Neoliberal subjectivities and the behavioural focus on income management

Elise Klein

Abstract

This paper specifically addresses the behavioural focus of the income management regime, arguing that through its use of market logic and the reduction of social and political complexity, the regime is a technology of neoliberal governmentality. This paper finds that income management, whether compulsory or voluntary, blanket or Community based, regards the individual as the site of dysfunction, depoliticising and dehumanising broader socio-economic-historical factors in the process. Further, the focus on behavioural change creates the illusion that the market logic of income management will produce responsible citizens, which in turn obscures the possibility of redressing poverty and inequality.

Keywords: income management, neoliberal subjectivities, behaviourialisation, welfare policy

Introduction

Income management is a relatively recent addition to Australia's social security system, and is connected with the rise of paternalistic social policies as part of the neoliberal turn in Australian policy (Altman 2014). In a global context, income management follows many other Western states captivated by neoliberal logic. The discourse underpinning neoliberal logic is one of scarce economic resources where all citizens must accept State austerity and be self-disciplined in making the right economic choices (Harvey 2000; Gill 2002). Whilst rhetoric calls upon all sectors of society to do the 'heavy lifting', as the former Federal Treasurer Joe Hockey called it (Griffiths 2014), the burden of austerity falls on the most vulnerable in society (Engels 2006; Standing 2011; Stanford & Taylor 2013). Specifically, both Labor and Liberal Australian governments have aggressively pursued vulnerable groups of society – disproportionately Indigenous people – through reform of the welfare system, including income management. The broad aims of the income management regime range from strengthening participants' financial capability to motivating people into employment and education, to promoting socially responsible behaviour, aiming to reduce the amount of funds available to be spent on alcohol, tobacco, pornographic material and gambling goods and activities (Mendes et al. 2014). This paper will specifically concern the behavioural focus of the income management regime.

Most analyses of income management have usefully centred on the lack of achievement of the set goals of the income management regime (Bray et al. 2014; FaHCSIA 2012; Deloitte 2015). Less has been said about the subjectivity of responsible behaviour: an explicit goal of the regime. Subjectivities matter as they represent the kinds of psychologies, worldviews, aspirations, behaviours and values of the individual, and the processes of power regulating them (Mansfield 2000; Klein 2014a; 2014b). Income management aims specifically to alter behaviours such as making people more responsible in managing their finances, refraining from buying certain goods and services, and reducing dependence on welfare. Yet evaluations of different income management programs across Australia have not convincingly demonstrated that the program has achieved its aims (Bray et al. 2014; FaHCSIA 2012; Cox 2011). So why has the emphasis on changing behaviour through income management as social policy continued?

This article considers the way in which subjectivities and the way people know themselves to be in the world are targeted in the process of constructing economically self-sufficient and responsible citizens within income management (Buckmaster 2012). Income management is a tool of neoliberal governmentality; specifically, it is the way the regime conditions and regulates subjectivities and behaviour through disincentives while reducing social complexity and relational poverty to market logic (McMahon 2015; Madra & Adaman 2013). Indeed, neoliberal logic continues despite a greater push by policy makers for greater choice and autonomy of people subjected to income management through the use of voluntary and Community based programs. This is because the market logic underpinning the income management regime and how social complexity is reduced and silenced, are still not addressed within voluntary and Community based income management.

I will proceed in making this argument in three steps. First, I introduce each of the different programs under the Australian income management regime, highlighting the behavioural focus in each. Secondly, I show how the shaping of subjectivities and behaviour is an integral part of liberal and neoliberal governmentality. Of particular note is how the logic of the market becomes the veridiction – the 'truth' of what makes the responsible citizen. Thirdly, I examine how market logic is produced within the income management regime. I also articulate how social complexity is reduced to market logic, overlooking complexity and discontinuity between income management logic and the lives faced by the subjects of income management. Fourthly, whilst Community based and voluntary income management programs have been amplified as ways in which subjects of income management can regain some power and control, I show that these reforms still uphold neoliberal governmentality. I conclude that there needs to be a breaking down of market logic as truth, and a return to recognising social and political complexity in social policy making.

Income Management

Income Management was initially introduced in Australia as legislated policy through the 2007 Northern Territory Emergency Response (NTER) under the *Social Security and Other Legislation Amendment (Welfare Payment Reform) Act 2007* (Cth). Quarantining Indigenous people's welfare payments was one part of a whole raft of racially targeted measures. Fifty per cent of state payments received by Indigenous people were quarantined through the EFTPOS 'BasicsCard'. This card could be used to buy 'essential items' only at accredited stores. The card restricted the purchase of alcohol, tobacco, pornography and gambling, the logic being that such restrictions would promote responsible economic behaviour (Altman 2007). Whilst the quarantining of welfare payments was said to be introduced as a measure to protect children, welfare quarantining was compulsory for all Indigenous people on state assistance, whether they had children or not (Altman & Johns 2008). From the beginning, income management had a behavioural element that sought to change the behaviours of Indigenous people through the restriction and conditionality of state assistance.

