# FIELD SURVEY INSTRUMENT – WAVE 2

Background Information and Objectives of the Research

This is the second wave of the client survey asking people being income managed about their experience of being income managed, views about income management, and the impact it has on their ability to achieve their particular aspirations in the context of their lives.

Schedule/Timing

Wave 2

Community Engagement and Awareness August 2013

Training 26-30 August 2013

Main Fieldwork 1 September – 30 November 2013

Interview Length

Quantitative Survey

Interview length = 25-45 mins using tablet laptop touch screen to record answers

Incentive/Thank You

Participants will be given $30 gift for short survey and extra $30 gift for longer qual survey.

INTERVIEWER AND PROGRAMMING INSTRUCTIONS IN CAPITAL AND BOLD – Question text in black

# Questionnaire

This survey will take about 25-35 minutes to complete and we will keep your answers private and combine it with all the others, so no one will know that it was you who said those comments. You can tell me at any time if you don’t want to answer a particular question or if you want to stop.

PREQ1 IDEN

PREQ1. Would you like to participate?

Yes

No – Refused

No – Unable to locate / make contact.

No – Lives out of scope specify postcode:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

IF 2 or 3 or 4 IN Q1, ABORT – RECORD STATUS FOR REPORTING

## SECTION A: ABOUT YOU

NOTE QA1A TO QA2A: BASIC DEMOGRAPHICS TAKEN FROM DHS RECORD. TO BE CONFIRMED AS PART OF INTERVIEW INTRODUCTION BY INTERVIEWER

### QA1. GENDER

QA1. NOTE GENDER. DO NOT READ (SR)

1. Male

2. Female

### Q2. AGE

Q2.What is your date of birth or Age? Clients should be 18 years or over. (SR)

Date of Birth…/…/

PROGRAM TO CALCULATE AGE ¬– So that means you are <AGE>?

OR IF DON’T KNOW ASK: How old are you? RECORD AGE NUMERICALLY

OR IF DON’T KNOW APPROXIMATE AGE RECORD AGE RANGE

1. 18 – 19

2. 20 – 24

3. 25 – 29

4. 30 – 34

5. 35 – 39

6. 40 – 44

7. 45 – 49

8. 50 – 54

9. 55 – 59

10. 60 – 64

11. 65 and over

99. Prefer not to say

98. Under 18 – TERMINATE INTERVIEW

INTERVIEWER: DO NOT READ OUT. IF KNOWN RECORD:

### QA3. Do you identify as being Aboriginal or Torres Strait Islander origin?

1. No

2. Yes, Aboriginal

3. Yes, Torres Strait Islander

4. Yes, both

5. Prefer not to say

### QA6. PARTNER

QA6. Who are you living with? (MR)

1. Spouse/partner

2. Children and/or young people (aged up to and including 17 years)

3. Your Parents

4. Other family members

5. Non relative/friend housemates/roommates

6. I live on my own

99. Prefer not to say

### QA7. CHILD PAYMENT

QA7. Do you have children that you receive child benefit payments from Centrelink for? (SR)

INTERVIEWER: INCLUDE FORMAL OR INFORMAL CARE ARRANGEMENTS. INCLUDE THOSE CHILDREN THEY MAY NOT BE LIVING WITH BUT GET MONEY FOR.

1. Yes

2. No

IF CODE 1 IN QA7 CONTINUE

IF CODE 2 IN QA7 SKIP TO SECTION B

### QA7AA. HOW MANY CHILDREN AS MAIN CARER

QA7AA. How many kids are you the main carer for?

PROGRAMMING: ALLOW NUMERIC OPTIONS 1-99 IN OE

### QA7A CHILDRENCARE

QA7A. Can you give me the details of the kids you care for? (SR PER ROW)

INTERVIEWER: Main carer is someone that looks after most of the primary care needs of the child.

|  | First Name or Initial | Agr | Are you the main carer? |  | Are you the birth (biological) parent? |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Yes | No | Yes | No |
| 1. Child/YP 1 | Specify... | <0-17> | 1 | 2 | 1 | 2 |
| 2. Child/YP 2 | Specify... | <0-17> | 1 | 2 | 1 | 2 |
| 3. Child/YP 3 | Specify... | <0-17> | 1 | 2 | 1 | 2 |
| 4. Child/YP 4 | Specify... | <0-17> | 1 | 2 | 1 | 2 |
| 5. Child/YP 5 | Specify... | <0-17> | 1 | 2 | 1 | 2 |

99 Prefer not to say

IF CODE 99 IN QA7A SKIP TO SECTION B

PLEASE FILTER BASED ON CHILDREN AGED 5 to 15 YEARS AT QA4 AND INSERT NAME IN TABLE.

### QA9. CHILDREN AT SCHOOL

QA9. How often did <Insert Name or Initial> go to school <he/she> was supposed to last term? (MR)

INTERVIEWER: SCHOOL INCLUDES PRESCHOOL OR PREP FOR 5 YEAR OLDS

|  | Every Day | Most Days | Sometimes | Never | Don’t Know |
| --- | --- | --- | --- | --- | --- |
| 1. Child under 5-15, 1 | 1 | 2 | 3 | 4 | 5 |
| 2. Child under 5-15, 2 | 1 | 2 | 3 | 4 | 5 |
| 3. Child under 5-15, 3 | 1 | 2 | 3 | 4 | 5 |
| 4. Child under 5-15, 4 | 1 | 2 | 3 | 4 | 5 |
| 5. Child under 5-15, 5 | 1 | 2 | 3 | 4 | 5 |
| Allow up to 20 | 1 | 2 | 3 | 4 | 5 |

IF CODES 1, 2 OR 5 IN QA9 GO TO SECTION B

IF CODES 3 OR 4 FOR ANY CHILD GO CONTINUE

### QA9A. WHY NOT AT SCHOOL

QA9A. Why didn’t <insert name or Initial> go to school more often? (MR)

INTERVIEWER: DO NOT READ OUT RESPONSES

1. Have other cultural or family obligations that are more important than school

2. Don’t need to go to school

3. Have no way of getting there / No Transport

4. The school in my area is not culturally appropriate for my child / concerned not learning their culture

5. The school in my area is not good quality / concerned about quality of education

6. Child has special needs / has a disability or very sick

7. Child is picked on / bullied or scared to go to school

8. Child doesn’t like school / doesn’t want to go to school

9. Child is taken to school – but leaves

10. Other please specify (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

99. Prefer not to say

### QA10. CURRENT RESIDENTIAL STATUS

QA10. What is your living arrangement RIGHT NOW, are you…? (SR)

