people with disabilities and pensioners; the most commonly reported problems relate to transport difficulties with shopping and Centrelink visits.

“We are helping our old people, to teach them how to use the cards, we go to Centrelink. This is very humiliating and unfair to the nations of Aboriginal people in the Northern Territory.” (#16)

“A friend who was sick was on it [Income Management]. The community store would have been easier, but now she can’t go there.” (#7)

3.5. Many people were very angry and confused about the nature of the Intervention, and Income Management in particular, and disliked the fact the intervention is:

i) racist and lacks cultural respect (33%), with consistent confusion and anger that this policy is directed *only* at Aboriginal people. (Especially given non-Aboriginal people are also victims of sexual abuse and violence but non-Aboriginal communities are not treated to an Intervention.)

“I don’t like the Intervention. It’s up to no good. They run us down. Why do they talk about black people? Why don’t they talk about themselves? It’s racist. Its no good.” (#3)

“They take away our way. We would like... to run our community culture respect way, not dictated by government” (#25)

ii) indiscriminately applied, regardless of whether you drink or smoke, look after your kids, manage your money, are a pensioner or parent etc (28%)

“Children are all grown up, it’s just us, so there’s no need for Intervention!”
(#27)

“The Federal Government said that all Aboriginal people are the same people – the they all smoke and drink and don’t look after their kids properly. Definitely discrimination towards Aboriginal people.” (#9)

“Its good for other ones whose parents are spending the money on grog, but it feels like we are being punished when we don’t drink or smoke. It makes us feel like little kids.” (#43)

iii) a return to the mission days and destroys Aboriginal independence by telling them what to do (30%). Some felt it was their right to be able to drink and smoke.

“Its not right that people who spend their money proper way are punished”
(#9)

iv) creating intense feelings of shame and humiliation for Aboriginal people (26%)

“People look at us, see us coming in all the time. I reckon it’s a big shame job this Income Management.” (#6)

3.6. People reported incidences of humbug for groceries and/or vouchers (23%); there were also reports of a black market for store cards (people selling cards for less than their value to get cash).

3.7. Of grave concern, a number of people did not realise there could be money left over on store cards after each spend, did not know what happened to any left over money, or that they could use store cards plus cash if the value of the shopping came to more than the store cards (16% total). At times the store cards either didn’t work, or there were issues with the transition processes.

“I’d rather have the cash. Sometimes, there is not enough on the card – it’s embarrassing. Its lumped on all Aboriginal people.” (#24)

“Sometimes I don’t get no change – it happens a lot. I don’t know what they do with small amounts left on the card; you cant buy anything with \$1.50”
(#7)

“At Elcho Island I had to wait 3 weeks for money to go into the store cards. I have four kids to feed – I had to bludge off my mum.” (#34)

3.8. 7% reported they were unable to fulfil family and cultural obligations due to the income management and intervention changes

“I can’t buy enough things for myself. It makes it harder to work out the money, especially paying family back when they’ve lent me money” (#5)

3.9. One story was told of a man who was living in a hostel in Darwin due to the essential need to be close to Dialysis, and did not realise his “registered” address was

still in Maningrida and as such has been caught up in the Intervention changes without knowing and without actually living in a prescribed area. He reported many people in the hostels didn't realise they could be affected by the Intervention changes.

3.10. Other issues people mentioned relate to the lack of education (both school and post-school training) for Aboriginal people in the Intervention changes and the ongoing poor recognition of Aboriginal land rights and sovereignty.

3.11. 40% of people were previously using Centrepay, and nearly half of those had trouble transitioning to the new system – many believe they were better off under this voluntary system.

“Its not enough money. Centrepay was OKAY.” (#17)

“It has effected the payments from before; I used to pay Centrepay before, and it just made it more difficult” (#18)

3.12. 45% of people displayed communication difficulties in discussion with questioners, and 32% showed signs they did not fully understand the Income Management changes – the lack of true consultation, education and support *in language* for people for whom English is a second language is of major concern in relation to peoples rights and any potential benefit for programs/interventions.

“They don't explain; they don't talk to us.” (#35)

4. Summary of data on common concerns:

<u>Themes</u>	<u>Respondents % (#)</u>
ability to budget more difficult	47% (20)
availability of funds for collective purchases	28% (12)
availability of funds for supporting children in school	19% (8)
trouble transporting shopping	40% (17)
difficulties for elderly/disabled	33% (14)
racism	33% (14)
mission days/paternalism	30% (13)
indiscriminate application of IM	28% (12)
humiliation/shame	26% (11)
choice of shops too limited	28% (12)
humbug for vouchers/groceries	23% (10)
distance from Centrelink	21% (9)
not able to fulfill cultural/family obligations	7% (3)
not knowing about left over money on card	14% (6)
cards not working	2% (1)
right to drink/smoke	5% (2)
lack of provision for education in changes	5% (2)

SECTION TWO:

DISCUSSION OF GENERAL CONCERNS

Overview elaborated from conversations with organizations, communities and individuals

It is of particular concern that many organizations and communities told us they feared making complaints about the Intervention because of the funding that is being allocated to infrastructure, health, housing etc. DARC believes that it is totally unacceptable and indicative of the coercive implementation of the Intervention that people are unable to truthfully report the situation on the ground for fear that essential services will be withdrawn. The federal government needs to address this as a matter of urgency, specifically in light of the upcoming review.

