



Shire of Coolgardie

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PO Box 138, Kambalda WA 6442

23 November 2017

Jeanette Radcliffe
Committee Secretary
Standing Committee On Community Affairs,

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card) Bill 2017

Dear Jeanette,

I am writing in response to the Committees request for further information regarding consultation within the Coolgardie Shire with community organisations and ordinary constituents in the towns of Coolgardie and Kambalda to provide information and receive feedback from them about the trial of Cashless Debit Card in the Goldfields.

The Shire conducted extensive consultation in the community over the period from June through to September 2017, as well as personal contact with people in the community from myself, Deputy President Rathbone and Councillor Betty Logan.

Throughout this period the Shire has received positive feedback from the majority of our residents that the introduction of the CDC trial in the Goldfields will bring about long lasting benefits to family well being and the healthy upbringing of future generations of children in our communities.

Please find below the list of consultations :

- 28th June: Judumul Aboriginal Advisory Corporation meeting Coolgardie. Alan Hughes DSS , ORIC.
- 11th July: Open Community Forum Coolgardie. Dougall Ethell from Minderoo Foundation .
- 12th July: Open Community Forum Coolgardie. Dougall Ethell from Minderoo Foundation, Alan Hughes DSS.
- July: President's Message printed in Shire community newspaper.

Our Community, Our People, Our Future



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- July and August: Regular meetings with Brent McIntyre and Allan Hughes DSS, with the GETS Training Group who work with many of the Community Development Programme participants with regard to advice and assistance for people on welfare.
- August 28th: Open Community Forum Kambalda .
- Posters and brochures relating information about the uses for the CDC have been distributed in various shops and public places throughout both towns during the past 6 months.

Shire CRC staff regularly posted information on neighbouring Shires community consults regarding the CDC trial in the Goldfields.

Hoping this information will be of assistance.

Yours Sincerely

Malcolm Cullen
Shire President



SHIRE OF COOLGARDIE

Invitation to all community stakeholders

The Shire of Coolgardie is hosting a presentation and information forum about the trial of the welfare debit card in the communities of Ceduna in South Australia and the East Kimberley in Western Australia.

This follows on from the trial results published recently by Orima Research that show the introduction of the card has had a solid impact on the reduction of excessive alcohol consumption, illegal drug use and gambling in Ceduna and the East Kimberley.

The presentation will be conducted by Dougall Ethell, manager of Creating Parity, from the Minderoo Foundation, who are long-time supporters of this program, along with invited guest speakers who have experienced working in these communities.

The open community forum will be held at the Coolgardie Recreation Centre on Tuesday 11th July, commencing at 4pm. Please take this opportunity to join us for this important event.





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The open community forum will be held at the Coolgardie Recreation Centre on Wednesday 12th July, commencing at 11am. Please take this opportunity to join us for this important event.





Shire of Coolgardie

Message from the Shire President
July 2017

Councillors and staff will be participating in a series of workshops during the next two weeks to discuss rating and budget modelling strategies with a view to be in a position to adopt the 2017/18 budget early next month. It is hoped that this will help the preparation of our financial position with regard to having the Auditors visit to the Shire in September.

* The Shire hosted community forums on the 11th and 12th of July in Coolgardie with presentations and information regarding the trials of the implementation of the Federal Government Welfare Debit Card in the communities of Ceduna in SA, and the East Kimberly in WA. The presentation was conducted by Dougall Ethell from the Minderoo Foundation, who did an excellent job explaining how the system worked and the outcomes and improved results in both of these communities following the cards implementation.

The first session on Tuesday was for Councillors and other Government agencies, and the second on Wednesday morning for the public which, was well attended with 35 people coming. This included the member for Kalgoorlie Kyran O'Donnell, Superintendent of Police Darryl Gaunt, our new OIC of Police in Coolgardie Shannon McGowan, Patsy Dellar from the IGA and members of the Judumul Advisory Aboriginal Corporation (formerly CAAG) which I thought was a great turnout. During and following the presentation, there were many questions put to Dougall, regarding people's concerns about how they would be affected should the card be introduced within the Goldfields Region.