INTERVIEWER READ RELEVANT RESPONSES

1. Living in a house/unit/caravan that you own or are purchasing

2. Staying in a house/unit/caravan rented or paid for by you – owned by a private landlord

3. Staying in a house/unit/caravan rented or paid for by you – owned by the Department of Housing or by the community

4. Staying in a house/unit/caravan owned by friends or family – to whom you pay some rent

5. Staying in a house/unit/caravan owned by friends or family – to whom you pay no rent

6. Staying in a house/unit/caravan rented or paid for by friends or family – to whom you pay some rent

7. Staying in a house/unit/caravan rented or paid for by friends or family– to whom you pay no rent

8. Staying in a house/unit/caravan owned by the community – for which no one pays rent

9. Moving around with no house/unit/caravan to stay in regularly

10. Sleeping rough / long grass / on the streets

11. Sleeping in car

12. Living in a shelter, refuge or other temporary accommodation

13. Other please specify (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

99. Prefer not to say

### QA11. LAST YEARS RESIDENTIAL STATUS

QA11. What is your living arrangement LAST YEAR, were you…? (SR)

INTERVIEWER READ RELEVANT RESPONSES

1. Living in a house/unit/caravan that you own or are purchasing

2. Staying in a house/unit/caravan rented or paid for by you – owned by a private landlord

3. Staying in a house/unit/caravan rented or paid for by you – owned by the Department of Housing or by the community

4. Staying in a house/unit/caravan owned by friends or family – to whom you pay some rent

5. Staying in a house/unit/caravan owned by friends or family – to whom you pay no rent

6. Staying in a house/unit/caravan rented or paid for by friends or family – to whom you pay some rent

7. Staying in a house/unit/caravan rented or paid for by friends or family– to whom you pay no rent

8. Staying in a house/unit/caravan owned by the community – for which no one pays rent

9. Moving around with no house/unit/caravan to stay in regularly

10. Sleeping rough / long grass / on the streets

11. Sleeping in car

12. Living in a shelter, refuge or other temporary accommodation

96. Other, please specify (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

99. Prefer not to say

## SECTION B: EDUCATION AND TRAINING

### QB1. COMPLETED TRAINING

QB1. Have you finished any other study or training such as ....? (MR)

INTERVIEWER: READ OUT RESPONSES AND MAKE SURE THEY HAVE FINISHED THIS TRAINING

1. Trade/Apprenticeship

2. Certificate (business college, TAFE, VET)

3. Diploma (business college, TAFE, VET, UNI)

4. Degree (bachelor) or Post-Graduate (PHD, Masters etc)

5. Other please Specify (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

95. None of these (DO NOT READ OUT)

99. Prefer not to say

### QB2. LICENCES/CERTIFICATES

QB2. Do you have: (SR PER ROW)

|  | Yes | No | Don’t know | Do not want to say |
| --- | --- | --- | --- | --- |
| White card (working safely in the construction industry) | 1 | 2 | 3 | 4 |
| Working with Children clearance card. Say card relating to state – Ochre Card in NT, Blue Card in Qld., Police Clearance in SA, Working With Children Check (WWC Check) card in WA. | 1 | 2 | 3 | 4 |
| Drivers licence (all that apply) |  |  |  |  |
| 3a. Car | 1 | 2 | 3 | 4 |
| 3b Light truck or higher | 1 | 2 | 3 | 4 |
| 3c Motorbike | 1 | 2 | 3 | 4 |

### QB3. STUDYING

QB3. Are you studying or training now? (SR)

INTERVIEWER: This might be studying or doing a VET course, Job Network course, or some other training (Registered Training Organisation RTO).

1. Yes

2. No

99. Do not want to say

IF CODE 1 CONTINUE TO QB4

IF CODE 2 or 99 SKIP TO SECTION C

QB4. TYPE OF STUDY TRAINING

QB4. What type study or training is this? (OE)

INTERVIEWER: RECORD DETAILS – IF POSSIBLE TYPE OF COURSE AND SUBJECT AREA.

……………………………………………………………………………

### QB5. COURSE LOAD

QB5. Is this study Full-time or part-time?

1. Full-time

2. Part-time

96. Don’t Know

## SECTION C: EMPLOYMENT

### QC1. WORK LAST WEEK

QC1. In last 4 weeks, did you do any work? (MR)

INTERVIEW: CLARIFY REMOTE JOBS AND COMMUNITIES PROGRAM (RJGP) OR WORK FOR THE DOLE IS INCLUDED. CDEP SCHEME REPLACED BY RJCP FORM 1ST JULY 2013

1. Yes, Remote Jobs and Communities Program/Work for dole

2. Yes, other paid work

3. No

4. No, retired / too old to work

5. No, unable to work / disability pension

99 Prefer not to say

IF CODE 1 OR 2 CONTINUE TO QC2

IF CODE 3 SKIP TO QC4

IF CODE 4, 5 or 99 SKIP TO SECTION D

### QC2. CURRENT JOB

QC2. How long have you been doing that job(s)? (SR)

INTERVIEWER: SELECT THE TIME MODE THEN THE NUMBER

1. Number of years.........

2. Number of months.........

3. Number of days.........

98. Don’t Know

99. Prefer not to say

QC3. HOURS WORKED

QC3. How many hours did you work doing that job(s) per week? (SR)

INTERVIEWER: AVERAGE NUMBER WORKED ACROSS THE LAST 4 WEEKS

QC3a Number of days worked in last week …………………………

QC3b Number of hours per day (average)……………...........

QC3c:

96. Don’t Know

97. Prefer not to say

IF CODE 99 IN QC3 SKIP TO SECTION D, ELSE CONTINUE

### QC4. LOOKING FOR WORK

QC4. At any time in the last four weeks have you been looking for work? (SR)

1. Yes

2. No

98. Don’t Know

99. Prefer not to say

IF CODE 1 IN QC4 SKIP TO SECTION D

IF CODE 2, 98 OR 99 IN QC4 CONTINUE TO QC5

### QC5. LIKE A JOB

QC5. Even though you have not been looking for work in the last 4 weeks, would you like a job? (SR)

1. Yes

2. No

98. Don’t Know

99. Prefer not to say

## SECTION D: MONEY AND FINANCES

We would now like to ask you some questions about how easy it is for you to manage financially.

### QD1. EASE OF MANAGING FINANCIALLY

QD1. How easy or hard is it for you to… (SR PER ROW)

|  | Very easy | Easy | Neither easy or hard | Hard | Very hard | Don’t know | Not applicable |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Manage your money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Save money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 3. | Have enough money for food | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Pay bills on time | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 5. | Know how much money you have | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 6. | Look after your children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | Look after family obligations | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8. | Pay for housing | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

### QD2. MONEY LAST 4 WEEKS

QD2. In the last 4 weeks did any of the following happen to you? (SR PER ROW)

INTERVIEWER: READ RESPONSES.

|  | Yes | No | Don’t know | Not applicable |
| --- | --- | --- | --- | --- |
| 1. Ran out of money to buy food | 1 | 2 | 3 |  |
| 2. Ran out of money to buy clothes | 1 | 2 | 3 |  |
| 4. Were unable to pay for your rent on time | 1 | 2 | 3 | 4 |
| 5. Were unable to pay for water and electricity bills on time | 1 | 2 | 3 | 4 |
| 6 Had other bills that you could not pay | 1 | 2 | 3 | 4 |
| 7. Have you saved money | 1 | 2 | 3 |  |
| 8. Gave money to others causing financial problems for you | 1 | 2 | 3 |  |
| 9. Asked for money from others because you could not buy essential things (e.g. food, clothes, medicine, bills) | 1 | 2 | 3 |  |
| 10. Asked for emergency relief | 1 | 2 | 3 |  |
| 11. Unable to afford to travel to visit family/friends | 1 | 2 | 3 | 4 |
| 12. Unable to pay for school activities/trips or sports for children | 1 | 2 | 3 | 4 |
| 13. Ran out of money before next ‘pay day’ | 1 | 2 | 3 |  |

### QD3. CONTROL OVER MONEY

QD3. Do you have more or less control over your money in your family than you did 12 months ago?

