

**From:** [Hardiman, Cheryl \(SEN\)](#)  
**To:** [Community Affairs, Committee \(SEN\)](#)  
**Subject:** FW: social services legislation amendment (cashless debit card trial expansion) Bill 2018 submission  
**Date:** Monday, 2 July 2018 4:28:57 PM

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**From:**  
**Sent:** Monday, 2 July 2018 4:16 PM  
**To:** SeniorClerk, Committee (SEN)  
**Subject:** social services legislation amendment (cashless debit card trial expansion) Bill 2018 submission

Afternoon Committee Secretary,

I write in full support of the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018 for the federal electorate of Hinkler (including the cities of Bundaberg and Hervey Bay).

I acknowledge the Bill has passed through the House of Representatives and is now before the Senate.

As a resident of the region for more than 15 years and employed as a senior media executive and CEO of a not-for-profit organisation assisting government, I have an intimate understanding of the historic disadvantage the region has endured.

The Hinkler electorate suffers from chronic unemployment with youth unemployment currently at 28 per cent and general unemployment at more than 9 per cent or almost double the state average.

The region's has low workforce participation, low educational attainment, poorer health outcomes than other regions and city counterparts is met by some of the lowest average wages in the country.

Please see below summary stats from the most recent ***ALGA State of the Regions Report***.

The report states the Wide Bay Burnett has;

- The lowest average disposable income in Australia (\$34,261 p.a.)
- The second 'average lowest disposable income in Australia - after paying debt'
- For those who are employed, the region has the lowest hourly rate of pay in Australia
- Despite the lower cost of living in the WBB region, household debt service ratio is still at the high end of the scale at 19%
- Ranked third in terms of the fastest rise of youth unemployment (rose to 23% in 2017 and 28% in 2018)
- The regional population for those under-19 continues to decline
- Employment in manufacturing has declined by 2.8% in the past 5 years
- 74.2% of the over-65 population in WBB are on the pension (Australian average is 63.3%), i.e. as their main source of income
- The regional population for those aged between 30-54 has declined from 33.7% in 2002 down to 27.5% last year
- The regional population for those over 55 has increased by 10 percentage points in 15 years (rising from 28.7% to 38.4%)
- In other words, almost 4 in 10 of our regional community are aged 55 or over.

**Employment:**

1. Health Care and social assistance employs more people in WBB than any other sector
3. Agriculture is the third largest employer in WBB.

Given these sobering statistics, please be mindful that people living in the Wide Bay are more likely to have a mental health condition than any other region in Australia.

According to statistics released by the Primary Health Network (PHN), July 2016, the Wide Bay region ranked highest of all 61 former Medicare Local regions for psychological distress, and has significantly higher rates than the rest of Queensland or Australia.

Suicide remains a major social issue within our community, particularly among farmers and disadvantaged and indigenous youth.

The figures show more than 34,000 people in the Wide Bay region, including the Fraser Coast, are living with one or more mental health conditions - making up 16% of the population over the age of 18.

Regional statistics also prove our disadvantage, poor mental health status, high drug dependency and gambling issues.

The State Government's Gambling Community Benefit Fund, which all poker machine operators must contribute to, awarded \$6.2 million to Fraser Coast organisations in the past seven years (2009-2016).

This figure represents 1.7% of the \$352.7 million lost on poker machines in our region in the same period.

Our children deserve better and unfortunately an increasing number of parents are falling victim to the excesses which is resulting in reports from frontline education and medical experts reporting a reduction in care of these children.

We as a region seek a hand up from government and not continued hand outs as a solution to our social and economic problems.

If we continue to do the implement the same plans and programs and expect different outcomes then we all agree it is madness.

The Cashless Debit Card Trial aims to reduce the levels of harm associated with alcohol consumption, illicit drug use and gambling by limiting Trial participants' access to cash and by preventing the purchase of alcohol or gambling products (other than lottery tickets).

Orima Research (2017) into the two current CDC trial sites claims "among the 66% of participants who reported drinking alcohol, gambling or taking illegal drugs before or during the Trial, one third (33%) reported a reduction in at least one of these behaviours". Moreover, 25% of CDCT participants reported engaging in binge drinking less frequently since having a CDC in place. Overall, stakeholders and community leaders felt the Trial has had some positive impacts on participants' financial capacity (eg: better able to save, money available to spend on children, fewer requests for emergency funds), as well as nutrition and health within their communities (eg: purchasing of more food, school lunches, sobriety, and engagement with programs).

Given these outcomes, the Cashless Debit Card trial in Hinkler is worthy to help address/reduce this spiral of disadvantage.

It is not an easy or silver bullet solution, but backed with greater investment in support programs, it will achieve positive outcomes.

As inter-generational unemployment starts becoming a more regular occurrence across this region, it is time to act.

There is strong community support for the introduction of the trial with much of the vocal opposition to the trial coming from outside the region itself.

As a father of three who loves his community and choses to live and invest in Hinkler, I offer this submission in good faith that the politicians of the day will see this trial to fruition, backed by a generous support program.

Thanking you in anticipation,