Following much discussion most people's fears that anyone would be disadvantaged were allayed by Dougall, and overall the majority of people in attendance were in favour that the introduction of the card would actually benefit the region.

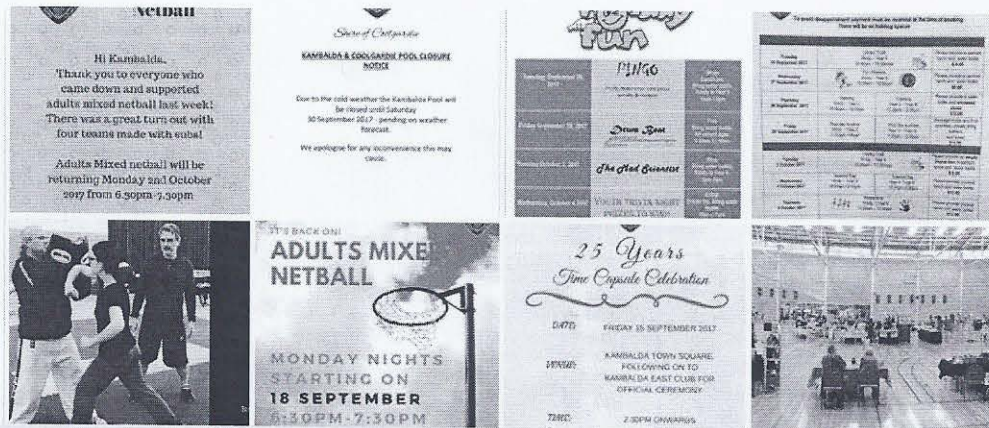
* The Shire received some really great news last week with verification of funding from Department of Primary Industries & Regional Development for the continuation of our Community Resource Centres in both Coolgardie and Kambalda, for the next eighteen months. I would like to make special mention of the work that our CRC Officers Leanne Shilton and Valerie Whittaker put in to preparing the Tender Documents to secure this funding and in doing so they have saved an estimated \$8,000, that consultants have charged other Shires to prepare their tenders.

During these eighteen months it will be imperative that we gain the support of the whole community to fully utilise the programmes and projects within our Recreation Facilities provided by the CRC's in an endeavour to secure follow on funding for the fifteen months there-after.

Councillors and Staff embarked on separate road trips to Widgiemooltha last week to investigate the proposed road closure by Mincor Resources at the proposed mining operation south of the townsite.

Meeting with local resident Jan McLeod and Paul Darcy from Mincor, on site has revealed that the subject road is not actually on the road reserve and Mincor have offered to realign the existing track for access by light vehicles, therefore removing the need to close the road. The Shire will await any submissions on the proposal before making a decision.

Continued P3



Australian Government

Cashless Debit Card

Community Information Session on the Cashless Debit Card

The Department of Social Services (DSS) would like to hear the views of local community members regarding the Cashless Debit Card.

A meeting will be held in Kambalda to provide information.

