

## Summary of findings

This summary report is about the implementation and early impacts of the introduction of Voluntary Income Management (VIM) in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands. This study looks at how VIM is operating in the short-term, after its introduction in October 2012. The study is based on face to face interviews with community members in Pukatja (Ernabella) and Amata – two of the biggest communities in the APY Lands.

The main findings are:

- The majority of community members and other stakeholders who participated in this study were positive about income management being introduced into the APY Lands.
- The fact that the communities had requested income management, and had been consulted about its introduction, appears to have had a major influence on the communities' view of income management.
- Similarly the fact that the vast majority of people on income management in the APY Lands were on the Voluntary measure has facilitated the acceptance of income management in the APY Lands.
- Generally income management has been implemented smoothly but there were reportedly some early practical issues around the acceptance of the BasicsCard in some outlets. This was quickly remedied.
- There are mixed responses in relation to the impact of income management on the wellbeing of the community as a whole, but overall there is a belief that it has had a positive impact so far, although its impact is limited.
- The main reasons provided for the communities requesting income management were financial harassment ('humbug'), misuse of alcohol and cannabis (gunja), gambling, and parents neglecting their children.

- The impact of income management appears mainly to have been felt in terms of reduced levels of financial harassment, with smaller positive impacts on substance misuse and parenting.
- There were some reported improvements in child wellbeing.
- Some community members found Voluntary Income Management very useful for managing their finances; the structure provided by the BasicsCard was seen to provide a reliable basis for saving through the 'kitty' (the unallocated portion of their funds). However, income management has not suited everyone. A number of study participants had decided not to try it, or had tried it and decided not to continue.
- Income management has reportedly reduced financial harassment. However, this is not universally the case; for some people financial harassment has reportedly increased because of the reduced amount of cash in the community.
- Some community members reported sharing their BasicsCard PIN and pooling funds in other ways, so the impact of income management is reduced.
- Some community members reported having practical difficulties accessing income-managed funds, particularly those who travel to Adelaide where some participants believe the BasicsCard is not widely accepted.

Overall the introduction of income management into the APY Lands appears to be positively viewed by the community. There are indications that it may have already made a modest contribution to addressing some of the challenges in these communities.

Financial harassment, hardship, substance misuse and gambling reportedly continue to provide serious and ongoing challenges to these communities. Income management alone may not be able to make significant inroads into all of the social problems within the community.

This report is based on the views of community members and stakeholders; it was not possible to verify these findings through objective measures of changes in wellbeing. It is therefore not possible to definitively conclude that income management has benefited the community, or verify the concerns that some stakeholders have expressed about the negative impact of income management.

Copies of the full report have been left with your community. More copies are available on request or at [https://www.sprc.unsw.edu.au/media/SPRCFile/Voluntary Income Management in the APY Lands final report 2014.pdf](https://www.sprc.unsw.edu.au/media/SPRCFile/Voluntary%20Income%20Management%20in%20the%20APY%20Lands%20final%20report%202014.pdf).

Contact: Ilan Katz

**Social Policy Research Centre**  
The University of New South Wales  
Sydney, NSW 2052  
Australia

Phone number: +61 2 9385 7800  
Fax number: +61 2 9385 7838  
Email address: [sprc@unsw.edu.au](mailto:sprc@unsw.edu.au)