1. More control now

2. About the same

3. Less control now

98. Not sure

99. Prefer not to say

IF CODE 1 OR 3 IN QD3 CONTINUE TO QD4

FOR ALL OTHER CODES SKIP TO SECTION E

### QD4. WHY MORE OF LESS CONTROL

QD4. WHY MORE/LESS CONTROL OVER MONEY (OE)

INTERVIEWER: PROBE FULLY

1. Record response …………………………….

2. No Comment

## SECTION E: WELLBEING

### QE1. HEALTH

QE1. Would you say your health is? (SR)

1. Good

2. Ok

3. Not so good

99. Prefer not to say

### QE2. ALCOHOL

QE2. Is drinking grog (alcohol) for your family a...? (SR)

INTERVIEWER: FAMILY MEANS LITTLE FAMILY OR CLOSE FAMILY

1. Not a problem

2. Bit of a problem

3. Very big problem

99 Prefer not to say

### QE4. DRUGS

QE4. Is smoking gunja or taking other drugs for your family a...? (SR)

INTERVIEWER: FAMILY MEANS LITTLE FAMILY OR CLOSE FAMILY

1. Not a problem

2. Bit of a problem

3. Very big problem

99. Prefer not to say

### QE5. GAMBLING

QE5. Is gambling for your family a...? (SR)

INTERVIEWER: FAMILY MEANS LITTLE FAMILY OR CLOSE FAMILY

1. Not a problem

2. Bit of a problem

3. Very big problem

99 Prefer not to say

### QE6. CHANGE IN FAMILY PROBLEMS

QE6. Have you had more or less of these problems (like drinking, drugs or gambling) in your family than a year ago? (SR)

INTERVIEWER: READ OUT RESPONSES

1. A lot more

2. A bit more

3. About the same

4. A bit less

5. A lot less

99 Prefer not to say

IF CODE 1,2,4,OR 5 IN QE6 CONTINUE

OTHER CODES SKIP TO SECTION F

### QE7. REASONS FOR CHANGE IN FAMILY PROBLEMS

QE7. What has made the difference? (OE)

INTERVIEWER: NOTE THE REASONS FOR THE POSITIVE OR NEGATIVE DIFFERENCES

1. Record response..........................................................................

2. No Comment

## SECTION F: COMMUNITY WELLBEING

The next few questions are about this community where you live now, <insert sample location>.

### QF1. CHANGES IN CHILDREN IN LAST 12 MONTHS

QF1. Have you noticed any of the following changes in children in <insert sample location> in the last 12 months? (SR PER ROW)

| 1. Health | Healthier | About the same | Less healthy | Don’t know |
| --- | --- | --- | --- | --- |
|  | 1 | 2 | 3 | 4 |
| 2. Food | More food | About the same | Less food | Don’t know |
|  | 1 | 2 | 3 | 4 |
| 3. Safety | Safer | About the same | Less safe | Don’t know |
|  | 1 | 2 | 3 | 4 |
| 4. School | Going to school more | About the same | Going to school less | Don’t know |
|  | 1 | 2 | 3 | 4 |
| 5. Happiness | Happier | About the same | Less happy | Don’t know |
|  | 1 | 2 | 3 | 4 |
| 6. Cultural activities | More cultural activities | About the same | Less cultural activities | Don’t know |
|  | 1 | 2 | 3 | 4 |

If report other than 2 or 4 to all questions go to QF2, other SKIP to QF3

### QF2 What do you think has contributed most to the change that you have seen for children in your community over this period?

………………………………………………………………………………………………

I going to read out a list of problems some communities may or may not have. Please tell me which are a problem and which are not a problem in <insert sample location>?

### QF3. CHANGES IN P12M

QF3. Is any of these a problem in <insert sample location> in the last year? (SR PER ROW)

| Problem | Big problem (happens a lot of the time) | Small problem (happens a bit of the time) | Not a problem (doesn’t happen here) | Don’t know |
| --- | --- | --- | --- | --- |
| 1. Kids not being taught culture or language | 1 | 2 | 3 | 4 |
| 2. Kids not being looked after proper | 1 | 2 | 3 | 4 |
| 3. Kids not going to school | 1 | 2 | 3 | 4 |
| 4. Men and Women fighting about money | 1 | 2 | 3 | 4 |
| 5. Drinking too much | 1 | 2 | 3 | 4 |
| 6. Smoking gunja or taking drugs | 1 | 2 | 3 | 4 |
| 7. People spending all their time gambling | 1 | 2 | 3 | 4 |
| 8. People hassling others to give them money | 1 | 2 | 3 | 4 |

## SECTION G: MONEY MANAGEMENT

QUESTIONS IN SECTION G & H ASKED ONLY OF NT SAMPLE. IF IN CONTROL SAMPLE (OUTSIDE NT) GO TO SECTION I

### QG1. MM AND FINANCIAL COUNSELLING AWARENESS

QG1. Have you heard of money management and financial counselling services (that is people who help you work out money problems or teach you how to manage money better)

(INTERVIEWERS will have a list of services in the area which they can use to elaborate the question)

1. Yes

2. No

3. Not sure

99. Do not want to say

IF CODE IF 1 IN QG1 CONTINUE TO QG2

IF CODE 2, 3 OR 99 SKIP TO SECTION H

### QG2 SPOKEN TO MMFCS IN P4WKS

QG2. Have you spoken to someone from a money management or financial counselling services in the last 12 months?