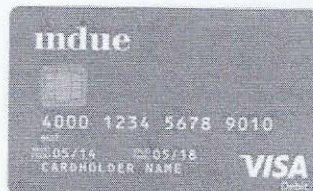
Kambalda

Monday 28 August at 7pm

Community Recreation Facility

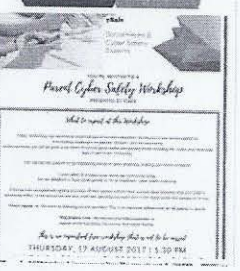
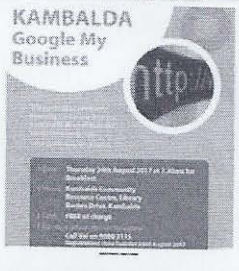
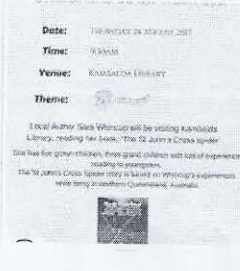
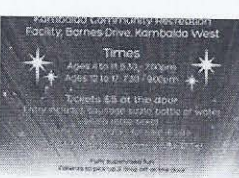
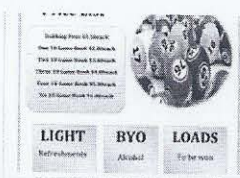
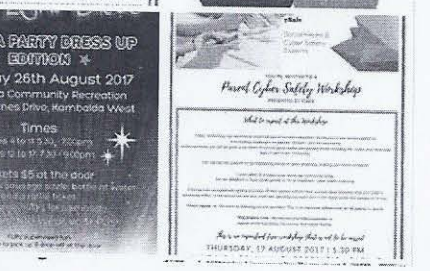
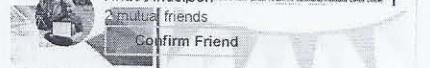
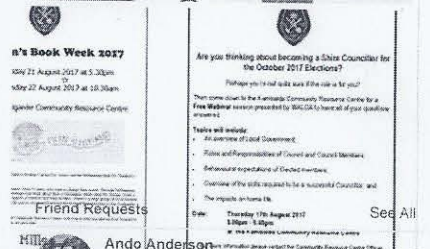
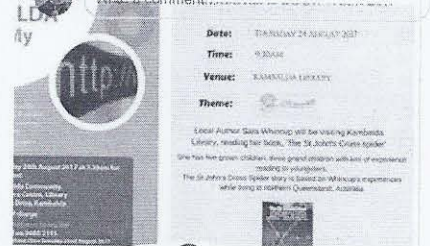
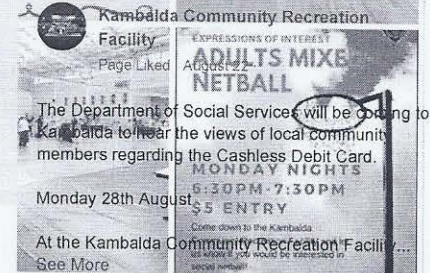
Corner of Irish Mulga Drive and Barnes Drive, Kambalda

(Tea/Coffee & Biscuits provided)



If you have any questions about the Cashless Debit Card, you can:

- email cashlessdebitcard@dss.gov.au
- call the Cashless Debit Card hotline on 1800 252 604
- ask online at <https://engage.dss.gov.au/future-cashless-debit-card/>



kambalda community recreation facility cashless debit



Leanne

Home



Leanne Shilton shared Kambalda Community Recreation Facility's post to the group: Coolgardie Social Page.

August 18 ·

See



Australian Government

Cashless Debit Card

Community Information Session on the Cashless Debit Card

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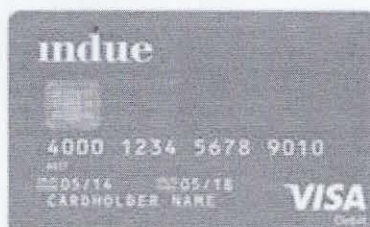
Meetings will be held in Kalgoorlie to provide information.

Kalgoorlie

Wednesday 23 August at 10am, 3pm or 6pm

Thursday 24 August at 10am, 3pm or 6pm

Goldfields Arts Centre, Ensemble Room
35 Cheetham St, Kalgoorlie



If you have any questions about the Cashless Debit Card, you can:

- email cashlessdebitcard@dss.gov.au
- call the Cashless Debit Card hotline on 1800 252 604
- ask online at <https://engage.dss.gov.au/future-cashless-debit-card/>

Liked

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and Rick Wilson

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ublic hearing

Cashless Debit

Kambalda Community Recreation Facility
August 17 ·

Kambalda Community Recreation Facility's Post

Hi Kambalda please see the below flyer regarding Cashless... 😊

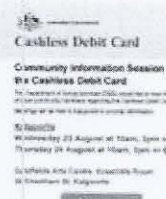
Hi Kambalda please see the below flyer regarding Cashless Debit Cards information sessions 😊

Like

Comment



Leanne Shilton Coolgardie BUY, SWAP & SELL
August 18 at 1:46am ·





Cashless Debit Card FACT SHEET

GOLDFIELDS, WA

From early 2018, the Cashless Debit Card will be rolled out in the Goldfields region of Western Australia to assist with reducing welfare-funded alcohol, drug and gambling abuse in the region.