With the change of government in 2008 and the renaming of the NTER program to the 'Stronger Futures' legislative package in 2012 – under the *Social Security Legislation Amendment Act* 2012 (Cth) ('SSLA Act') – New Income Management (NIM) was introduced across the Northern Territory, replacing the initial NTER Income Management program (Bielefeld 2012). The introduction of NIM brought two more streams of income management to complement compulsory income management – which also continued for individuals identified by the state and related agencies as long-term welfare recipients or disengaged youth. The first new stream was 'Voluntary Income Management' (VIM), for people who self-nominated to be part of the program.

Note that VIM was termed voluntary despite involving an additional payment as an incentive. The second stream was 'Vulnerable Income Management', which included a variety of small programs of compulsory income management for 'vulnerable' groups such as Child Protection Income. The application of NIM also broadened from the racially targeted regime restricted to Indigenous people, to include the non-Indigenous population. Regardless, 90.2 per cent receiving Income Management in the Northern Territory were Indigenous people (Bray et al. 2014). The Federal Government commissioned an evaluation of NIM in the Northern Territory. This evaluation showed there is no guarantee that compulsory income management encouraged the purchase of items supporting basic needs; it just prohibited items such as alcohol and tobacco while increasing people's reliance on having their income managed. Furthermore, Bray and colleagues (2014) found that, among other findings, NIM did not significantly change behaviours of income management subjects (Bray et al. 2014). Specifically, 'The evaluation could not find any substantive evidence of the program achieving significant change relative to its key policy objectives, including changing peoples' behaviour' (Bray et al. 2014: xxi).

Although implementation of the NTER income management regime occurred in 2007, lawyer Noel Pearson had been writing about income management well before this. Pearson identified income management as a way to instil responsibility in individuals in his monograph *Our Right to Take Responsibility* (2000) and later, in *From Hand Out to Hand Up* (2007), published through his think tank, The Cape York Institute. Pearson (2000) and the Cape York Institute (2007) proposed contentious welfare reforms purportedly in order to foster responsibility, including attaching behavioural conditions to welfare payments. Income management in the Cape York model was introduced in 2008, targeting only Indigenous people in the populations of four communities: Aurukun, Coen, Hope Vale, and Mossman Gorge. The Cape York model was more nuanced than the blanket application across the Northern Territory as part of the NTER, including the establishment of the Families Responsibilities Commission (FRC) (Altman & Johns 2008). The FRC is a statutory body constituted by Indigenous people who are alerted by authorities of individuals exhibiting problematic behaviour such as low school attendance, tenancy breaches, child safety issues, and convictions in Magistrates' Courts. Appearing before the FRC, such individuals are encouraged to discuss their options concerning the best course of action required to change their problematic behaviour. In these 'conferences', voluntary and compulsory income management can be two such options presented. The majority of people going on income management have been placed on the compulsory measure (FaHCSIA 2012). The FRC approach to behavioural change has been trialled with national and state government funding in four Indigenous communities in Cape York, far north Queensland. Although Cape York is used as an exemplar for the program to demonstrate how people are having their basic needs met, there is limited evidence that the trial actually achieves this. Specifically, in the 2012 *Cape York Welfare Reform Evaluation* conducted by FaHCSIA, the evaluators determined 'the evidence suggests that the impact of the local FRC Commissioners is in their listening, guiding and supporting role, rather than in the exercising of their punitive powers to order income management' (FaHCSIA 2012: 50). Such evidence does not clearly indicate that income management was even necessary in the trial; the limited available evidence suggests that improvements derived from therapeutic and supportive services, and not disciplinary measures. Even still, Pearson's welfare reform program featuring income management is currently poised for rollout in eight Indigenous communities across Australia as part of the 'Empowered Communities' initiative (Klein 2015).

In 2012 as part of the *Better Futures, Local Solutions* policy framework the Federal Government introduced 'place-based income management' initiatives. This regime was trialled in five sites across Australia including Playford (South Australia), Shepparton (Victoria), Bankstown (New South Wales), Rockhampton (Queensland), and Logan (Queensland). The place-based income management trials included three income management measures: voluntary, vulnerable income management, and child protection income management (Deloitte 2015). Vulnerable income management applied to welfare recipients in vulnerable situations such as those undergoing financial hardship, homelessness/risk of being homeless, and covered a variety of payment schemes for young people living out of home. The Child Protection measure was for parents and caregivers referred to income management by a child protection worker. In the place-based income management trials, no blanket compulsory measure was used (Mendes et al. 2014).

Further, income management has also been adopted by mining billionaire Andrew Forrest and author of the *Forrest Review of Indigenous Employment and Training,* commissioned by the Federal Government. The 200 recommendations of the Forrest Review focused on welfare-to-work strategies and behavioural conditionalities on government assistance (Forrest 2014; Klein et al. 2014c). Although Forrest has not accepted the program as constituting income management, he did promote the use of the 'Healthy Welfare' Debit Card, which would quarantine 100 per cent of state payments of all welfare recipients in a bid to restrict purchases of alcohol, drugs, pornography and gambling. Currently, an iteration of Forrest's 'Healthy Welfare Card' is poised for trials by the Federal government in three communities: Ceduna (South Australia), Wyndham and Kununurra (Western Australia). Called the 'Cashless Debit Card', the trials will involve quarantining of 80 per cent of state assistance to all adults receiving welfare in the trial sites (DSS 2015).