1. Yes

2. No

3. Not sure

99. Do not want to say

IF CODE 1 IN QG2 CONTINUE TO QG3

IF CODE 2, 3 OR 99 SKIP TO SECTION H

### QG3. MM VISIT WHY

QG3 Why did you see a Money Management or financial counselling service? (MR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY

1. Centrelink told me to

2. Because another organisation told me to

3. I had debts

4. I had a big bill

5. Run out of money

6. Help with a budget

7. Help save money.

8. To get a no interest loan

9. To help get off Income Management

10. I got a bill I could not understand

11. I did not understand where my money was going

12. I lost my ATM card

13. I had a problem with the bank

14. To do an approved Money Management course

15. Other reasons, what? (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

99. Prefer not to say

### QG3B. MM VISIT SUMMARY

QG3B. What happened when you went to the service? (MR)

INTERVIEWER: DO NOT READ OUT

1. I did the approved Money Management Course for the matched savings payment (with DHS)

2. I participated in a financial education/ money management workshop with a group of people (including financial literacy courses such as Moneybusiness, Moneyminded)

3. I was given a financial education/literacy training course on a one to one basis (including MoneyBusiness and other financial literacy education – which goes beyond just working through a household budget)

4. They told me I should do more money management education but I decided not to

5. They explained how I could make a budget (individual, family or household)

6. They explained the bills to me so that I knew what I had to do

7. They spoke with someone about the bills and worked out the next steps and how I could pay them

8. They helped fill out paperwork for me

9. They helped contact my bank/credit union to replace my ATM card or other banking problems

10. I got a loan to help me buy whitegoods (NILS)

11. I got a loan for another purpose

12. They offered me Emergency Relief - paid a bill

13. They offered me Emergency Relief - gave me a food parcel

14. They offered me Emergency Relief - they gave me cash/a voucher

15. They referred me to someone who gave me emergency relief

16. Other reasons, what? (PLEASE PROVIDE TEXT BOX FOR RESPONSE)

99. Prefer not to say

### QG4. MM SERVICE USEFUL

QG4. Did you find that the service was useful

1. Yes

2. No

98. Don’t know

99. Prefer not to say

### QG5. MM SERVICE USEFUL WHY (OE)

QG5. Why was that? Briefly record reason:

…………………………………………………………………………………………………………………

## SECTION STREAMING BASED ON IM

People will be automatically based upon their current income management status according to their Centrelink record. Because this information may be out of date some of the modules commence with questions to confirm that the person had been streamed appropriately

INTERVIEWER: TO ANSWER THIS QUESTION MEANS YOU HAVE TO HAVE A CONVERSATION WITH THE PERSON TO FIND OUT WHAT THEIR CURRENT SITUATION WITH INCOME MANAGEMENT IS.

### QH1A. Centrelink records show that you were on <insert old IM status> and you are now on <current IM status>. PROBE

INTERVIEWER TO RECORD

1. Those no longer on income support or a payment subject to compulsory IM (and where they have not chosen to go onto VIM): GO TO QH1

2. Those with an exemption from compulsory IM: GO TO QH11

3. Those currently on Voluntary IM: GO TO QH25

4. Those who were on Voluntary IM but have moved off: GO TO QH19

5. Those on various forms of compulsory IM: GO TO QH35

6. Control group go directly to SECTION IN H: EXPERIENCE OF INCOME MANAGEMENT

CODE 1 - THOSE NO LONGER ON INCOME SUPPORT OR A PAYMENT SUBJECT TO COMPULSORY IM (AND WHERE THEY HAVE NOT CHOSEN TO GO ONTO VIM)

ASK TO CONFIRM THEY ARE NO LONGER ON INCOME SUPPORT/INCOME SUPPORT PAYMENT SUBJECT TO IM

### QH1. Centrelink records indicated that you are:

(a) (for those not on Income Support) not getting (insert name of previous payment) any more:

or

(b) (for those on a non IM payment) you have moved onto (insert payment) which is not subject to income management and you have not chosen to go into Voluntary Income Management.

Is this correct?

1. Yes

2. No

3. Don’t know

IF CODE 1 IN QH1 SKIP TO QH5

IF CODE 2 OR CODE 3 CONTINUE TO QH2

FOR THOSE WHO ARE SHOWN ON THE ADMIN DATA AS BEING OFF PAYMENT BUT WHERE RESPONDENT SAYS THEY ARE RECEIVING IT.

### QH2 What payment are you currently on?

…………………………………………………………………………………………….

Note Family Tax Benefit is not an income support payment and if this is the only payment they receive they should continue in this sequence.

If a valid income support payment for the purpose of income management continue to QH3

IF NOT GO TO QH5

### QH3. IM CURRENT USE BASIC CARD

QH3. Are you currently subject to IM (Using a BasicsCard)?

1. Yes

2. No

3. Don’t know

IF CODE 1 IN QH3 CONTINUE TO QH4

IF CODE 2 OR CODE 3 SKIP TO QH5

### QH4. WHY NO CURRENT IM

QH4. Is this compulsory or voluntary Income Management

1: Compulsory

2: Voluntary

3. Don’t know

IF CODE 1 OR CODE 3 IN QH4 SKIP TO QH34

IF CODE 2 IN QH4 SKIP TO QH25

HAVE EXITED FROM IM

### QH5. WHY NOT ON IM

QH5. Why are you not on Income Management now? (SR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY

1. I got a job and no longer receive income support

2. My partner got a job and I am not eligible for income support

3. Took up full-time study (and are eligible for AUSTUDY or YA (Student) with automatic exemption)

4. Moved onto another payment (DSP, Carer Payment, Age Pension) which is not subject to compulsory IM

5. Still on income support not subject to income management (for example where a person has had a break off payments and is no longer categorised as long term)

6. They took my payment away because I breached the rules

7. I do not know Centrelink just told me

99. Prefer not to say

95. Other (interviewer to note detailed circumstance to allow coding)

……………………………………………………………………………………………………………

### QH6. WAS IM A REASON FOR CHANGE

QH6. Was the fact that you were on Income Management an important reason for this change

1. Yes

2. No

99. Prefer not to say

IF CODE 1 IN QH6 ASK QH7. ELSE SKIP TO QH8

### QH7. IF YES WHY WAS IM A REASON FOR CHANGE

QH7. If yes could you please explain how? (OE)

…………………………………………………………………………………………………………….

### QH8. EXPERIENCE ON IM STATEMENTS

QH8. Looking back at your experience on income management do you agree or disagree with the following statements. Being on income management made [MANAGING YOUR MONEY] EASIER, ABOUT THE SAME OR HARDER (SR PER ROW)

|  |  | Much easier | Easier | About the same | Harder | Much harder | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Manage your money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Save money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 3. | Have enough money for food | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Pay bills on time | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 5. | Know how much money you have | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 6. | Look after your children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | Look after Family obligations | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8. | Improve your housing | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

### QH9. PERSONAL STATEMENTS ON IM

QH9. Do you agree or disagree with the following statements: Income management? (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Was good for me | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Was good for my children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. | Taught me how to better manage my money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Made me change my behaviours (in a positive way) | 1 | 2 | 3 | 4 | 5 | 6 |  |

If response other than 3 or 6 to QH9(4) – change in behaviours

### QH10. POSITIVE BEHAVIOUR CHANGE REASONS (OE)

QH10. If response other than 3 or 6 to QH9(4) – change in behaviours.

Could you please explain in what way your behaviours changed?

…………………………………………………………………………………......................……………….

…………………………………………………………………………………………………........................