What area of the Goldfields will the card cover?

The card will be rolled out in the local government areas of Kalgoorlie-Boulder, Laverton, Leonora, and Coolgardie.

When will it begin and how long will it go for?

The card will be rolled out progressively from January 2018. It will be in place for 12 months. The Government will then assess how the card is going in the region and consult community leaders about it continuing.

Who will receive the card?

Around 3,400 people who are recipients of working age payments (such as Newstart and Youth Allowance) will receive the card. Aged Pension and Veterans' pension recipients will not be included, however they can volunteer to be part of the program. The majority (58%) of recipients will be non-Indigenous Australians.

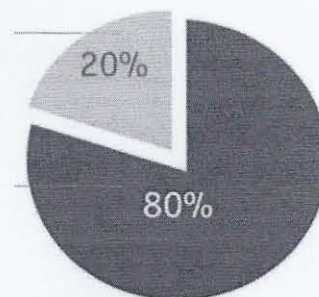
Why the Goldfields region?

The Goldfields was selected based on the support of community leaders for its introduction and a demonstrable need

identified. For example, WA Police data indicated the domestic and non-domestic assault rate in the Goldfields is more than twice the state average. Alcohol is a factor in two thirds of all domestic assaults (2009-13) and half of all non-domestic assaults. Alcohol-related hospitalisations and deaths are 25% higher than the WA state average in 2007-11.

How does the card work?

The Cashless Debit Card looks and operates like other bank cards, but cannot be used to buy alcohol or gambling products, or to withdraw cash. By not being able to withdraw cash, it can't be used to buy illicit drugs.



20 per cent of a person's welfare payment is placed in their usual bank account.

80 per cent is placed onto the Cashless Debit Card.

It can be used:

- in stores that have EFTPOS
- to shop at approved online stores
- to pay bills and make recurring payments (such as mortgages)
- for online banking – with an app for both Android and Apple devices.

It cannot be used to:

- buy alcohol
- gamble
- withdraw cash
- purchase illicit drugs.

If, for example, you are a single person with three children under 8 and renting, you receive \$1,468 in Newstart Allowance, Family Tax Benefit and other payments every fortnight:

- \$1,174 will go onto the Cashless Debit Card and you can spend it on anything other than alcohol,

More information on how the Cashless Debit Card works can be found [here](#).

You can also call the Cashless Debit Card Hotline on 1800 252 604 or email cashlessdebitcard@dss.gov.au

What support services will be available for people on the card?

Based on feedback from consultations, the rollout of the card will include a new investment in service coordinators to assist people to access the range of local support services available. This includes services to help people break their dependence on alcohol and drugs.

There are over 50 federally-funded services in the Goldfields, receiving around \$20 million each year in funding. This is on top of many state and locally funded services which already exist, including a new residential rehabilitation facility opening in September this year.

The Federal Government will also make an additional investment of more than \$1 million over three years to ensure that children and families in the Goldfields have well-targeted, coordinated, effective system of services. We will work with the Western Australian Government and the local community over the coming weeks to work out how best to do this.

There will be an intense effort on the ground in the Goldfields to transition people onto the card. This will include budget and financial planning support.

People with the card will be able to check their account balance or transaction history and replace lost or stolen cards at no cost. Also at no cost, people will be able to receive help including:

- Access to the card provider customer support centre.

- Interactive voice response for balance enquiries, a mobile phone app and text alerts to keep people informed.
- Community workshops, including specific workshops to help people who speak languages other than English.
- People will still be able to use Centrepay and the Rent Deduction Scheme available from Centrelink. People who are on income management and live in the Goldfields region will move on to the Cashless Debit Card.

What if you move out of the region?

The Cashless Debit Card will stay with you if you move out of the Goldfields region.