Due to these concerns and the wish of those expressing them to anonymity, the following discussion has, to the best of our ability, removed any identifying elements.

Of central concern to people across the Top End is that the Intervention has not addressed the protection of children (vis a vis sexual abuse) adequately, if at all. For example, there has not seemed to be any genuine arrests for paedophilia at all at this stage. Many communities felt they had low levels of sexual abuse and are still waiting for an answer as to why they became a “prescribed area” (the indiscriminate, “blanket” nature of the Intervention being very evident). Other communities had reported criminals in their communities, but were still waiting for something to be done.

Indeed, in many ways the Intervention has potentially increased risk for children, and contributed to ongoing issues that are considered determinants of ill health and abuse.

For example, many feel it has disempowered communities, stripped people of their rights and perpetuated negative stereotypes. The suspension of the Racial Discrimination Act is a very significant concern for individuals, leaders and organizations alike. A recent study⁴ shows racism has a significant detrimental impact on Indigenous health – as such the implementation of racially discriminatory policies such as the Intervention will only continue to do harm.

Also, town communities are experiencing a significant increase in population – mostly people who drink and who have left remote communities due to the restrictions there, or short-term itinerants who come into town to use store cards. The communities report concerns regarding increased violence, lack of safety etc, as a secondary effect of this migration. Given these people are not town camp residents, and often not family members, many do not understand community protocols and their behaviour further destabilises town communities.

⁴ <http://www.crcah.org.au/publications/downloads/Racism-Report.pdf>

Virtually no programs have been implemented that provide treatment or support for people who have alcohol (and other drug) dependency issues, nor for those who are either victims or perpetrators of abuse.

Pre-existing programs and that were effectively addressing issues of chronic disadvantage, and that were based on best practice community-ownership models, have been sidelined by the Intervention changes. This includes:

- Successful business ventures operating under CDEP
- Other employment engagement strategies
- Alcohol support programs
- Money management programs

Taking the control away from Aboriginal people has only contributed to worsening self-esteem, which in turn creates environments where violence and drug and alcohol dependency will worsen. Many people feel the demonisation of Aboriginal men is also likely to contribute to worsening self-esteem. One man reported his Uncle no longer felt he could give his grandchildren a hug without being labelled a paedophile.

There were innumerable complaints about the lack of consultation throughout the full breadth of the Intervention roll out, especially the speed and chaotic nature of the initial actions, which sowed confusion, fear and suspicion. Whilst it may be easy to dismiss this as something that happened in July last year, the ongoing effects cannot be underestimated, especially in light of continued minimal consultation regarding new and on-going changes.

There is significant concern that the funding allocated in the Intervention has not been an efficient nor effective use of such money in regards to:

- Governance: an extra layer of bureaucracy, adding travel and accommodation expenses, not to mention wages, when many of these people are not local, and do not have the best local nor development related expertise. This is especially so in the area of Income Management, where the costs to Centrelink are enormous and of uncertain benefit given the difficulties Income Management is causing.
- Health: the funding spent on child health checks especially may well have been better used to improve the currently under-funded primary health care services already operating. The lack of efficiency and effectiveness of such checks in view of the duplication of costs and the lack of continuity with follow up care is a serious concern. It is *essential* that these issues be fully evaluated in the upcoming review.

As outlined in Section One, individuals are experiencing great difficulty with the Income Management system due to not having the system adequately explained. There has been numerous negative including transport difficulties (vis-a-vis distance from shops/Centrelink), a black market for store cards and increased difficulties with budgeting. There has been very little overall benefit. Our further discussions only corroborated these concerns, particularly around transport, as communities and service organizations struggle to provide remote communities with buses or transport options.

Others voiced concern over the removal of “right of appeal” processes within Centrelink, which has created confusion and anger for individuals who feel they should not have to be quarantined. It is a basic right that should not have been suspended.

There was also considerable anger at the impact on local community stores, which were often the centre of economic activity in the community, both as a way of injecting funds back into the community and supporting larger, bulk or communal purchases. Community stores also often supported the costs of funerals and there have been reports that they are now unable to do so, adversely affecting people during the already difficult period of mourning/sorry business.

The compulsory acquisition of land leases is an insidious aspect of the Legislation that we believe has yet to have its full impact. (Of particular concern is the increase in opportunism by the mining industry in bypassing proper channels of consultation, and taking advantage of the disempowerment and confusion in remote communities.) No communities or individuals we spoke to were aware of what the Federal Government planned to do with these new powers – a situation we believe only hampers claims of better consultation on the Government’s behalf, and sows seeds of suspicion. This also needs to be addressed as a matter of urgency.

APPENDIX ONE:

DIRECT TRANSCRIPTS OF SURVEY COMMENTS BY QUESTION

Q1: Do you like using store cards?

NO

#2 "I want cash. Its easier"

#3 "I don't like because every time I get my money from Centrelink I only get \$150 – I pay rent - it's hard to pay it. All my family say how come you only have short money?"

#4 "I want to buy cigarettes"

#5 "Its like stealing my money. They think we're careless."

#6 "Waste of time – gotta come into Centrelink and some the shops don't accept the cards. Centrelink said you could use them and it's a lie. I can't buy the things that they need. We're not stupid; we know how to spend our money, just because we're Aboriginal. Its really hard."

