

Online survey of Money Management and Financial Counselling staff

Thank you for taking the time to participate in this online survey of Money Management and Financial Counselling Program Service staff. This survey is being conducted as part of the Deloitte Access Economics independent evaluation of the Place Based Income Management trial.

Your views and experiences are important to the evaluation, and your responses to this survey will be confidential to Deloitte. The survey should only take 15 minutes to complete. Individual responses will not be reported, and survey findings will be aggregated to preserve confidentiality. The findings will only be used to inform the evaluation of Place Based Income Management.

1. What is the name of your organisation?
2. What LGA are you located in?
 - a. Logan
 - b. Rockhampton
 - c. Bankstown
 - d. Greater Shepparton
 - e. Playford/Elizabeth
3. Has your organisation worked with any clients who have been on Income Management?
 - a. Yes
 - b. No *<skip to end survey – no clients on income management>*
4. Approximately how many clients have you worked with who have been on income management in the **past year**? (If you are a program/service manager please estimate how many income management clients your service as a whole has worked with over the past year) *<enter number>*
5. Have your clients, who have been on income management, understood what income management involved?
 - a. The majority of clients understood
 - b. Some clients understood
 - c. Not sure/ didn't say
 - d. The majority of clients did not understand
6. What is your current role?
 - a. Money management worker
 - b. Financial counsellor
 - c. Manager of an FMPS service provider

- d. I work as both a Money Management Worker and as a Financial Counsellor

Question for Money Management Workers only

7. What have been the **three most common** knowledge or skill gaps for clients on income management that have been referred to you? *<please select the top three concerns>*
- a. Understanding debt and how to manage it
 - b. Managing money from payday to payday to ensure essential living expenses are covered, e.g. food, rent, clothing, education, regular bills
 - c. Planning and setting goals for items such as white goods, furniture, cars, boats and leisure goods
 - d. Using financial services to manage their household funds and access technology such as ATMs and phone and internet banking
 - e. Being able to appropriately respond to requests for financial assistance, or to resist inappropriate requests for financial assistance
 - f. Understanding the requirements attached to renting or owning a home
 - g. Exercising their rights as consumers, know how to avoid exploitation when using their money and how to get better deals when making purchases
 - h. Understanding how credit and loans work

Questions for Financial Counsellors only

8. What have been the **three most common** types of financial needs you have responded to for clients on income management who have been referred to you? *<please select the top three concerns>*
- a. Bankruptcy
 - b. Business failure
 - c. Business loan debt
 - d. Car loan debt
 - e. Credit card loan debt
 - f. Unpaid fines
 - g. Gambling debt
 - h. Mortgage arrears
 - i. Personal loan debt
 - j. Rent arrears
 - k. Taxation bill
 - l. Utility bills
 - m. Other *<please specify>*
9. What have been the **three most common** types of support you have provided clients on income management who have been referred to you? *<please select the top three top types of support provided>*

- a. Assisting them to organise their finances and do a budget
- b. Identifying strategies for improving their financial situation
- c. Assessing if they are eligible for government assistance
- d. Negotiating repayment arrangements with creditors
- e. Explaining their financial options and their consequences, including debt recovery
- f. Helping them apply for a hardship variation
- g. Referring them to other relevant services
- h. Other *<please specify>*

Questions for both Money Management Workers and Financial Counsellor only

10. What have been the **three most common** knowledge or skill gaps for clients on income management that have been referred to you? *<please select the top three concerns>*
- a. Understanding debt and how to manage it
 - b. Managing money from payday to payday to ensure essential living expenses are covered, e.g. food, rent, clothing, education, regular bills
 - c. Planning and setting goals for items such as white goods, furniture, cars, boats and leisure goods
 - d. Using financial services to manage their household funds and access technology such as ATMs and phone and internet banking
 - e. Being able to appropriately respond to requests for financial assistance, or to resist inappropriate requests for financial assistance
 - f. Understanding the requirements attached to renting or owning a home
 - g. Exercising their rights as consumers, know how to avoid exploitation when using their money and how to get better deals when making purchases
 - h. Understanding how credit and loans work
11. What have been the **three most common** types of financial needs you have responded to for clients on income management who have been referred to you? *<please select the top three concerns>*
- a. Bankruptcy
 - b. Business failure
 - c. Business loan debt
 - d. Car loan debt
 - e. Credit card loan debt
 - f. Unpaid fines
 - g. Gambling debt
 - h. Mortgage arrears
 - i. Personal loan debt
 - j. Rent arrears