SKIP TO QH54

CODE 2 - THOSE WITH AN EXEMPTION FROM COMPULSORY IM

### QH11. CONFIRMATION OF IM EXEMPTION STATUS

QH11. Centrelink records indicated that you have an exemption from IM. Do you still have an exemption? (SR)

1. Yes

2. No

3. Don’t know

IF CODE 1 IN QH11 CONTINUE TO QH11A

IF CODE 2 OR 3 IN QH11 GO TO QH35 (STREAM BACK TO COMPULSORY)

### QH11A. PREVIOUS IM BEFORE EXEMPTION

QH11A. Before you were given an exemption were you actually on Income Management? (SR)

Yes

No

(NOTE: IF CODE 1 IN QH11A THEN QH16 NEEDS TO BE ASKED WHEN THEY GET TO IT)

### QH12. REASONS FOR SEEKING EXEMPTION

QH12. Why did you seek an exemption? (MR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY

1. I was able to manage my money quite ok before Income Management

2. I wanted control of my own money

3. The stigma / shame / embarrassment of Income management

4. I wanted my rights back

5. I wanted to have the freedom to choose what I spend money on

6. Things are cheaper when you can use cash not BasicsCard

7. Because my family told me to

8. Because my children already attended school and have their health checks

9. Because being on Income Management was a hassle

10. After being on Income Management I felt more confident in managing my money

11. After being on Income Management I got rid of my debts

12. After being on Income Management I saved money

13. Because after being on Income Management my children now attend school and have their health checks

14. Because people stopped harassing me for money

96. Other (please Specify)........................................................................

99. Prefer not to say

### QH13. MOST IMPORTANT REASON FOR SEEKING EXEMPTION

QH13. Which of these is the most important? (Record reason number) ….

### QH14. EASE OF GAINING EXEMPTION

QH14. Thinking about how you got the exemption could you indicate how strongly you agree or disagree with the following statements (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | I found it easy to obtain an exemption from Income Management | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. | Centrelink were supportive in the process of achieving an exemption | 1 | 2 | 3 | 4 | 5 | 6 |
| 3. | I found it shaming/ humiliating having to prove that I did not need to be income managed | 1 | 2 | 3 | 4 | 5 | 6 |

### QH15. FURTHER COMMENTS ABOUT GAINING EXEMPTION (OE)

QH15. Are there any comments you would like to make about the exemption process:

1. Yes (record)……………………………………………………………………………………

2. No

ASK QH16 IS CODE 1 AT QH11A, ELSE SKIP TO QH16A

### QH16. REFLECTION STATEMENTS ON IM MANAGEMENT

QH16: Thinking back to when you were on Income Management was it easier or harder to

|  |  | Much easier | Easier | About the same | Harder | Much harder | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Manage your money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Save money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 3. | Have enough money for food | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Pay bills on time | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 5. | Know how much money you have | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 6. | Look after your children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | Look after Family obligations | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

### QH16A. PERSONAL STATEMENTS ON IM MANAGEMENT

QH16A. Again looking back to when you were on Income Management do you agree or disagree with the following statements: Income management. (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Was good for me | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Was good for my children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. | Taught me how to better manage my money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Made me change my behaviours (in a positive way) | 1 | 2 | 3 | 4 | 5 | 6 |  |

If response other than 3 or 6 to QH16a(4) – change in behaviours.

### QH16B. POSITIVE PERSONAL CHANGES WITH IM MANAGEMENT (OE)

QH16B. Could you please explain in what way your behaviours changed?

…………………………………………………………………………………………………........................

### QH17. DIFFERENCE SINCE GAINING EXEMPTION

QH17. Overall do you think getting an exemption from Income Management has...? (SR)

1. Made things much better for you

2 Made things a bit better for you

3. Made no difference for you

4 Made things a bit worse for you

5. Made things much worse for you

97. Don’t Know

99. Prefer not to say

SKIP TO QH54

CODE 4 - THOSE WHO WERE ON VOLUNTARY IM BUT HAVE MOVED OFF

### QH19. CONFIRMATION OF EXITED VIM STATUS

QH19. Centrelink records indicate that you are not on Voluntary Income Management any more. Are you still off it? (SR)

1. Yes, I’m still off Voluntary IM

2. No, I’m back on Voluntary Income Management

3. I’m now on another IM measure (which one?) ...................................................

4. Don’t know

IF CODE 1 GO TO QH20

IF CODE 2, 3 OR 14 GO TO QH25 (Stream back to VIM)

### QH20. REASONS FOR GOING OFF IM

QH20. Why did you go off income management? (MR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY

1. I was able to manage my money quite ok without Income Management

2. I wanted control of my own money

3. The stigma / shame / embarrassment of Income management

4. I wanted my rights back

5. I wanted to have the freedom to choose what I spend money on

6. Things are cheaper when you can use cash not BasicsCard

7. Because my family told me to

8. It was not worth the hassle to get the extra money ($250 for every 26 weeks paid to people on VIM)

9. After being on Income Management I now feel more confident in managing my money

10. After being on Income Management I got rid of my debts

11. After being on Income Management I saved money

12. Because I was not being harassed for money

13. Nothing

14. Other Specify........................................................................

15. I didn’t realise that I had a choice about going onto the program

99 Prefer not to say

PROGRAMMING: SHOW CODES SELECTED AT QH20

### QH21. MOST IMPORTANT REASON FOR GOING OF IM

QH21. Which of these is the most important? …….

PROCESS OF COMING OFF VOLUNTARY INCOME MANAGEMENT

### QH22. EASE OF GOING OFF VIM

QH22 Do you agree or disagree with the following statements: (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | I found it easy to go off VIM | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. | Centrelink were supportive in the process of going off VIM | 1 | 2 | 3 | 4 | 5 | 6 |

### QH22A. FURTHER COMMENTS ABOUT GOING OFF VIM (OE)

QH22A. Are there any comments you would like to make about the process of exiting from VIM: (OE) ………………………………………………………………………………………………

### QH23. VIM - REFLECTION STATEMENTS ON IM MANAGEMENT

QH23: Thinking back to when you were on Income Management was it easier or harder to… (SR PER ROW)

|  |  | Much easier | Easier | About the same | Harder | Much harder | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Manage your money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Save money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 3. | Have enough money for food | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Pay bills on time | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 5. | Know how much money you have | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 6. | Look after your children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | Look after Family obligations | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8. | Pay for housing | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

### QH23A. VIM - PERSONAL STATEMENTS ON IM MANAGEMENT

QH23A. Again looking back to when you were on Income Management do you agree or disagree with the following statements: Income management… (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Was good for me | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Was good for my children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. | Taught me how to better manage my money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Made me change my behaviours (in a positive way) | 1 | 2 | 3 | 4 | 5 | 6 |  |

If response other than 3 or 6 to QH23a(4) – change in behaviours.

### QH23B. VIM - POSITIVE PERSONAL CHANGES WITH IM MANAGEMENT (OE)

QH23B. Could you please explain in what way your behaviours changed?