Income Management behavioural focus

Although structural diversity occurs across the various income management programs, each program iterates the focus on behavioural change. Income management links social dysfunction and problematic behaviour with the use of welfare, and perceives quarantining state assistance as a disincentive that forces behaviours to change. For example, Malcolm Brough, then Indigenous Affairs Minister overseeing the NTER, argued to the Australian Parliament that the purpose of income management was to bring Indigenous families into line with 'normal community standards and parenting behaviours' (Brough 2007: 2). Noel Pearson (2000: 21) states that past government welfare policy has created a 'passive welfare' dependence as it required no reciprocity from Indigenous peoples. He maintains that contemporary policy targeting Indigenous peoples must now champion 'responsibility and reciprocity'. According to Pearson, interventions should emphasise the individual taking responsibility for their life, with less attention given to failure of the state and services to provide support to Indigenous peoples to live the lives they value. In his welfare reform blueprint *From Hand Out to Hand Up*, Pearson argues that what is needed is a 'Community owned process where dysfunctional behaviour is confronted [which] will rebuild social norms and Indigenous responsibility. Rebuilt responsibility is the key to economic and social development, since responsibility will enable people to convert opportunities into capabilities' (CYI 2007: 21–22). In addition to this, place-based income management advocates cite behavioural change as an aim of the program, which ostensibly 'encourage[s] socially responsible behaviour, particularly in the care and education of children' (Deloitte 2015: 2). In his review Andrew Forrest also concentrates on changing behaviours through his recommendation for blanket income management for all those receiving state assistance. For example, 'Incentives are needed to motivate people to change their behaviour and abandon the welfare lifestyle' (Forrest 2014: 130). Further, the Department of Social Services (2015) claims that the 'Cashless Debit Card Trial' promotes socially responsible behaviour, and lists behavioural change as an explicit aim of the trial (Department of Social Services 2015).

Changing behaviour, changing subjectivities

Most analyses of income management have usefully centred on examining the achievement of the set goals promoting socially responsible behaviour (Bray et al. 2014; Deloitte 2015; FaCHSIA 2012). Far less has been said about the subjectivities aimed at through such goals. Subjectivity as epitomised by an autonomous, self-sufficient individual is neither a mistake of design, nor is it a natural state of human cognition and agency (Hook 2004); subjectivities constitute highly political terrain (Mills 2015; Howell 2011; Klein 2016).

It has been well-documented that in Western liberal societies the kinds of subjectivities celebrated and normalised are those of autonomous, responsible individuals (Rose 1999; Hook 2004; Altman 2014). Foucault (1994) has traced how the political project of liberalism has not merely concerned the protection of individual liberty and private property, but has also sought to develop subjectivities with the attributes of individual self-regulation and responsibility (Hindess 2001; Li 2007). It is the latter point that is particularly illuminating – that liberalism is not simply the defence of liberty, but the *governance* of liberty (Burchell 1991; Hindess 2001; Li 2007). Specifically, Foucault (1994: 73–74) sees liberalism

> not as a theory, or an ideology and even less, certainly, as a way for 'society' to represent itself … but, rather, as a practice, which is to say, as a 'way of doing things' orientated toward objectives and regulating itself by means of a sustained reflection.

Different from the pre-Enlightenment period in which regulation was the purview of the sovereign power such as the monarchy, liberal government is perceived to be generally reliant upon soft power to govern its subjects. Some scholars contend that Liberal governments seldom dominate others; instead they enhance their subject's capacity for self-regulation in correspondence with their notion of the good (see for example, Li 2007). The power of soft governance is in the art of encouraging the 'right' choices whilst maintaining the idea of the 'free self' (Rose 1999; 1992). Regulation of individual behaviour is thereby regarded as a central part of modern liberal society (Foucault 1994; Burchell 1991). Further, psychology and, more recently, behavioural economics have been important technologies for the practice of liberal – and now neoliberal – governmentality (Akbulut et al. 2015).

Psychology as a discipline has expanded rapidly since the Enlightenment period as a way for governments to regulate their populations (Rose 1999; Howell 2011). The use of psychological knowledge can be traced to the mid-nineteenth century, when national governments of Europe and North America, still reeling from the expectations of Enlightenment revolutions, sought means of establishing a sense of national security, productivity and happiness for their citizens (Hook 2004). These post-monarchical governments also desired that citizens experience the free will and choice promised by the liberal democratic project while ensuring that their citizens supported the new forms of sovereign control in a responsible and self-sufficient manner. It was precisely through psychological expertise and the creation of norms of cognition and behaviour that the governance of individual citizens was made possible (Rose 1999). In assuming the mantle of technical and scientific authority, psychological expertise has sought to establish itself as an ethical and rational research discipline (Rose 1992). However, its genealogy indicates that since its inception psychological expertise has primarily functioned as a tool of the state intended to produce and control the subjectivities of the population – especially those subjectivities failing to conform to state edict (Rose 1992).