#7 "they stopped my money from paying my bills [Centrepay]. Made it hard to make payments for furniture - food first then furniture"

#9 "Didn't get any change – can't access left overs money when spent – back to the 1960s – we are living in the 21st century, it shouldn't be like this. Australia is a place for any race or nation

#10 "We have to wait in line a long time to use the store card – it's frustrating. It's hard for countrymen from other communities – one time a fella from out of town got to the designated shop, and there was no credit for him there

#10 "Single mum has to carry so many bags back on the bus. It's too far to carry a week's worth of groceries with a small child."

#12 "cheque didn't arrive" *Sometimes the money is not available on time when it should be*

#13 "makes it wrong"

#15 "We can hunt for food"

#16 It's OK for me, but not for our old pensioners, most of these people don't have any key cards – there's nothing else to do for them but they get the bus with all their food.

#17 "I want cash to spend with"

#18 "It's like they are babysitting our money"

#19 "None for bus, taxis: we have to carry bags on the bus. Problems if the trolley goes over the card limit"

#21 "Indiscriminate"

#22 "It's embarrassing and patronising"

#24 "Rather have cash. Sometimes, there's not enough on the card. It's embarrassing – it's lumped on all aboriginal people"

#25 "It's too restricting"

#27 "we don't drink or smoke; need money for rent. Its not enough."

#29 "Can't get fuel out of town so it's harder to travel and use cards. If you don't have a car, hard to organise transport."

- #30 "Prefer money in my account. We have needs – paying for generator, use of vehicle, fuel and you cant pay for that with the store card. We live in the bush, 30 mins from Peppirementi and there is no Centrelink out there.
- #32 "I don't like anyone handling my money. I looked after 12 children with only child endowment"
- #33 "When we wont something, they don't support us mob – housing, DOCS – don't give us money to help us. That's why we stuck in the long grass"
- # 34 "I've got bills to pay and I can't pay through the card. Have to use it at certain shops"
- #35 "Hard for us to do shopping – if in hospital or visiting relatives in hospital, need to go in to get her signature"
- #36 "Money gone – only get \$200. Don't get big money"
- #37 "Not enough cash left over"
- #43 "In Darwin: sort of, sort of not. Direct debit has been bugged up. In the community –wouldn't want to spend half of my income at the store."

YES

- #7 "on the weekend. Can't buy smoke"
- #8 "I don't drink. I don't smoke. I buy my food and I share with other people, with the kids. I feed my kids and my family."
- #26 "It's good for my partner's family, money is saved for food"
- #40 "I can go and get food by swiping it."
- #41 "Gives you some food and spending money"

Q2: Do you have any problems having only half your money in cash?⁵

YES

- #1 no comments
- #2 "can only use card at Casuarina. I don't want to shop at Casuarina"
- #3 "I wanna buy clothes – I hardly can get clothes. I wanna buy smoke but can't get anything out of it. It's shitty. The rest of my tribe are having problems"
- #4 "I want to get cash"
- #5 "I can't buy enough things for myself. It makes it harder to work out money. Especially paying family back when they've lent me money."
- #6 "Not enough money for taxis, especially when do shopping, its hard. Need a taxi card. Hard with debit payments, for example at Chrisko's not enough money in my account after debit payments I might end up with \$50 or \$100. For remote people it's harder because they take out money for rent, bills. It's hard to get tot a place to buy power cards. Its easier if you just have cash."
- #7 "Sometimes I like to buy my own food with my own money. Sometimes I don't get any change – it happens a lot. I don't know what they do with small amounts left on the card; you can't buy anything with \$1.50."

⁵ For responses #9-26 Was Q1: Do you have any problems only getting half your money?)

- #9 "Can't save money – can't invest – usually invest \$50 fortnight, and can't now – difficult to pay larger bills
- #10 "It means we have to shop at Coles. So we do a week's shopping in one go. With no money for taxi, we have to carry groceries on bus
It's harder for aged and disabled – if you say we have to shop this way, give us vehicles!
- #11 "Some old people have trouble with ID to access cards"
- #15 "Can't pay for car repairs. We do not need help to manage my money. I'm old enough to drink and smoke if I want to."
- #16 "There's not enough monies to pay for our household items i.e. whitegoods and appliances
- #17 "Not enough money. Centrepay was OKAY."
- #18 "It affects everything – can't even send money for my kids in boarding school and other expenses apart from nominated stores"
- #19 "Clothes. Other money missing from Centrelink payment (more than half)"
- #20 "Son has a disability – needs help to use funds, but Centrelink has made it hard for his carer (mother) to get money to buy a pair of shoes. Niece's child endowment for a new baby was held over for three months until the Income Management was in force."
- #22 "Not fair not to be able to manage our money"
- #23 "It sucks – we're back to mission days"
- #24 "Not a good idea – treat everyone the same –discriminate. Can't use the card at other places – no choice"
- #25 "Going now native unacceptable. Not respecting culture. Can't budget"
- #26 "Not enough cash. I want my money in my pocket and in my bank account"
- #27 "Not leaving enough for rent"
- #28 "I haven't even got kids. Visiting Daly, then back in town for court, paying taxi drivers."
- #30 Problems paying the phone bill."
- #31 "Community stores are not regulating prices."
- #32 "I take care of myself. I have no responsibilities. It's racially discriminating."
- #33 "Need to get all the amount in our bank. Don't want to use the card – come in everyday. Sometimes I lose the card, it's a waste, lose the money and have no way to feed yourself"
- #34 "Have two separate payments into two separate accounts and have deductions (direct debit), which stops me being able to manage my own money. So I'm in debt."
- #35 "Paying phone bills URGENT. Sick kids, need money so bill doesn't get higher or house phone cut off."
- #36 "its hard – hard to get food, hard to use store cards"
- #37 "Can't buy clothes where I wants to for my kids. Can't use the cards to buy cigarettes"
- #41 "Have bills and the quarantining can make it hard. Its really confusing – if you have a large bill, most of your money is already gone."
- #42 "There is no money left in my pocket."
- #43 "Having half money in cash puts me in debit because of direct debits and not having enough cash money means that there has been penalty charges from the bank."