…………………………………………………………………………………......................……………….

…………………………………………………………………………………………………........................

### QH24. DIFFERENCE SINCE EXITING VIM

QH24. Overall do you think exiting from Voluntary Income Management has...? (SR)

1. Made things much better for you

2. Made things somewhat better for you

3. Made no difference for you

4. Made things somewhat worse for you

5. Made things much worse for you

97 Don’t Know

99 Prefer not to say

SKIP TO QH54

CODE 3 - THOSE CURRENTLY ON VOLUNTARY IM

### QH25. CONFIRMATION OF VIM STATUS

QH25. Your Centrelink record says that you are on Voluntary Income Management, that is you could receive all your payments in cash but you have chosen to use the BasicsCard or have Centrelink pay some of your bills from your money? (SR)

Are you still being income managed/have a BasicsCard

1. Yes

2. No

INTERVIEWER: IF NO, PROBE FURTHER TO IDENTIFY WHETHER THEY HAVE RECENTLY EXITED FROM VIM AND IF SO STREAM THROUGH VIM EXIT QUESTIONS GO TO QH20

### QH26. REMEMBER CHOOSING VIM

QH26. Do you remember choosing to go onto Voluntary Income Management? (SR)

1. Yes

2. No/Don’t know

99. Prefer not to say

IF CODE 1 CONTINUE TO QH27

IF CODE 2 OR 99 SKIP TO QH29

### QH27. REASONS FOR CHOOSING VIM

QH27. What was the reason that you chose to go onto Voluntary Income Management? (MR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY

1. Because it makes it easier to manage money

2. Because it makes it harder for people to humbug me for money

3. Because Centrelink said I should

4. Because I like the BasicsCard

5. Because I had got used to being on income management and it was easier to stay on

6. Because I like the extra payment they make.

96. Other, PLEASE SPECIFY ………………………………………………………

99. Prefer not to say

PROGRAMMING: SHOW CODES SELECTED AT QH27

### QH28: which of these was the most important reason? …… (record number)

### QH29. AWARENESS OF EXTRA CENTRELINK MONEY

QH29. Because you are on Voluntary Income Management Centrelink pays you an extra $250 every 6-months. Do you know that you get this? (SR)

1. Yes

2. No/Don’ know

99. Prefer not to say

IF CODE 1 IN QH29 CONTINUE TO QH30

IF CODE 2 OR 3 IN QH29 SKIP TO QH31

### QH30. IMPORTANCE OF RECEIVING EXTRA CENTRELINK MONEY

QH30. Is receiving this money important for you staying on income management? (SR)

1. Yes

2. No

99. Prefer not to say

### QH31. THOUGHTS ABOUT GOING OF VIM

QH31. Have you ever thought of going off Voluntary Income Management?

1. Yes

2. No

99. Prefer not to say

IF CODE 1 IN QH31 CONTINUE TO QH32

IF CODE 2 IN QH31 SKIP TO QH33

### QH32. REASONS FOR THINKING ABOUT GOING OF VIM

QH32. Why is that? (MR)

INTERVIEWER DO NOT READ OUT. PROBE FULLY

1. I was able to manage my money quite ok before Income Management

2. I want control of my own money

3. The stigma / shame / embarrassment of Income management

4. I want my rights back

5. I want to have the freedom to choose what I spend money on

6. Things are cheaper when you can use cash not BasicsCard

7. Because my family says I should

8. It is not worth the hassle to get the extra money

9. After being on Income Management I feel more confident in managing my money

10. After being on Income Management I have got rid of my debts

11. After being on Income Management I have saved money

12. Because people have stopped harassing me for money

96. Other (please Specify)........................................................................

99 Prefer not to say

PROGRAMMING: SHOW CODES SELECTED AT QH32

### QH32A MAIN REASON FOR THINKING ABOUT GOING OF VIM

QH32A. Which of these is the main reason (Record number) …. (OE)

### QH33. REASONS FOR NOT THINKING ABOUT GOING OFF VIM

QH33. Why haven’t you? Probe fully.

DO NOT READ OUT Multiple answers can be given

1. Easier being income managed

2. I am more in control of my money

3. Like the extra money

4. Like the Basics Card

5. I do not get harassed for money when I am on IM

6. I am used to it now

7. I like having a kitty

8. Other Specify …………………………………………………………………

99 Prefer not to say

PROGRAMMING: SHOW CODES SELECTED AT QH33

### QH33A: Which of these is the main reason (Record number) ….

QH34. REASONS FOR NOT THINKING ABOUT GOING OF VIM

QH34. Do you think you will ever want to go off Income Management? (SR)

1. Yes

2. No

3. Not sure

99. Prefer not to say

CONTINUE TO QH35

THIS SECTION IS ALSO HAS QUESTIONS FOR POPULATION CURRENTLY ON INCOME MANAGEMENT (COMPULSORY AND VOLUNTARY).

THOSE ON COMPULSORY IM STREAM IN AT THIS POINT.

CODE 5 - THOSE ON VARIOUS FORMS OF COMPULSORY IM

### Q35 Your Centrelink record indicates that you are subject to compulsory income management and that you have a BasicsCard is this correct:

1. Yes

2. No

IF CODE 1 IN QH35 SKIP TO QH36

IF CODE 2 IN QH35 AND CODE 5 IN QH1A CONTINUE TO QH35A

IF CODE 2 IN QH35 AND CODE OTHER THAN 5 IN QH1A SKIP TO QH43

### Q35A If no probe to identify whether need to stream to

1. Those no longer on income support or a payment subject to compulsory IM (and where they have not chosen to go onto VIM): THEN GO TO QH1

2. Those with an exemption from compulsory IM: THEN GO QH11

3. Those currently on Voluntary IM: THEN GO QH25

We would like to ask some questions about how you manage with Income Management and the BasicsCard

### QH36. ALLOCATE TOTAL INCOME TO BASIC CARD OR KITTY

QH36. Do you allocate all of your income managed money to Basics Card and other bills or do you leave some unallocated (in your kitty) (SR)

1. I allocate it all and do not keep some in kitty

2. keep some in kitty

99. Prefer not to say

IF CODE 1 IN QH36 CONTINUE, ELSE SKIP TO QH37

### QH36A. ALLOCATE TOTAL INCOME TO BASIC CARD OR KITTY

QH36A Do you usually spend all of your kitty before you get your next payment from Centrelink? (SR)