Psychology – particularly social psychology – has persisted in its ostensible authority and relevance, with research recently being integrated in what is referred to as 'behavioural economics'. Behavioural economics has been haled as a revolutionary development in the field of economics, using social psychological research to challenge the tired neoclassical description of individual behaviour as rational, self-interested, utility maximising, coherent and stable (Kahneman 2003). Behavioural economics replaces the rational model with individuals who maintain non-standard preferences, beliefs and decision-making processes (DellaVigna 2009). For example, DellaVigna (2009) argues that unlike neo-classical economics, by which preferences and decision-making are temporally and spatially consistent, behavioural economics recognises that individual preferences change depending on the beliefs of individuals, the time and the context in which they are situated. Behavioural economics has burgeoned with the increased focus of neoliberal governments seeking to predict and mould human behaviour towards economic efficiency (Standing 2014; WDR 2014; Klein 2016).[1]

Neoliberal governmentality and the behaviouralisation of policy

The emergence and growth of neoliberalism in recent decades has furthered liberalism's agenda of constructing the spheres of the market, civil society, and the individual in economic terms. Although the concept of neoliberalism is defined and used in various ways (Ferguson 2010), this discussion considers neoliberalism as a process of determining the conditions by which individuals are able to conduct themselves freely in relation to economic efficiency and effectiveness (Barry et al. 1996; Burchell 1991; Hamann 2009). Gershon (2011) explains that the logical extension of this concept results in the individual being defined exclusively as a business. Specifically, the self is 'produced through an engagement with a market, that is, neoliberal markets require participants to be reflective managers of their abilities and alliances' (Gershon 2011: 539). Within neoliberal governmentality, the market becomes a site of verification for the state and the individual. The state enforces and regulates market logic, whereby social truths are reduced to that of market truths (McMahon 2015). The individual and her subjectivity are expected to operate in accordance with market logic, by which responsible behaviour is defined not just as self-regulation, but also as economically efficient and effective action.

The neoliberal state ostensibly regulates for the market, thereby rendering it 'invisible' (Cahill 2014; Standing 2011; Harvey 2005). However, neoliberal governmentality involves an extremely high level of paternalism that is typically – deliberately – overlooked (Cahill 2014). Contrary to ideal theoretical models of neoliberalism, which call for limited state intervention in a market-based society, existing neoliberalism involves mass regulation by the state. Significant to this discussion regarding such neo-paternalism is how neoliberal thinking attributes poverty and the need for social and financial support as the fault of individuals who have failed to make effective and efficient choices. Individual behaviour and decision making becomes the focus, specifically the perceived ability of citizens to be economically self-sufficient and responsible for themselves, their families, and their communities (Rose 1999; Buckmaster et al. 2012). The state suppresses and omits social, economic and political complexity, and narrowly defines society as a market environment comprising free individuals. By doing so, the state justifies its adoption of a surveillance and disciplinary role in relation to individuals or groups it regards as unable to be self-sufficient or effective in their agency.

Behavioural economics has been instrumental in the rise of neo-paternalism. Richard Thaler and Cass Sunstein – credited as the fathers of behavioural economics – have been busy developing the rationale in order to shoehorn neo-paternalism into neoliberal ideas of non-state intervention. They contend that their 'libertarian paternalism' is not an oxymoron worthy of Orwell, but rather a conceptual marvel supporting the freedom of choice:

> [W]e argue for self-conscious efforts by institutions in the private sector and also by government, to steer people's choices in directions that will improve their lives
> (Thaler & Sunstein 2009: 5–6, cited in Bielefeld 2014: 293).

Thaler and Sunstein (2009) advocate for governments to intervene in social functions where there is a belief that the intervention would correlate with what the rational individual would desire. Augmenting and shaping what is perceived by the state and related actors as individual dysfunction is justified, seemingly at any cost. As Bielefeld (2014) has observed, this is highly problematic for Indigenous Australians who have endured paternalism since colonialism. Moreover, paternalism is further worrying as neoliberal logic increasingly becomes the site of veridiction for governments to continue their neo-assimilationist and neo-colonial regimes (Strakosch 2015; Hage 2016).

Social policy in Australia is an important example of the proliferation of neo-paternalism, specifically since the introduction of income management purportedly as a means of re-engineering social norms of what is claimed to be dysfunctional agency (Bielefeld 2012; Lawrence 2005). Surveillance plays a substantial role in this neo-paternalism,[2] whereby the mechanistic instruments of modern technology are used to monitor the 'minutia of life for people attempting to survive on welfare' (Dee 2013: 275), such as through the collection of 'large volumes of data on [each] BasicsCard user's approved (and declined) purchasing decisions, complete with dates, amounts, times and locations' (Dee 2013: 272). Further, as many people on income management are Indigenous, this has a particularly neo-colonial emphasis in which settler state norms are forced on Indigenous populations (Altman 2014). Such state neo-paternalism supports the enforcement and normalisation of distorted market logic – that of 'libertarian paternalism' – in the lives and subjectivities of those subjected to income management – ultimately functioning as a form of neo-colonial assimilation.