NO

#8 “what’s left over I save it or play a game. I still always have that store card for food, cups, plates, and clothing. You can take a cheque to buy big things like a TV or bed at Good Guys or Bunnings.”

Q3: Have you had any problem with Centrelink when trying to get your store cards or cash?

YES

#2 “Too many things to pay for”

#3 “I always swear at Centrelink mob about this Income management. I can’t even get my grandmother money. I only get \$150. Nothing left to help others. I should give my grandmother money because I stay with her.”

#4 “I want to do it monthly. I live in the bush and it’s too far to come every 2 weeks”

#5 “I couldn’t get the cards when I wanted to change which office to get the cards from.”

#6 “We have to wait a lot. Weekdays ok but weekends have to wait. It’s a waste of time.”

#8 “Sometimes when the cards get jammed or don’t work we have to come back in a couple of days.”

#27 “Centrelink are helpful, do give vouchers, but not equally divided, so struggling with rent”

#28 “Shop keeps changing, not great food”

#30 “For cash – you can’t get money out of your key card, hard if you’re a smoker, you can only buy food.”

#32 “I don’t know what’s happened. From last pay it’s gone”

#33 “After 10pm, we sometimes go out and drink, and sometimes lose the card”

#34 “At Elcho Island had to wait 3 weeks for money to go into store cards. I have four kids to feed – I had to bludge off my mum.”

#35 “They don’t help. They cut your money; we get little money. They don’t explain –they don’t talk to us.”

#42 “waiting too long”

NO

(No comments)

Q4: Do you like going to Centrelink all the time for your money⁶?

NO

#1 no comments

#3 “I want everything in my account. I wanna go and stay at home. It takes one hour to get into Centrelink”

⁶ For responses #9-26 was Q3: Do you like going to Centrelink all the time for your monies?

- #4 "It make me sick. I don't know how to describe it. Should be monthly than fortnightly. (I cant write so doing this form is hard.)"
- #5 "Have to go to Centrelink then back home to the shops. We used to just walk up to the shops" "Cant use the cards for taxi's"
- #6 "People look at us, see us coming in all the time. I reckon it's a big shame job this Income management."
- #7 "I prefer it to go into my account. I can pay my own bills. I don't know why they got these cards, what this income management is for. No adequate explanation."
- #10 "It costs time."
- #21 "Have to go to Centrelink at least once a week. That's hard for older people with no transport choices"
- #30 "Money should go into the account. No bank out there, we have vehicle problems, especially during the wet. We are stranded."
- #32 "I want it in my own hand. Do it myself!"
- #33 "I want it in my account, it's easier. Especially on Sundays, it's the worst day, we get starved."
- #34 "Before, they did it automatically. Now I have to come in everyday. I live 70kms out of Darwin and cant come in when I have no petrol."
- #36 "I want the money in my account. It makes it easier."
- #41 "I would prefer to get it through my bank account."
- #43 "going from community to Darwin and back again all the time"

YES

- #2 "Centrelink can be helpful"
- #9 "Procedure and regulation to follow, work for the dole or looking for a job. No Jobs available. We need to feed ourselves and our kids."
- #42 "No money – better than sitting and drinking."

Q5: Have the changes helped or caused any problems between you and your family?⁷

HELPED

- #8 "I have money especially for food, for the little ones. We can buy them toys, clothing, nappies."

CAUSED PROBLEMS

- #3 "Every time everyone complain, ask "where's your money, where's your money?" I have to say I don't have enough. I wanna go to Canberra and talk about it!" "I buy food for my grandmother. I buy everything and give it to her. Its hard to transport."
- #4 "when I buy, we already have food in the bush, but I want money for tobacco."

⁷ For responses #9-26 was Q5: Have the changes caused any problems between you and your family?