- k. Taxation bill
 - l. Utility bills
 - m. Other *<please specify>*
12. What have been the **three most common** types of support you have provided clients on income management who have been referred to you? *<please select the top three top types of support provided>*
- a. Assisting them to organise their finances and do a budget
 - b. Identifying strategies for improving their financial situation
 - c. Assessing if they are eligible for government assistance
 - d. Negotiating repayment arrangements with creditors
 - e. Explaining their financial options and their consequences, including debt recovery
 - f. Helping them apply for a hardship variation
 - g. Referring them to other relevant services
 - h. Other *<please specify>*

Questions for all - Impact for clients

13. Have you worked with any clients on Voluntary Income Management?
- a. Yes
 - b. No *<skip to Q18>*
 - c. Not sure *<skip to Q18>*
14. Have you seen any positive outcomes for clients you have worked with who have been on Voluntary Income Management?
- a. Yes
 - b. No *<skip to Q16>*
 - c. Not sure *<skip to Q16>*
15. What kinds of positive outcomes have you seen for clients on Voluntary Income Management? *<free text>*
16. Have you seen any negative outcomes for clients you have worked with who have been on Voluntary Income Management?
- a. Yes
 - b. No *<skip to Q18>*
 - c. Not sure *<skip to Q18>*
17. What kinds of negative outcomes have you seen for clients on Voluntary Income Management? *<free text>*
18. Have you seen any positive outcomes for clients you have worked with who were on Vulnerable Income Management or Child Protection Income Management
- a. Yes

- b. No <skip to Q20>
 - c. Not sure <skip to Q20>
 - d. Not applicable - I have not worked with any clients on Vulnerable Income Management or Child Protection Income Management <skip to Q22>
- 19. What kind of positive outcomes have you seen for clients on Vulnerable Income Management or Child Protection Income Management <free text>
- 20. Have you seen any negative outcomes for clients you have worked with who were on Vulnerable Income Management or Child Protection Income Management
 - a. Yes
 - b. No <skip to Q22>
 - c. Not sure <skip to Q22>
- 21. What kind of negative outcomes have you seen for clients on Vulnerable Income Management or Child Protection Income Management <free text>
- 22. Have there been any particular issues that clients on income management present with, compared to other clients?
 - a. Yes
 - b. No <skip to Q24>
 - c. Not sure <skip to Q24>
- 23. Please describe what kinds of issues clients on income management present with. (When answering this question please note whether there is a difference between clients on Voluntary, Vulnerable, or Child Protection Income Management) <free text>
- 24. How easy or difficult to engage have clients on income management been compared to other clients?
 - a. Much easier to engage than other clients <skip to Q26>
 - b. Somewhat easier to engage than other clients <skip to Q26>
 - c. About the same <skip to Q26>
 - d. Somewhat more difficult to engage than other clients
 - e. Much more difficult to engage than other clients
 - f. Not sure <skip to Q26>
- 25. Please describe why Income Management clients are more difficult to engage (When answering this question please note whether there is a difference between clients on Voluntary, Vulnerable, or Child Protection Income Management) <free text>
- 26. To what extent do you think that the financial counselling or money management courses provided to income management clients have improved their financial literacy and capability?
 - a. A great deal
 - b. To some degree
 - c. Very mixed outcomes

- d. Not sure/ can't say
 - e. No clear improvement for most clients
27. To what extent do you think that the financial counselling or money management courses provided to income management clients have improved their financial situation?
- a. A great deal
 - b. To some degree
 - c. Very mixed outcomes
 - d. Not sure/can't say
 - e. Too early to tell
 - f. No clear improvement for most clients
28. Do you think any changes could be made to the referral process for clients on income management to improve the take up of financial counselling or money management services?
- a. Yes
 - i. Please describe what changes you think would improve take up *<free text>*
 - b. No
 - c. Not sure
29. Do you feel that your service has been adequately informed about the processes and requirements of income management to enable your staff to provide quality services to these clients?
- a. Yes
 - b. No
 - i. If you answered, **No** please describe what could have improved the way that information about income management was provided to your organisation? *<free text>*
 - c. Not sure
30. Do you have any views on how the process of income management or referral to financial counselling and/or money management courses could be improved? *<free text>*
31. Do you have any other comments you would like to make about income management referrals? *<free text>*

End of survey

Thank you for taking the time to participate in this survey.

Please email PBIMevaluation@deloitte.com.au if you have any questions about the survey or the evaluation.

Deloitte Access Economics

End of survey - no clients on income management

You have been directed to the end of the survey as you answered 'No' to the question: Has your organisation worked with any clients who have been on income management?

The questions in this survey ask for financial management program service's opinions about how income management impacts on their clients' outcomes. As your organisation has not worked with any clients who have been on income management the questions in the survey are not relevant.

Please email PBIM@deloitte.com.au if you have any questions.

Thank you for your time.