Neoliberal governmentality contains two inherent assumptions. First, that market logic is the central tenet around which behaviour should be organised. Secondly, neoliberal governmentality also assumes that the market is the site of social truth and that we can understand the world by ascertaining what the market tells us. Such depoliticisation of social complexity limits the political debate, where a consensus is normalised and neoliberal governmentality does not become part of public scrutiny (McMahon 2015). These two assumptions of neoliberal governmentality are reflected in the income management regime. Firstly through how market logic uses disincentives to create behavioural change, and secondly how social crises and complexity is understood as individual failure.

Income Management and Market Logic

By targeting behaviour and subjectivities, the income management regime purportedly seeks to instil in people behaviour corresponding to market logic. There is explicit market logic to the behavioural focus of income management. Either voluntary or compulsory, Community based or in blanket application, income management aims to alter behaviour – and subjectivities – using economic disincentives. As Andrew Forrest (2014) states in the chapter *Breaking the Welfare Cycle* in the Forrest Review, 'for most people a quick, small 'hit to the wallet' can be the most effective incentive to change behaviour' (133). Restricting what an individual can buy and where they can spend their funds is textbook behavioural economic policy (Saint-Paul 2011). Income management, in the name of liberal choice, actually restricts choices for 'people's own good', using the logic of markets disincentives – to condition and regulate how individuals behave. Further, those targeted for such treatment are judged on their apparent failure to be good economic citizens by the very account that they are in need of state assistance. By default, it is assumed that poverty or hardship is a matter of behaviour, and that by getting the economic incentive/disincentive structure right, these people's behaviour will improve to a level consistent with – and acceptable to – the rest of the population. To cite Buckmaster (2011), 'a central theme of government policy in this area has been the need to support or induce the adoption of more responsible behaviours in particular communities by, for example, placing conditions on eligibility for welfare payments or on how welfare payments may be spent'. Such logic is paternalistic as it assumes that the state, through use of market logic, knows better than the people themselves.

Income Management and the depoliticisation of the social

The market logic of income management overlooks the inherent complexity in social life, omitting critical processes of power in its behavioural change regime. In the income management regime, socio-economic and post-colonial crises are reconfigured and rearticulated as a crisis of the individual. There are three areas that need attention, showing how market logic reduces social complexity, depoliticising the whole income management regime.

First, the theory of change underpinning income management assumes that because social truths are reconfigured as economic truths, the regime can change behaviours. Within NTER/NIM, place-based income management programs, the trial of the Healthy Welfare Card, and the Cape York Welfare Reform Program, the following behaviours were targeted:

- Spending welfare on alcohol, drugs, pornography and gambling.
- Not sending school-aged children to school.
- Dependency on welfare and limited retention of 'real' employment.

This theory of change assumes that people on welfare are guilty or at high risk of exhibiting such behaviours. It also assumes the excludion of those on welfare – such as the NTER, place-based income management programs, and the trial of the Healthy Welfare Card – conveniently separates those who do not have such behaviours or are less likely to exhibit them, solely on the basis that they are not on welfare (Altman & Johns 2008). Further, the disincentive structure has been found to be porous. As discussed above, Bray and colleagues (2014) determined that restrictions of the BasicsCard did not prevent people from purchasing or trading barred goods through social networks external to the formally recognised market. This could suggest that irresponsible or criminal activities are not behavioural, but due to poverty and socio-economic crises (Wacquant 2009), or as resistance symptomatic of the settler state's neo-colonial continuation (Anghie 2004; Anthony 2013).

Related to this, such a theory of change also assumes that each of these behaviours – isolated because it is regarded as problematic in income management discourse – is highly contentious. For example, the dependency discourse does not account for relational poverty (Mosse 2010; Bernstein 1992). Relational poverty is a persistent 'consequence of historically developed economic and political relations, as opposed to 'residual' approaches which might regard poverty as the result of being marginal to these same relations' (Mosse 2010: 1157). Viewing dependency as a behavioural deficiency also cannot account for how and why, particularly in remote communities, employment opportunities are severely limited or nonexistent (Altman 2015), and largely a failure of late capitalism's promise of full and secure employment (Ferguson 2015). Moreover, sanctioning people for situations outside their control raises serious ethical questions, particularly considering that income management is a pillar of current Australian Indigenous policy. Even when there are mainstream employment opportunities available, such opportunities are not always suitable. For example, it is not reasonable to expect that Indigenous people contesting mining on their country will take up mining employment opportunities. Further, behavioural conditionalities that children must attend school neglect to consider the failure of suitable educational and learning environments for Indigenous children provided by schools and the state (Kral 2008; 2012). In some situations, a parent not sending their children to school is a matter of caring for their wellbeing in not exposing them to discriminatory learning environments. Moreover, through problematising behaviour, income management forecloses analysis that includes agency as resistance and subversion to neoliberal economic development policies. To illustrate, some Indigenous peoples are resisting harsh welfare-to-work strategies (Rothwell 2015); the breach rates of the Australian government's employment programs is an example of this (Altman 2016). Others have upheld customary economies to support productive livelihoods not solely reliant on Australian market capitalism (Altman 2010). The analysis of effective choices and decision making for economic ends as promoted through income management does not capture agency as resistance as a field of enquiry, but actively silences it.