1. Yes

2. No

99. Prefer not to say

### QH37. AWARENESS OF OTHERS BASICS CARD USAGE

QH37. DO YOU OR ANYONE IN YOUR FAMILY/ or alternatively DO PEOPLE AROUND HERE (SR PER ROW)

|  |  | Yes | No | Don’t know | Do not want to say |
| --- | --- | --- | --- | --- | --- |
| 1. | Go shopping with other people and swap or share BasicsCards to be able to pay the bill ? | 1 | 2 | 3 | 4 |
| 2. | Give their BasicsCard and PIN to other people to do shopping on their behalf? | 1 | 2 | 3 | 4 |
| 3. | Give their BasicsCard and PIN to other people to do shopping for themselves? | 1 | 2 | 3 | 4 |
| 4. | Swap food and groceries for money, alcohol or tobacco? | 1 | 2 | 3 | 4 |
| 5. | Buy gift, phone or fuel cards which are then sold or swapped for money, alcohol or tobacco | 1 | 2 | 3 | 4 |
| 6. | Get cash from taxi drivers or other people who charge it to the BasicsCard | 1 | 2 | 3 | 4 |
| 7. | Gamble using BasicsCard | 1 | 2 | 3 | 4 |
| 8. | Get people in a store to sell tobacco or alcohol on BasicsCard | 1 | 2 | 3 | 4 |

### QH38. REPLACED BASICS CARD

QH38. Have you lost your BasicsCard and had it replaced? (SR)

1. Yes

2. No

3. Not sure

99. Prefer not to say

IF CODE 1 IN QH38 CONTINUE, ELSE SKIP TO QH40

### QH39. FREQUENCY OF REPLACING BASICS CARD

QH39. How often have you had your BasicsCard replaced? (SR)

1, 1-3 times

2. 4-10 times

3. More than 10 times

### QH40. PAYING MORE WITH BASICS CARD

QH40. Have you ever had to pay more for something because you have had to use your BasicsCard? (SR)

1. Yes

2 No

3. Not sure

99. Prefer not to say

IF CODE 1 IN QH40 ASK QH40A, ELSE SKIP TO QH41.

### QH40A. EXPLAIN PAYING MORE WITH BASICS CARD

QH40A. Can you explain? (OE)

INTERVIEWER: ASK FOR AN EXPLANATION AND RECORD.

……………………………………………………………………………………………..

### QH41. INABILITY TO PAY WITH BASICS CARD

QH41. Have there been occasions when you have wanted to buy or pay for something but have been unable because your money was on BasicsCard.. (SR)

1. Yes

2 No

3. Not sure

99. Prefer not to say

IF CODE 1 IN QH41 ASK QH41A, ELSE SKIP TO QH42.

### QH41A. INABILITY TO PAY WITH BASICS CARD EXPLAIN OCCASIONS.

QH41A. Can you explain? (OE)

INTERVIEWER: ASK FOR AN EXPLANATION AND RECORD. …………………………………………….

### QH42. BASICS CARD - EASE STATEMENTS

QH42. Because of BasicsCard and Income management is it easier or harder to

|  |  | Much easier | Easier | About the same | Harder | Much harder | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Manage your money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Save money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 3. | Have enough money for food | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Pay bills on time | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 5. | Know how much money you have | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 6. | Look after your children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | Look after Family obligations | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8. | Pay for housing | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

### QH42A. BASICS CARD - PERSONAL STATEMENTS ON IM MANAGEMENT

QH42A. Do you agree or disagree with the following statements: Income management. (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know | Not applicable |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | Is good for me | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 2. | Is good for my children | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. | Teaches me how to better manage my money | 1 | 2 | 3 | 4 | 5 | 6 |  |
| 4. | Makes me change my behaviours (in a positive way) | 1 | 2 | 3 | 4 | 5 | 6 |  |

IF RESPONSE OTHER THAN 3 OR 6 TO QH42A(4) – CHANGE IN BEHAVIOURS.

### QH42B. BASICS CARD - POSITIVE PERSONAL CHANGES WITH IM MANAGEMENT (OE)

QH42B. Could you please explain in what way your behaviours changed? (OE)

…………………………………………………………………………………………………

### QH43. FREQUENCY OF FEELINGS ABOUT IM

QH43 How often do you feel this way about income management?

PROGRAMMING: RANDOMISE STATEMENTS. SR PER ROW

|  | All the time | Most of the time | Sometimes | Hardly ever | Never | DK N/A |
| --- | --- | --- | --- | --- | --- | --- |
| 1.I feel discriminated against being Income Managed | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. Being on Income Management is embarrassing | 1 | 2 | 3 | 4 | 5 | 6 |
| 3. I am more in control of my life since being on Income Management | 1 | 2 | 3 | 4 | 5 | 6 |
| 4. It is not fair for me to be income managed | 1 | 2 | 3 | 4 | 5 | 6 |
| 5. Things are better for me and my family on Income Management | 1 | 2 | 3 | 4 | 5 | 6 |
| 6. I feel I have more control over my money | 1 | 2 | 3 | 4 | 5 | 6 |
| 7. I am not worried about money when I have income management | 1 | 2 | 3 | 4 | 5 | 6 |
| 8. I feel safer on Income Management | 1 | 2 | 3 | 4 | 5 | 6 |

IF CODE 3 (ON VOLUNTARY INCOME MANAGEMENT) IN QH1A GO TO QH53, OTHERWISE CONTINUE

### QH44. THOUGHTS ABOUT GOING OF IM

QH44. Have you tried to get off income management? (SR)

1. Yes

2. No

3. Not sure

IF CODE 1 CONTINUE

IF CODE 2 OR 3 SKIP TO Q50

### QH46. REASONS FOR THINKING ABOUT GOING OFF IM

QH46. Why did you try to get off income management? (MR)

INTERVIEWER: DO NOTE READ OUT. PROBE FULLY

1 I was able to manage my money quite ok before Income Management

2 I want control of my own money

3 The stigma / shame / embarrassment of Income management

4 I want my rights back

5 I want to have the freedom to choose what I spend money on

6 Things are cheaper when you can use cash not BasicsCard

7 Because I don’t need to be income managed

8 After being on Income Management I now feel more confident in managing my money

9 After being on Income Management I now have no debts and have saved extra money

10 Because my children already attend school and have their health checks

11 Because after being on Income Management my children now attend school and have their health checks

12 Because my family told me to

95. Nothing

96. Other (Specify)........................................................................

97. Prefer not to say

PROGRAMMING: SHOW RESPONSES SELECTED IN QH46.

### QH46A. MAIN REASON FOR THINKING ABOUT GOING OF IM

QH46A: Which of these is the main reason (Record number) ….

QH47. EXPLANATION OF WHAT HAPPENED WHEN TRY TO GET EXEMPTION FROM IM

QH47. Can you tell us what happened when you were trying to get an exemption, who did you speak with and what did they say or do? (OE) ………………………………………….

### QH48. CENTRELINK INFORMING OF UNSUCCESSFUL EXEMPTION

QH48 Did Centrelink tell you that your application for an exemption was not successful? (SR)

1. Yes

2. No

3. Not sure

99. Prefer not to say

IF CODE 1 IN QH48 CONTINUE ELSE SKIP TO QH50

### QH49. WHY WAS EXEMPTION UNSUCCESSFUL

QH49. Why were you not successful?