- #5 “There are arguments about paying back loans.” “My grandmother can’t get into Centrelink so it makes it harder for her.”
- #6 “Makes it hard for transport. We don’t have transport to be coming back and forward. Its hard to get the shopping back home.”
- #7 “Haven’t got enough money for my son because it goes onto the cards. If I want to buy videos for him, I gotta go to certain shops.”
- #9 “We can’t spend the store card at our usual shop where we buy clothes. Some kids can’t have what they want (i.e. playstation) Kids have rights – they should be able to buy what they want
- #10 “At first there were problems because some people didn’t understand what was going on with their money.
Humbug still happens – now it’s humbug for vouchers.
- #14 “Hardship through our families”
- #15 “Trouble paying lump-sums (chucking in)”
- #16 “We are helping our old people, to teach them how to use the cards, we go to Centrelink. This is very humiliating and unfair to the nations of aboriginal people in the northern territory.”
- #17 “We do shopping at their favourite shop (Woolies) and the money is all spend and we come out of Woolies and we don’t have any money for fares to take the foods home. If you think we don’t need money, why not provide a government bus to get the groceries home?”
- #18 “As above”
- #22 “Only one person can use the card at a time”
- #24 “Now I can’t send money to my 2 kids in school”
- #25 “Can’t support our family – it makes it hard to feed”
- #27 “Children are all grown up, just us, so no need for intervention”
- #28 “Some drinkers want grog not food; more humbug”
- #30 “When we were on CDEP, used to let us know about monies. We didn’t know about IM. They didn’t tell us. We told them before hoe much to go where. The should only take the amount we say.”
- #34 “No food. Food at community is too expensive and \$200 is not enough.”
- #35 “Have to feed family in outstations; want tobacco. Money for plane to family. Money for plane to get medical needs and shopping.”
- #41 “Caused more problems – eg going shopping you cant get the things you need.”
- #43 “Problems with the direct debits and choice of food back on the island.”

NO CHANGE

- #1 “ Its normal like that. Its been happening for a few years”
- #32 “Aged pensioners don’t support kids; but help if they are asked (12 kids, 35 grandkids)”

Q6a: What’s good about the Intervention and why?

- #8 “Intervention is really good. Its helps everybody, the people who live in the house.”

#26 "Enough to feed myself"

#35 "not too sure"

#41 "Restricting alcohol and drugs in the community. It's good for the community to feel safe because there are not so many drunk people. Alcohol is my main concern."

Q6b: What's bad about the Intervention and why?

#1 "Its Bad – Too much humbug for food"

#3 "I don't like the intervention. Its up to no good. They run us down. Why do they talk about black people? Why don't they talk about themselves? Its racist. Its no good."

#4 "BAD. Why do people only get a form to fill in? I hate it. Why do we get f***ing voucher?"

#5 "It's been bad. They think we're stupid."

#6 "Intervention is bad. It makes it hard for us. I get fed up coming in and out. Transport is a big thing for us."

#7 "Intervention is bad. Nobody asked the community to be dry, most people go out and drink and it's too dangerous. No one worries about the sign outside." "A friend was sick who was on it (IM). The community store would have been easier but now she can't go there."

#9 "Definitely don't like it! Main reason - we feel that we are the first people to experience difficulty – people who do have problem with their money, that's their problem – it's not right that people spend their money proper way are punished. People should have freedom of choice to spend their money." "We feel as the first peoples of Australia that it is like a communist country. Australia is a peaceful country where we should live in harmony and these changes under the intervention jeopardise that harmony."

Federal government said that all Aboriginal people are the same people – that they all smoke and drink and don't look after their kids properly. Definitely a discrimination towards Aboriginal people and people who are living in the area – trying to get over what they want to be

Rehabilitation – everyone's the same – it's not certain races – we should be in the area where all Australians are treated fairly.

"Leave us alone Land rights is our future – it's our identity. It's been happening long time. It will be passed on to children. It will be there forever and ever!"

NT is not a part of England - Union Jack has not been placed on this country. Treat first Australian people fairly.

Children are taught at early ages – identity and culture are like going to school aboriginal way – 'communication'"

#10 Yes we do have problems, but *we* can handle them. We certainly don't abuse our kids! (Other comment: "Racism. Independence")

#15 "Back to ration days"

#16 "This takes away the rights of aboriginal people. We are made to do what the government wants the people to do. This still is taking away the rights of our people."

#17 "It has taken away our ways of spending money"

#18 "It has effected the payments from before. I used to pay Centrepay before, and it just made it more difficult"

#19 "We don't drink, we don't smoke."

#20 "I don't drink, I don't smoke"

- #22 “Going back to the old days”
- #24 “Income management” (is the main objection)
- #25 “They take away our way” “Would like to see better schooling and training certificates and diplomas, so they are recognised as the same as all other people, not discriminated against for being black. To run our community culture respect way, not dictated by government consultation”
- #28 “Will get worse in the wet.”
- #30 “The only good thing about it is a gift card if you don’t have money. If you didn’t have gift card, we would have money. Its not good that we don’t have the choice.”
- #31 “No independence”
- #32 “HORRIBLE – discriminatory – separating people apart. This is the same as the stolen generation. It is hurtful and shameful”
- #33 “If I wanna buy something I wanna get it myself when I want to. I’m living in the long grass. I wanna get a place to stay, its cold. IM makes it harder for me. It’s hard with no money supporting yourself. I would like to have a place to stay for myself. I’ve been waiting for a long time for housing commission. I need proper facilities – to cook, a stove a shower.”
- #34 “Intervention is good what they are doing for children - abuse and all that – but not everyone is doing it. It’s taking away someone’s freedom. Money side is private business.”
- #41 “Nothing bad really, although it applies to people who can look after their money.”
- #43 “Good for other ones whose parents are spending the money on grog – but feels like we’re being punished when we don’t drink or smoke. It makes us feel like little kids”