Thirdly, income management's reduction of social truths to economic truths largely renders the state invisible. When the focus is on individuals as in need of improvement, but never on the deficiencies of the state, processes of power – including neo-colonialism and neo-assimilation, its goals, ideology and implicit relations of power – are reduced as tergets of criticism. Relevant to the perceived invisibility of the Australian state regarding income managements is Tania Li's *Will to Improve,* which examines contemporary development interventions in Indonesia. Li argues that

> They [development officials and policy makers] pay very little attention to the power relations implicit in their own self-positioning. The will to empower others hinges upon positioning oneself as an expert with the power to diagnose and correct a deficit of power in someone else (Li 2007: 275).

There is similarity between how development officials and Australian policy makers become invisible in their interventions. This is because economic logic presents the state as the caretaker of its populations. Yet the state plays a political role in using power to regulate and colonise people: processes insulated by the market logic of neoliberalism (Strakosch 2015; McMahon 2015). For example, when income management was introduced as part of the 2007 NTER, the *Racial Discrimination Act* was suspended to allow for the policies to racially target Indigenous populations of the Northern Territory (Altman 2007). Such clear neo-colonialism evaded the public and expert criticism it ought to have attracted primarily because market logic – and the belief within this logic that Indigenous agency is dysfunctional – concealed the continuity between past and current neo-paternal policy.

There are severe holes in the logic of income management because behavioural focus obscures social complexity and relational poverty. Evaluations will continue to find that governments' use of such a regime will fail to meet defined goals. Instead of addressing the fixation of market logic and the evasion of complex, crucial social, political, and environmental factors, new proposals of income management have refocused the regime on community based income management or the expansion of voluntary income management. As these proposals do not disengage from market logic, nor do they seek to incorporate social complexity, voluntary income management and community based income management should be considered not as improvements, but as insincere means of upholding neoliberal governmentality.

Increasing 'choice' and 'flexibility' under income management

In recent proposals of income management, there seems to have been an intention to create 'choice' and 'flexibility' (Bielefeld 2013) through the further expansion of voluntary income management and Community based programs. Both give the impression there is an element of freedom and power for those subjected in the process. However, it is my argument that given the logic underpinning income management, 'choice' granted through voluntary income management and community development will not only always be limited, but affirms and reproduces neoliberal governmentality.

This is because neither market logic nor the reduction of social truths as market truths are challenged. Instead, behavioural reform towards economic self-reliance continues to be central to the logic of income management in voluntary income management and Community based income management.

Voluntary Income Management (VIM)

As scholars have acknowledged, policy makers appear to have been less troubled or have at least have paid less attention to VIM than to NTER (Billings 2010; 2011; Cox & Priest 2012; Mendes et al. 2014; 2013). The voluntary element infers some sort of choice and control on behalf of the person, who becomes not a *subject* of income management, but a *participant*. VIM has been applied in the Northern Territory NIM, Cape York FRC, and the Place-based income management regimes. Even still, VIM is a measure applied less than other income management measures such as the compulsory measure. For example, regarding NIM, only 20.1 per cent of all those being income-managed were on VIM in 2013. Similarly, regarding Cape York FRC, seven per cent of all the people income-managed between July 2008 and December 2011 were on NIM. Regarding Place-based income management, between 21 and 23 per cent over the period of 2012–15 were on VIM. While it appears that VIM is more inclusive than compulsory forms of income management and allows some level of power to benefit recipients, VIM nonetheless tries to reform subjectivities to behave according to the limited logic of neoliberalism. VIM also collapses social and political complexity to that of economic logic.

The first point to make in regard to VIM is that market logic persists where the choice to go on VIM is what McMahon (2015) calls 'the constrained, power-filled zone of 'rational' participation in the neoliberal finance economy' (154). Similarly, Gershon (2011) refers to this apparent choice under neoliberal governmentality as the 'pre-structured terrain' (520), where 'people's choices are between limited possibilities, with the structural reasons for the limitations systematically over-looked' (Gershon 2011: 540). Indeed, there is only one choice in VIM: to be part of the responsible citizenry means the individual has to submit to the logic of a self-maximising individual – one who makes correct decisions to better their economic efficiency. In income management there is no other choice as to what a responsible citizen can mean, no room for understanding 'dysfunction' and 'dependency' as anything other than behavioural, no possibility of understanding the persistence of poverty as being relational poverty.