Key results from the two trial sites:

In the two trial sites in Ceduna (South Australia) and the East Kimberley (Western Australia), the independent evaluation by ORIMA Research found that over the 12 month trial of the card:

- **Alcohol** - Of people who drank alcohol, 41% reported drinking alcohol less frequently, and 37% of binge drinkers were doing this less frequently.
- **Illegal Drugs** - Of drug takers, 48% reported using illegal drugs less often.
- **Gambling** - 48% of gamblers reported gambling less. In Ceduna and surrounding local government areas (which covers a much bigger region than the card's operation), poker machine revenue was down 12%. This is the equivalent of almost \$550,000 less spent on poker machines in the 12 month trial.
- **Financial wellbeing** - 45% of participants surveyed said they have been able to save more money than before.
- **Caring for children** - Of the participants who had caring responsibilities, 40% said they have been better able to care for their children. Stores also reported increased purchases of baby items, food, clothing, shoes, toys and other goods for children.

Items you cannot buy with the Cashless Visa Debit Card

In accordance with the Indue DCT Account Conditions of Use, gift and prepaid cards that can be used to withdraw cash or purchase alcohol or gambling products and services cannot be purchased with the Cashless Visa Debit Card.

Please contact
Indue Customer Service Centre
on 1800 710 265, or
the Department of Social Services
on 1800 252 604
for further information.



CANNOT BE USED

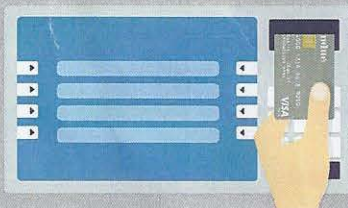
You cannot buy
gift or prepaid
cards which
can be used to
withdraw cash, or
purchase alcohol
or gambling
products.

EXAMPLES OF GIFT AND PREPAID CARDS

- ▶ COLES GROUP & MYER, AND WOOLWORTHS GIFT CARDS
- ▶ PREPAID CARDS
- ▶ LIQUORLAND GIFT CARDS
- ▶ 1ST CHOICE GIFT CARDS
- ▶ VINTAGE CELLARS GIFT CARDS
- ▶ PAYSAFE CARDS
- ▶ TRAVEL CARDS



Cash out at
ATMs or at the
checkout



Alcohol



Gambling



www.indue.com.au/dct

1800 710 265

indue

The West Australian

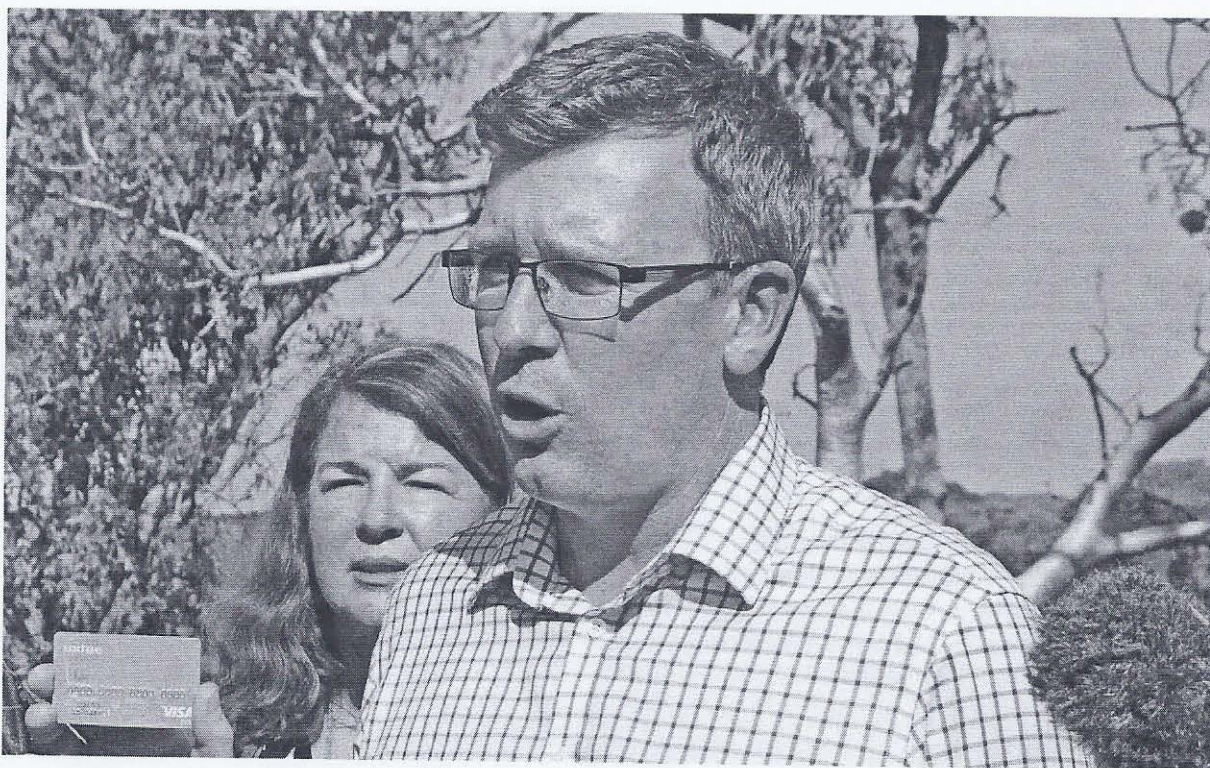
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◀ KALGOORLIE MINER