APPENDIX TWO:

QUANTATATIVE DATA FROM SURVEYS

Table One: Percentage based on all respondents (including “no data” set)

<i>Questions:</i>	<i>Percentage % (#)</i>			
	yes	no	no data	
<i>Previously using Centrepay:</i>	40% (10)	36% (9)	24% (6)	
<i>problems transitioning?</i>	4	2	19	
	yes	no	no data	
<i>Q1: Do you like using store cards?</i>	14 % (6)	70% (30)	16% (7)	
<i>Q2: Do you have any problems only having half your money in cash?</i>	81% (35)	9.5% (4)	9.5% (4)	
<i>Q3: Have you had any problems with Centrelink when trying to get your store cards or cash? (25 respondents only)</i>	52% (13)	36% (9)	12% (3)	
<i>Q4: Do you like going to Centrelink all the time?</i>	19% (8)	60% (26)	21% (9)	
	helped	caused problems	no change	no data
<i>Q5: Have the changes helped or caused problems between you and your family?</i>	2% (1)	54% (23)	16% (7)	28% (12)
	positive	negative	both	no data
<i>Q6: What's good/bad about the intervention? (see further comments in qualitative section)</i>	5% (2)	54% (23)	5% (2)	37% (16)
	yes	no	no data	
<i>Communication Difficulties?</i>	23% (10)	28% (12)	49% (21)	
<i>Difficulty understanding how Centrelink manages money?</i>	16% (7)	35% (15)	49% (21)	

Table Two: Percentages based on those who answered question

<i>Questions</i>	Percentage %		
	yes	no	
<i>Q1: Do you like using store cards?</i>	17%	83%	
<i>Q2: Do you have any problems only having half your money in cash?</i>	90%	10%	
<i>Q3: Have you had any problems with Centrelink when trying to get your store cards or cash? (25 respondents only)</i>	59%	41%	
<i>Q4: Do you like going to Centrelink all the time?</i>	24%	76%	
	helped	problems	no change
<i>Q5: Have the changes helped or caused problems between you and your family?</i>	3%	74%	23%
	positive	negative	both
<i>Q6: What's good/bad about the intervention? (see further comments in qualitative section)</i>	7.50%	85%	7.50%
	yes	no	
<i>Communication Difficulties?</i>	45%	55%	
<i>Difficulty understanding how Centrelink manages money?</i>	32%	68%	

Gender

		Q1: Do you like using store cards?			Total
			yes	no	yes
Gender	Male	Count	5	7	12
		% within Gender	41.7%	58.3%	100.0%
		% of Total	14.3%	20.0%	34.3%
	Female	Count	2	21	23
		% within Gender	8.7%	91.3%	100.0%
		% of Total	5.7%	60.0%	65.7%
Total		Count	7	28	35
		% within Gender	20.0%	80.0%	100.0%
		% of Total	20.0%	80.0%	100.0%

		Q2: Do you have any problems only having half your money in cash?			Total
			yes	no	yes
Gender	Male	Count	13	0	13
		% within Gender	100.0%	.0%	100.0%
		% of Total	36.1%	.0%	36.1%
	Female	Count	20	3	23
		% within Gender	87.0%	13.0%	100.0%
		% of Total	55.6%	8.3%	63.9%
Total		Count	33	3	36
		% within Gender	91.7%	8.3%	100.0%
		% of Total	91.7%	8.3%	100.0%

		Q3: Have you had any problems with Centrelink when trying to get your store cards or cash?			Total
			yes	no	yes
Gender	Male	Count	5	3	8
		% within Gender	62.5%	37.5%	100.0%
		% of Total	25.0%	15.0%	40.0%
	Female	Count	6	6	12
		% within Gender	50.0%	50.0%	100.0%
		% of Total	30.0%	30.0%	60.0%
Total		Count	11	9	20
		% within Gender	55.0%	45.0%	100.0%
		% of Total	55.0%	45.0%	100.0%

		Q4: Do you like going to Centrelink all the time?			Total
			yes	no	yes
Gender	Male	Count	4	9	13
		% within Gender	30.8%	69.2%	100.0%
		% of Total	12.5%	28.1%	40.6%
	Female	Count	2	17	19
		% within Gender	10.5%	89.5%	100.0%
		% of Total	6.3%	53.1%	59.4%
Total		Count	6	26	32
		% within Gender	18.8%	81.3%	100.0%
		% of Total	18.8%	81.3%	100.0%

Q5: Have the changes helped or caused problems between you and your family?					Total
			Caused problems	No change	Caused problems
Gender	Male	Count	9	3	12
		% within Gender	75.0%	25.0%	100.0%
		% of Total	32.1%	10.7%	42.9%
	Female	Count	13	3	16
		% within Gender	81.3%	18.8%	100.0%
		% of Total	46.4%	10.7%	57.1%
Total		Count	22	6	28
		% within Gender	78.6%	21.4%	100.0%
		% of Total	78.6%	21.4%	100.0%