Furthermore, people are encouraged to make the 'right choice' to volunteer for VIM (Gibson 2010; Bielefeld 2014). For example, in the Northern Territory NIM evaluation, Bray and colleagues (2014) and Deloitte (2015) found that people were incentivised to go on VIM – their payments were higher than those on compulsory income management.[3] Bray and colleagues (2014) also determined that 80 per cent of people on NIM had already been on income management from the NTER, and so these people were already embedded within the government's structure of income support. Additionally, one of the major reasons why people wanted to stay on VIM was because the BasicsCard gave a zero cost option to banking, providing no charges for checking bank balances and withdrawals, and free replacement cards if the BasicsCard was lost (Bray et al. 2014). These findings hardly tell a story of empowered reasons as to why people adopt VIM (Bielefeld 2014). Individual choice and control appear to be an inappropriate framing for VIM, despite government discourse. Foucault's understanding of agency is relevant here. According to Foucault, agency is never free will, but always situated within broader relations of power (Foucault 1982; Butler 1997). It is probable that people chose VIM because of a recognition of its immeidate financial benefits rather than because it was a fully informed, empowered choice. In the alternative circumstance of an individual declining VIM, government discourse is largely silent – did refusal lead to a compulsory measure?

Secondly, voluntary income management reduces the complexity of social and all other non-market factors to economic veridiction. Bray and colleagues (2014) found that people on VIM in NIM generally reported a higher rate of satisfaction about being on the income management program than those on compulsory income management. Further, the evaluation found that VIM participants may have been slightly more successful in reducing their alcohol intake and felt they could handle their finances marginally better (Bray et al. 2014). Yet whilst these numbers may seem supportive of VIM, 80 per cent those on VIM expressed their desire to stay on VIM, raising concerns with how sustainable and intrinsic these behavioural changes are. Both the increased probability of dependency on VIM and the achievement of long-term behavioural change for those on VIM were also reflected in the place-based evaluation, where 'there were some concerns raised that the positive impacts of PBIM may not be sustained beyond participation in the program' (Delloite 2015: 65).

There is of course a possibility that individuals who are choosing income management are doing so in an enlightened way, through an understanding of the processes of power underpinning the program, as outlined above. In this regard I follow Paulo Freire in his theory of conscientisation, a process of critical consciousness that makes it possible for a person to become aware of their social field, thus rendering it possible to act against oppression (Freire 1970). Policy that engages with people in order to understand the structural environment of their poverty, as well as to develop means of materially supporting people to make life choices they valued would constitute a model conducive to choice. VIM falls severely short of this, continuing neoliberal governmentality by reducing subjectivities to market logic and collapsing social and political complexity to market veridiction.

Community Based Income Management

Also received more favourably by policy makers and some academics is the idea of community based income management. Community based income management has been rolled out under claims that 'communities' 'invite' or 'approve' the Income Management regime into their locality. Community based income management is underway for trials of the Healthy Welfare Card in Ceduna, Wyndham, and Kununurra, and has been the model of implementation for the Cape York Welfare Reform. In a media release the day he introduced legislation into the House of Representatives to authorise the trials of the Centrelink Cashless Debit Card, Alan Tudge stated 'Government has been working closely with communities on the ground co-designing the parameters of the trial …. When community leaders stand up and call for reform to better their community, governments should listen and that is exactly what we are doing' (Tudge 2015:1).

Community based income management reduces social complexity when 'community' is imagined as a homogeneous entity within such discourse. Yet 'community' is a contested term. Hierarchy and relations of power operate across social and spatial locations, and therefore some people have a greater say than others. Regarding income management, it is rarely those subject to the program who are invited into the consultation and negotiations of the place-based trial. It is therefore not clear how representative the support for the Income Management regime in communities is. Consultation that comprises limited framing and scope, engaging with a select few individuals and organisations, with the assumption that they speak on behalf of the wider population, is problematic (Bryson & Mowbray 1981).

There is precedent for the ambiguous, non-representative use of the terms 'community' and 'engagement' in the income management regime. Review of the literature on some of the previous methods employed by the organisations underpinning the Cape York Reform model and the FRC indicates contention around the community engagement and consultation of the program (Billings 2010; Martin 2008). For example, in his essay *Whose right to take responsibility?*, Martin (2008), an employee of Cape York Partnerships, observes that the community engagement phase undertaken before the Cape York Welfare Reform Trial proposed to the Queensland Government in 2007 was intended to persuade local people of the merit of preconceived policies and principles rather than to inform the polices themselves and allow deliberation and agency within such discussions. Such an instance of sales talk disguised as consultation has significant implications regarding the extent to which Community based income management is representative. While it gives the impression that Community based income management regimes are an improvement because they accommodate community concerns and engagement, attention needs to be paid to who is included and who is excluded in the process, and to the degree to which policy responds to diverse community concerns.

One area where Community based income management has received favourable attention regards increased funding availability for services that support subjects of income management. Specifically, in the trial sites of Ceduna, Kununurra and Wyndham, the Federal government has pledged to include extra funding for 'drug and alcohol services, additional capacity for existing mental health services, enhancing existing financial management services and extra funding for family violence services' (DSS 2015: 1). However, the increase in these services is not exclusive to income management. The question needs to be asked as to whether the income management regime is needed at all if these services were properly funded and supported by measures capable of interrupting relational poverty, precarity, and vulnerability.