1. Kids did not go to school

2. Kids not immunised

3. Kids didn’t have health check

4. I was not working or studying

5. They said that I had a poor record of financial management

6. Other, please specify……………………………………………

### QH50. AIM FOR IM

QH50. (Population currently on Compulsory Income Management – interviewer to ensure that person is understanding Income Management not Income Support)

1. Stay on income management

2. Get off income management

3. Not sure

98. Prefer not to say

IF CODE 1, 3 OR 99 IN QH50 CONTINUE TO QH51

### IF CODE 2 IN QH50 SKIP TO QH52

QH51 What are the reasons you want to stay on IM? (SR)

INTERVIEWER: DO NOT READ OUT. PROBE FULLY.

1. Because it makes it easier to manage money

2. Because it makes it harder for people to harass me for money

3. Because Centrelink said I should

4. Because I like the BasicsCard

5. Because I am used to being on income management and it is easier to stay on

6. Because I like having a kitty

7. Other, please specify ………………………………………………………

99. Prefer not to say

PROGRAMMING: SHOW RESPONSES SELECTED IN QH51.

### QH51A: Which of these is the main reason (Record number) ….

### QH52. REASONS FOR WANTING TO GET OFF IM

QH52. What are the reasons you want get off?

INTERVIEWER: DO NOT READ OUT. PROBE FULLY.

1. I was able to manage my money quite ok without Income Management

2. I want control of my own money

3. The stigma / shame / embarrassment of Income management

4. I want my rights back

5. I want to have the freedom to choose what I spend money on

6. Things are cheaper when you can use cash not BasicsCard

7. After being on Income Management I now feel more confident in managing my money

8. After being on Income Management I got rid of my debts

9. After being on Income Management I saved money

10. Because my children already attend school and have their health checks

11. Because after being on Income Management my children now attend school and have their health checks

12. Nothing

96. Other Specify reasons ……………………………………………………………………………

99. Prefer not to say

PROGRAMMING: SHOW RESPONSES SELECTED IN QH52

### QH52A. MAIN REASON WANTING TO GET OFF IM

QH52A: Which of these is the main reason (Record number) ….

### QH53. Overall do you think Income Management has...?

1. Made things better for you

2. Made no difference for you

3. Made things worse for you

4. Don’t Know

99. Prefer not to say

All NT feeds back to this point

### QH54. RECOMMEND IM

QH54 If someone wasn’t on Income Management would you recommend it to them?

1. Yes

2. No

3. Don’t Know

99 Prefer not to say

### Q55. STATEMENTS ON RECEIVERS OF INCOME SUPPORT

Q55. Do you agree or disagree with the following statements? (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | All people on income support should be on income management | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. | While not everyone on income support should be on income management some people should | 1 | 2 | 3 | 4 | 5 | 6 |
| 3. | Income management might teach people useful skills about managing their money | 1 | 2 | 3 | 4 | 5 | 6 |

### QH56. FURTHER COMMENTS ABOUT IM (OE)

QH56 Are there any other comments you would like to make about Income Management? (OE)

…………………………………………………………………………………………………….

END SURVEY FOR NT

## SECTION I: CONTROL GROUP (WA/QLD ONLY)

### QI1.

QI1. Have you heard about Income Management where half of a person’s income support payments have to be spent on basics on what is called a BasicsCard (a sort of debit card issued by Centrelink which cannot be used to purchase alcohol or tobacco) or by direct payment by Centrelink instead of just being paid into peoples bank accounts.? (SR)

1. Yes

2. No

IF NO IN QI1 SKIP TO QI3, ELSE CONTINUE

### QI2A. PERSONAL USE OF IM

QI2A. Have you ever been on income management yourself? (SR)

1. Yes

2. No

98. Don’t know

99. Prefer not to say

### QI2B. KNOWN OTHERS WHO HAVE USED IM

QI2B. Do you know people who have been on income management

1. Yes

2. No

98. Don’t know

99. Prefer not to say

### QI3. STATEMENTS ON RECEIVERS OF INCOME SUPPORT

QI3. Do you agree or disagree with the following statements? (SR PER ROW)

|  |  | Agree strongly | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Don’t know |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | All people on income support should be on income management | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. | While not everyone on income support should be on income management some people should | 1 | 2 | 3 | 4 | 5 | 6 |
| 3. | Income management might be useful for me | 1 | 2 | 3 | 4 | 5 | 6 |
| 4. | Income management might teach people useful skills about managing their money | 1 | 2 | 3 | 4 | 5 | 6 |

### QI4. RECEIVER OF INCOME SUPPORT

QI4. Are you currently still in receipt of Income Support

1. Yes

2. No

IF CODE 1 IN QI4 CONTINUE, ELSE SKIPT O SECTION Z

### QI6. FREQUENCY OF FEELINGS ABOUT INCOME SUPPORT

QI6. How often do you feel this way about income support?

PROGRAMMING: RANDOMISE STATEMENTS. SR PER ROW

|  | All the time | Most of the time | Sometimes | Hardly ever | Never | DK N/A |
| --- | --- | --- | --- | --- | --- | --- |
| 1.I feel discriminated against being on Income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 2. Being on Income Support is embarrassing | 1 | 2 | 3 | 4 | 5 | 6 |
| 3. I am more in control of my life since being on Income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 4. It is not fair for me to be on Income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 5. Things are better for me and my family on Income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 6. I feel I have more control over my money being Income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 7. I am not worried about money when I have income Support | 1 | 2 | 3 | 4 | 5 | 6 |
| 8. I feel safer on Income Support | 1 | 2 | 3 | 4 | 5 | 6 |

## SECTION Z: MANDATORY QMS REQUIREMENTS

CONCLUSION

That’s the end of the interview. As this is social research, it is carried out in compliance with the Privacy Act and the information you provided will be used only for research purposes. Your answers will be combined with those of other people.

CONSENT AND INCENTIVE PAYMENT

Could you please sign the consent form to confirm that you agreed to participate in the survey, and that I have provided you with the gift. INTERVIEWER GET PAPER CONSENT FORM AND ENTER OUTCOME

1. Signed Consent form

2. Did not sign consent form.

INTERVIEWER GAVE INCENTIVE AND ENTER OUTCOME

1. INCENTIVE GIVEN – Specify

2. NO INCENTIVE GIVEN

### QA2A. ISSUES ARRISING DURING INTERVIEW

QA2A. NOTE ANY ISSUES ARISING. DO NOT READ OUT (OE)  
 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

DISPLAY CASE NUMBER – INTERVIEWER TO RECORD THIS ON CONTACT SHEET

(cross reference for RESPONDENT ID and CASE NUMBER)

INTERVIEWER’S DECLARATION

I certify that this is a true, accurate and complete interview, conducted in accordance with industry standards and the AMSRS Code of Professional Behaviour (ICC/ESOMAR). I will not disclose to any other person the content of this questionnaire or any other information relating to this project.

Interviewer Name: <drop down list>

Date: <auto record>