			Q6: what's good/bad about intervention?			Total
			Positive	Negative	Both	Positive
Gender	Male	Count	1	10	1	12
		% within Gender	8.3%	83.3%	8.3%	100.0%
		% of Total	3.7%	37.0%	3.7%	44.4%
	Female	Count	0	14	1	15
		% within Gender	.0%	93.3%	6.7%	100.0%
		% of Total	.0%	51.9%	3.7%	55.6%
Total		Count	1	24	2	27
		% within Gender	3.7%	88.9%	7.4%	100.0%
		% of Total	3.7%	88.9%	7.4%	100.0%

Location

			Q1: Do you like using store cards?		Total
			yes	no	yes
Location	Urban	Count	2	15	17
		% within Location	11.8%	88.2%	100.0%
		% of Total	5.3%	39.5%	44.7%
	Rural	Count	3	11	14
		% within Location	21.4%	78.6%	100.0%
		% of Total	7.9%	28.9%	36.8%
	Other	Count	3	4	7
		% within Location	42.9%	57.1%	100.0%
		% of Total	7.9%	10.5%	18.4%
Total		Count	8	30	38
		% within Location	21.1%	78.9%	100.0%
		% of Total	21.1%	78.9%	100.0%

			Q2: Do you have any problems only having half your money in cash?		Total
			yes	no	yes
Location	Urban	Count	17	2	19
		% within Location	89.5%	10.5%	100.0%
		% of Total	43.6%	5.1%	48.7%
	Rural	Count	13	0	13
		% within Location	100.0%	.0%	100.0%
		% of Total	33.3%	.0%	33.3%
	Other	Count	5	2	7
		% within Location	71.4%	28.6%	100.0%
		% of Total	12.8%	5.1%	17.9%
Total	Count	35	4	39	
	% within Location	89.7%	10.3%	100.0%	
	% of Total	89.7%	10.3%	100.0%	

			Q3: Have you had any problems with Centrelink when trying to get your store cards or cash?		Total
			yes	no	yes
Location	Urban	Count	5	4	9
		% within Location	55.6%	44.4%	100.0%
		% of Total	22.7%	18.2%	40.9%
	Rural	Count	4	4	8
		% within Location	50.0%	50.0%	100.0%
		% of Total	18.2%	18.2%	36.4%
	Other	Count	4	1	5
		% within Location	80.0%	20.0%	100.0%
		% of Total	18.2%	4.5%	22.7%
Total	Count	13	9	22	
	% within Location	59.1%	40.9%	100.0%	
	% of Total	59.1%	40.9%	100.0%	

			Q4: Do you like going to Centrelink all the time?		Total
			yes	no	yes
Location	Urban	Count	2	13	15
		% within Location	13.3%	86.7%	100.0%
		% of Total	5.9%	38.2%	44.1%
	Rural	Count	3	11	14
		% within Location	21.4%	78.6%	100.0%
		% of Total	8.8%	32.4%	41.2%
	Other	Count	2	3	5
		% within Location	40.0%	60.0%	100.0%
		% of Total	5.9%	8.8%	14.7%
Total	Count	7	27	34	
	% within Location	20.6%	79.4%	100.0%	
	% of Total	20.6%	79.4%	100.0%	

Q5: Have the changes helped or caused problems between you and your family?					Total
			Caused problems	No change	Caused problems
Location	Urban	Count	10	3	13
		% within Location	76.9%	23.1%	100.0%
		% of Total	33.3%	10.0%	43.3%
	Rural	Count	10	2	12
		% within Location	83.3%	16.7%	100.0%
		% of Total	33.3%	6.7%	40.0%
	Other	Count	4	1	5
		% within Location	80.0%	20.0%	100.0%
		% of Total	13.3%	3.3%	16.7%
Total	Count	24	6	30	
	% within Location	80.0%	20.0%	100.0%	
	% of Total	80.0%	20.0%	100.0%	

			Q6: what's good/bad about intervention?			Total
			Positive	Negative	Both	Positive
Location	Urban	Count	0	12	0	12
		% within Location	.0%	100.0%	.0%	100.0%
		% of Total	.0%	42.9%	.0%	42.9%
	Rural	Count	1	9	2	12
		% within Location	8.3%	75.0%	16.7%	100.0%
		% of Total	3.6%	32.1%	7.1%	42.9%
	Other	Count	1	3	0	4
		% within Location	25.0%	75.0%	.0%	100.0%
		% of Total	3.6%	10.7%	.0%	14.3%
Total	Count	2	24	2	28	
	% within Location	7.1%	85.7%	7.1%	100.0%	
	% of Total	7.1%	85.7%	7.1%	100.0%	

Dependents:

		Q1: Do you like using store cards?		Total	
		yes	no	yes	
Do you have Dependents?	yes	Count	3	9	12
		% within Do you have Dependents?	25.0%	75.0%	100.0%
	no	% of Total	15.0%	45.0%	60.0%
		Count	3	5	8
		% within Do you have Dependents?	37.5%	62.5%	100.0%
Total	% of Total	15.0%	25.0%	40.0%	
	Count	6	14	20	
	% within Do you have Dependents?	30.0%	70.0%	100.0%	
		% of Total	30.0%	70.0%	100.0%

		Q2: Do you have any problems only having half your money in cash?		Total	
		yes	no	yes	
Do you have Dependents?	yes	Count	12	0	12
		% within Do you have Dependents?	100.0%	.0%	100.0%
	no	% of Total	57.1%	.0%	57.1%
		Count	7	2	9
		% within Do you have Dependents?	77.8%	22.2%	100.0%
Total	% of Total	33.3%	9.5%	42.9%	
	Count	19	2	21	
	% within Do you have Dependents?	90.5%	9.5%	100.0%	
	% of Total	90.5%	9.5%	100.0%	