Moreover, Community based income management is still income management; it continues to rest on the assumptions of market logic, problematic individuals and the need for behavioural change. By definition, it deems some forms of individual agency problematic, and other forms acceptable or desirable. Therefore, the inference of choice and control negotiated through community consultation is contentious because from the beginning some choices, values, and behaviours of people are not part of the range of choices acceptable or normalised. Further, when the state has every intention of implementing income management, consultation will be comprised of the 'rational' actors, those who see the logic in the income management regime. Certain groups resisting the income management regime are easily be discarded or silenced in the consultation process, portrayed as irrational or as incapable of understanding the perverse logic of libertarian paternalism. For example, Stop Income Management in Playford (SIMPla) published an open letter to the Federal Government calling not only for the cessation of compulsory income management, but also for an increase in support services and an increase in welfare payments to a liveable rate (SIMPla 2014). The letter is supported by over forty organisations, yet their recommendations to cease compulsory income management and increase welfare payments were not included in the final program rollout. The May 2014 Deloitte evaluation baseline report implicitly criticised local community groups contesting Place-based Income Management in Shepparton and Bankstown for promoting alleged falsehoods about the program. However, the report evaded the obvious point: these groups should have been included in the consultations. Spurious consultation after the fact with government-selected community leaders cannot transmute the logic of income management into a competent community supported program.

Conclusion

In this paper I have argued that income management is a technology of neoliberal governmentality that uses market logic to evade the complexity of non-economic social and political. Income management, whether compulsory or voluntary, blanket or Community based, regards the individual as the site of dysfunction, depoliticising and dehumanising broader socio- economic-historical factors. Further, the focus on behavioural change creates the illusion that the market logic of income management will produce responsible citizens, which in turn will address poverty and inequality.

Clearly such logic does not account for broader processes of power underway in the global economy and neo-colonial Australia. Economic insecurity and poverty are relational – it would be wise to remove current policy focus away from neo-paternalism and redirect it to how this is so, rather than further isolate vulnerable individuals and groups. One way to begin is to interrupt market logic as the logic of people and to return social and political complexity to policy making. Linear economic and psychological models cannot capture the reality faced by those most vulnerable in Australia.

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Endnotes

[1] See the 2015 World Bank World Development Report titled 'Mind Behaviour and Society'. This report uses behavioural economics in a framework promoting behavioural development policy making concerning issues of household finance, child development, corruption and poverty reduction (WDR 2014). Further, the UK government have set up the Behavioural Insights Team, also known as the Nudge Unit (Standing 2014).

[2] A helpful distinction between 'old' and 'new' or neo-paternalism can be found in Dee (2013) where neo-paternalism is the commitment to secure behavioural change through conditions placed on state assistance and support.'Old'paternalism does not necessarily have an explicit behavioural change focus.

[3] People receive an extra AU$250 every six months on VIM (Gibson 2010).

and social policy issues and has undertaken major evaluations of a number of government policies and programs.

Kelly Hand is a Senior Research Fellow at the Australian Institute of Family Studies. She primarily focuses her research on families and employment and service provision to families, particularly those in vulnerable and disadvantaged communities.

Ilan Katz is Professor in the Social Policy Research Centre at the University of New South Wales. He researches in a wide range of social policy areas focusing on the delivery of human services, child and family welfare, social inequality, mental health, disabilities, Indigenous policy and Chinese social policy.

Elise Klein is a lecturer in Development Studies in the School of Social and Political Sciences at the University of Melbourne. Dr Klein's research interests include the psychologisation of development interventions, women's agency, neoliberal subjectivities, economic rights, and Indigenous development. Her new book Developing Minds: Psychology, neoliberalism and power will be released by Routledge in late 2016.

Melissa Lovell is a political scientist who is interested in the intersection between ideology, political theory and policy practice. Her research focuses on the impact that political ideas, including the definition and perceptions of social problems, play in the development and administration of Indigenous policy and governance. Dr Lovell is an Honorary Research Fellow at the National Centre for Indigenous Studies, Australian National University.

Greg Marston is Head of School, School of Social Science, University of Queensland. His research interests focus on welfare state restructuring, poverty, policy studies, and governance. His latest co-edited book is *Prospect for a Basic Income: Perspectives from the neo-liberal frontier* (2016).

Philip Mendes is the Director of the Social Inclusion and Social Policy Research Unit in the Department of Social Work at Monash University. His research interests include young people transitioning from out-of-home care, income security, Indigenous social policy, and social workers and policy practice. His latest book, the third edition of Australia's Welfare Wars, will be published by UNSW Press in February 2017.

David Tennant is the Chief Executive Officer of Goulburn Valley Family Care Inc (known as Familycare) located in Shepparton, Victoria. David joined FamilyCare in May 2010. He has worked in and around the community sector since 1995 in a variety of roles, across service delivery, advocacy, policy and research, and management.