Cashless card splits opinion in heated forum

Zach Relph

🕒 Thursday, 24 August 2017 2:43PM



Human Services Minister Alan Tudge and Member for Durack Melissa Price pictured with a copy of the cashless card. Picture: Cally Dupe

The Kalgoorlie-Boulder community has voiced contrasting views on the Federal Government's proposed cashless welfare card in a heated discussion at the Goldfields Arts Centre.

The Department of Social Services held three open forums yesterday, with three more scheduled today, to outline how welfare recipients could use the cashless card if it were implemented.

Advertisement

At the 10am session, Kalgoorlie-Boulder resident Maria Meredith raised concern and labelled the card “oppressive” and a form of “dictatorship”.

Ms Meredith told the *Kalgoorlie Miner* it was unfair to blanket everyone who received welfare by enforcing the program.

“It’s not going to work. It’s dictatorship,” she said.

“It’s oppressive and takes away your rights as an individual.

“We will see more crime because of it.

“The Government should be tackling the problem — alcohol and drugs.”

The cashless card has already been rolled out in East Kimberley and Ceduna, South Australia.

Human Services Minister Alan Tudge is expected to announce the program will be extended to two more communities within weeks, with the Goldfields tipped to be one of the areas selected.

Coolgardie resident and Shire of Coolgardie councillor Betty Logan attended yesterday’s morning session and backed its implementation.



In the market for a SUV?

Nissan Sponsored

Cr Logan conceded she was initially against it but she now believed it would address excessive alcohol consumption issues.

“We know it will help make a difference to young kids’ lives,” she said. “Kids are neglected and parents are out of control (because of excessive drinking).

“We can’t stop that unless we have something like this.”

Under the proposal, Goldfields welfare recipients would have 80 per cent of benefits paid to cashless cards in a bid to reduce spending on alcohol, drugs or gambling.

The cards can be used to buy groceries and clothing, and to pay bills and travel expenses.

Last week, Member for O’Connor Rick Wilson said he had spoken to Mr Tudge about the proposal and believed an announcement could be made in early September.

Mr Wilson said there was still a lot of work to be done, but he believed the trial could be in place by early 2018.

TOPICS

Kalgoorlie Miner

Regional WA



Australian Government
Department of Human Services

Minister for Human Services

Media Release: Cashless Welfare Card for WA Goldfields

1 September 2017

The Hon Malcolm Turnbull MP

Prime Minister

The Hon Alan Tudge MP

Minister for Human Services

Rick Wilson MP

Federal Member for O'Connor

The Turnbull Government will roll out the Cashless Debit Card in the WA Goldfields following support for the card from community leaders in the region and the positive findings of the independent final evaluation of the card released today.

The Goldfields will be the third region, in addition to Ceduna and the East Kimberley, and the first in the expansion of the card following its successful trial and will be introduced with reforms to support local services to deliver improved health and social outcomes.