		Q3: Have you had any problems with Centrelink when trying to get your store cards or cash?		Total	
		yes	no	yes	
Do you have Dependents?	yes	Count	6	6	12
		% within Do you have Dependents?	50.0%	50.0%	100.0%
		% of Total	30.0%	30.0%	60.0%
	no	Count	5	3	8
		% within Do you have Dependents?	62.5%	37.5%	100.0%
Total	% of Total	25.0%	15.0%	40.0%	
	Count	11	9	20	
	% within Do you have Dependents?	55.0%	45.0%	100.0%	
	% of Total	55.0%	45.0%	100.0%	

		Q4: Do you like going to Centrelink all the time?		Total	
		yes	no		
Do you have Dependents?	yes	Count	1	11	12
		% within Do you have Dependents?	8.3%	91.7%	100.0%
		% of Total	5.3%	57.9%	63.2%
Total	no	Count	1	6	7
		% within Do you have Dependents?	14.3%	85.7%	100.0%
		% of Total	5.3%	31.6%	36.8%
Total		Count	2	17	19
		% within Do you have Dependents?	10.5%	89.5%	100.0%
		% of Total	10.5%	89.5%	100.0%

		Q5: Have the changes helped or caused problems between you and your family?		Total	
		Caused problems	No change		
Do you have Dependents?	yes	Count	9	2	11
		% within Do you have Dependents?	81.8%	18.2%	100.0%
		% of Total	47.4%	10.5%	57.9%
Total	no	Count	5	3	8
		% within Do you have Dependents?	62.5%	37.5%	100.0%
		% of Total	26.3%	15.8%	42.1%
Total		Count	14	5	19
		% within Do you have Dependents?	73.7%	26.3%	100.0%
		% of Total	73.7%	26.3%	100.0%

Q6: what's good/bad about intervention?				Total	
		Negative	Both	Negative	
Do you have Dependents?	yes	Count	7	2	9
		% within Do you have Dependents?	77.8%	22.2%	100.0%
		% of Total	50.0%	14.3%	64.3%
Total	no	Count	5	0	5
		% within Do you have Dependents?	100.0%	.0%	100.0%
		% of Total	35.7%	.0%	35.7%
Total		Count	12	2	14
		% within Do you have Dependents?	85.7%	14.3%	100.0%
		% of Total	85.7%	14.3%	100.0%

APPENDIX THREE:
SURVEY TEMPLATES

Survey Round One:

QUARANTINING QUESTIONNAIRE
March 2008

Community Town Camp Male
Outstation Urban Female

Did you use Centrepay before (Tangentyere)? Yes No

Do you have any problems only getting half your money? Yes No

If yes, what kind of problems?

Do you like using store cards? Yes No

If no, why not?

Do you like going to Centrelink all the time for your monies? Yes No

Do you like the Intervention changes? Yes No

If no, why not?

Have the changes caused any problems between you and your family?

Yes No

If yes, what sort of problems?

Survey Round Two:

Part B – qualitative questions

Do you like using store cards? Yes / No
Why?

Do you have problems having only half your money in cash? Yes / No
If yes, what kind of problems?

Have you had any problems with Centrelink when trying to get your store cards or cash? Yes/No
What kind of problems?

Do you like going to Centrelink all the time for your money? Yes / No
Why?

Have the changes helped or caused any problems between you and your family? Yes / No
If yes, what sort of problems? How?

Other : What's good about the intervention, and why? What's bad about the intervention, and why?

Part A – ask these questions first

Where : town camp / community / outstation / urban / other _____

Gender : Male / Female **Age :** _____ Number of children in your care :

Did you ever use **Centrepay**, the optional income management, to pay bills?: Yes / No

If so, have you had any problems transitioning from Centrepay to compulsory Income Management?

If you have children in your care, are they part of the Centrelink Nutrition Program at school? Yes/No

If so did you know this was voluntary? Yes/No

Part C – check these boxes based on the answers given in Part B

- humbug / standover for vouchers / groceries
 - the trouble of transporting a week's worth of shopping by foot or bus
 - availability of funds for chucking in, budgeting or planning for bulk payments
 - availability of funds for supporting children in school
 - difficulties for elderly / disabled
 - racism
 - paternalism / mission days
 - indiscriminate application of IM
 - humiliation / shame
- Other.....

Part D – Fill these in last, if other answers suggest there are difficulties.

Communication Difficulties : Yes / No

Check 'yes' if the respondent is having trouble finding English words to discuss these questions

Difficulty understanding : Yes / No

Ask the respondent : I think you might be having trouble understanding everything about how Centrelink manages your money. Could that be right?

There is a way to make an official complaint. The Community Legal Service might be able to help you make a formal complaint to the Commonwealth ombudsman. It can even be anonymous :

would you like to make a complaint to the ombudsman?: **Yes / No**

if yes, would you like it to be anonymous **Yes / No**

If no, what is your name and contact details:

Would you like us to visit your community to talk to people about the Intervention? Yes/No

If yes, contact name and details:

(will not be recorded with survey results)