

Child Protection Enhanced Income Management

Policy



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| Document title | Child Protection Enhanced Income Management |
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| Version | Date | Author | Changes made |
|---------|------------|--------------------|---|
| 1.0 | 16/03/2015 | Operational Policy | First version. To inform Territory Families staff about the Child Protection Measure of Income Management (CPMIM) and the requirement for referring individuals for CPMIM. |
| 1.01 | 21/07/2017 | Operational Policy | Minor updates |
| 2.0 | 04/09/2025 | Operational Policy | Referral scope broadened to increase uptake of CPeIM as an intervention tool. Alignment with the changes to the Australian Government CPeIM framework to ensure consistency, provide guidance to staff, and enable effective service provision. Corporate branding-related updates. |
| 2.01 | 20/10/2025 | Operational Policy | Added the words “ <i>as an additional tool</i> ” to Section 2, Paragraph 1; removed <i>residence</i> from eligibility criterion; removed reference to “ <i>welfare quarantine</i> ”. |

| Acronym | Full form |
|----------------|---|
| CEO | Chief Executive Officer |
| CPeIM | Child Protection enhanced Income Management |
| EIM | Enhanced Income Management |
| NT | Northern Territory |
| the Act | <i>Care and Protection of Children Act 2007</i> |
| the Department | Department of Children and Families |

| Term | Definitions |
|--|--|
| Carer | In the CPeIM context, a “carer” refers to a parent or family member who is caring for a child. It does not refer to foster carers, family-based carers, purchased home based carers or residential care workers. |
| EIM | A regime under which a portion of an individual’s income support payments are transferred to an enhanced Income Management account. EIM is spent using a SmartCard, and cannot be used to purchase prescribed products, such as alcohol, tobacco, gambling products, pornographic material or withdraw or access cash-like products. |
| Services Australia | <p data-bbox="384 712 1469 819">Services Australia is an Australian Government agency within the Finance Services portfolio that supports Australians by delivering services and payments on behalf of the government. Services Australia delivers:</p> <ul data-bbox="432 837 663 1021" style="list-style-type: none"> <li data-bbox="432 837 603 869">• Medicare <li data-bbox="432 887 619 918">• Centrelink <li data-bbox="432 936 663 967">• Child Support <li data-bbox="432 985 576 1016">• myGov |
| Staff (definition in context of CPeIM legislation) | The term "staff" in this policy refers to all Department of Children and Families personnel delivering support, intervention or related services under the <i>Care and Protection of Children Act 2007</i> , consistent with the definition provided in the <i>Social Security (Administration) Act 1999</i> , which defines a Child Protection Officer as a State or Territory officer or employee who has functions, powers or duties relating to the care, protection or welfare of children. |

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1. Purpose

This policy is intended to support staff in the Department of Children and Families (the Department) to understand when to refer individuals for Child Protection enhanced Income Management (CPeIM). CPeIM is an Australian Government initiative under the enhanced Income Management program (EIM) which is delivered by Services Australia.

2. Scope

This policy applies to all program areas and all statutory and voluntary case types across the child protection continuum, including but not limited to child protection investigations, strengthening families, family support, internal support, and out of home care cases.

3. Policy statement

CPeIM is a form of enhanced Income Management available to the Department as an additional tool to support carers, children and young people. CPeIM is a tool that the Department, as a referring authority, may use to help reduce risks that have a detrimental effect on a child or young person's wellbeing, health, safety or development.

Under Section 123SCA of the *Social Security (Administration) Act 1999* and the *Care and Protection of Children Act 2007* (the Act), staff whose functions, powers or duties are in relation to the welfare of children can refer individuals for CPeIM.

Staff must carefully assess if CPeIM is an effective way to achieve desired casework goals related to household budgeting to meet essential needs including food, rent, bills, and educational expenses.

When a staff member decides to proceed with a CPeIM referral, they must explain their decision to the individual in person and in writing, advise them of their rights to review and appeal the decision, and answer any questions.

All referrals must be approved by a team leader or above.

Examples of when a referral may be considered include:

- where there is evidence of neglect and factors of concern include substance misuse, failure to thrive and or gambling.
- when an assessment recommends further support or tools to address ongoing child protection concerns.
- to support reunification case goals and young people transitioning from care.

4. Child Protection enhanced Income Management

Under CPeIM, 70% of an individual's fortnightly income support payment is income managed. This helps reduce spending on excluded items such as tobacco, alcohol, gambling and pornography. Further, it cannot be used to withdraw cash or obtain cash-like products.

Staff may use CPeIM as a tool to help people budget their income support payment and encourage responsible behaviour to enhance the wellbeing of children and young people.

The Department views CPeIM as a tool that works best with other interventions to be effective; it is part of a holistic approach that provides individuals with the ability to plan, set limits and prioritise. The Department recognises that CPeIM alone does not resolve complex issues such as substance misuse or financial literacy for young people transitioning from care. Additional support is necessary to address underlying challenges.

Section 123SCA of the Social Security (Administration) Act sets out eligibility requirements. Broadly, to be eligible for CPeIM, Services Australia require that:

- the customer be [referred](#) by an approved State or Territory Child Protection Authority
- the customer or their partner must be receiving an eligible payment
- the customer is not quarantined under a higher measure in the [hierarchy](#)

5. Legislative basis

[Care and Protection of Children Act 2007](#)

[Social Security \(Administration\) Act 1999](#) s123SCA

6. Related documents

This policy must be read with other related documents, including but not limited to:

- [Child Protection Enhanced Income Management Procedure](#)