The Cashless Debit Card is a world-first in the way welfare payments are delivered. The final independent evaluation of the trials of the card showed that it had "considerable positive impact" in the communities in which it operated, in particular in reducing alcohol, drug use and gambling.

Over 270 consultations have been conducted in the Goldfields region since May. The initial discussions in the Goldfields about the Cashless Debit Card began in early 2016. Many stakeholders have indicated their desperation to address the very significant harm caused by welfare-fuelled alcohol abuse in the region. Some noted that children feel safer on the streets than in their homes.

Western Australian police data indicates that the domestic and non-domestic assault rate in the Goldfields is more than twice the state average. Alcohol is a factor in two thirds of all domestic assaults (2009-2013) and half of all non-domestic assaults. Alcohol-related hospitalisations and death rate in the region is 25% higher than the state average (2007-2011).

The card will be introduced in the Goldfields from early 2018. Around 3,400 people who are

working age income support recipients will receive the card. As is currently the case in Ceduna and the East Kimberley, age pension or veterans' pension recipients may volunteer to opt-in.

Eighty per cent of total welfare payments will be placed onto a recipient's Cashless Debit Card, while 20% will continue to go into their existing savings account.

The region has extensive drug and alcohol and other services already in place, including over 50 federally funded services. The Western Australian Government is also funding a new residential rehabilitation centre, which will be opening in Kalgoorlie this month.

Based on the experience in the trials in Ceduna and East Kimberley, it is not expected that there will be a material increase in demand for services. However, the Government will monitor this closely.

To ensure that people can navigate and access the services if they require it, the Government will provide funding for new service coordinator positions. This responds directly to feedback from the community.

Given the concerns with the well-being of children, the Government will also provide funding of more than \$1 million over three years to ensure that Goldfields children and families have well-targeted, coordinated, effective services. We will work with the Western Australian Government and the local community over the coming weeks to work out how best to do this.

There will be additional resources provided to transition people onto the card. This will include budget and financial planning support, which proved to be important and useful in the trial sites.

Download the WA Goldfields fact sheet

The West Australian

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< KALGOORLIE MINER

'Stand as one' on cashless welfare card

Zach Relph

🕒 Sunday, 1 October 2017 12:20PM



Minister for Human Services Alan Tudge, Member for O'Connor Rick Wilson and Prime Minister Malcolm Turnbull in Kalgoorlie-Boulder announcing the Goldfields as a cashless trial site. Picture: Louise White

Outgoing Shire of Dundas president Jacquie Best says the Federal Government's cashless welfare card system will allow the Goldfields to unite and tackle societal issues plaguing the community.

Department of Social Services officials Alan Hughes and Brent McIntyre are scheduled to hold a forum discussing the cashless debit card at Dodd House in Norseman next Monday.

Advertisement

Shire of Coolgardie councillor Betty Logan, who has advocated for the card's implementation, is also set to attend.

Cr Best said the meeting aimed to clear community uncertainty surrounding the card, due to be available to welfare recipients from early next year.

"It is really important that our community are informed," she said.

"Dougall Ethell, from the Minderoon Foundation, and Rick Wilson's office have been really supportive about this meeting.

"Information is powerful and it dispels any rumours or innuendo."

Prime Minister Malcolm Turnbull visited Kalgoorlie- Boulder earlier this month to announce the Goldfields had been selected as the third trial site for the card.



In the market for a SUV?

Nissan Sponsored

Under the scheme, 80 per cent of welfare recipients' benefits will be placed on a debit card that cannot be used to buy alcohol, draw cash or gamble. The card has been trialled in the East Kimberley and Ceduna, with reports revealing 41 per cent of welfare recipients who drank alcohol regularly reported drinking less.

Findings also show 37 per cent of binge drinkers have reported drinking less.

Cr Best said she believed the card would address societal issues across the Goldfields, including drinking, and would promote positive home environments for the region's children.

"Within the whole Goldfields, we need to stand as one," she said.

"The cashless card will make positive change for our children and for the health of others."

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Goldfields

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