

Committee Secretary  
Senate Standing Committee on Community Affairs Legislation Committee Department of the Senate  
PO Box 6100  
Parliament House  
CANBERRA ACT 2600  
AUSTRALIA

Dear Sir/Madam,

The Shire of Coolgardie welcomes the opportunity to provide a submission to the Committee on its "Inquiry into the Social Security (Administration) Amendment (Income Management and Cashless Welfare) Bill 2019."

The Shire of Coolgardie is located in the Goldfields-Esperance region – the third Cashless Debit Card Trial area. The Shire is currently managing two Cashless Debit Card shopfronts in its towns of Coolgardie and Kambalda.

The attached submission provides the Committee with the Shire's findings during the last ten months of the cashless debit card trial and requests the Committee's consideration for an extension of the program to at least 30 June 2020.

Please contact James Trial, CEO, Shire of Coolgardie [REDACTED] [REDACTED] should you wish to discuss further any issues raised in this submission.

Yours sincerely,

Malcolm Cullen  
**President**  
7 March 2019

## Shire of Coolgardie Submission to the Senate Standing Committee on Community Affairs - Inquiry into Social Security (Administration) Amendment (Income Management and Cashless Welfare) Bill 2019

The Shire of Coolgardie (Shire) welcomes the opportunity to provide a submission to the Committee on this inquiry and the program to which it refers.

Located in the Goldfields-Esperance region (the third Cashless Debit Card Trial area), the Shire comprises the towns of Coolgardie, Kambalda, Kambalda West, Widgiemooltha and the Aboriginal community of Kurrawang. Over 3,600 people live in the Shire with larger populations residing in Coolgardie (856) and Kambalda (2,539).

The purpose of this submission is to provide the Shire's support for the extension of the cashless debit card (CDC) in the Goldfields-Esperance region to 30 June 2020.

### Improved Social Services Delivery

The program commenced on the 23rd of April 2018 in the town of Coolgardie and the 7<sup>th</sup> of May 2018 in the town of the Kambalda. During this time, Shire staff and local Councillors have reported on several improved social outcomes in their communities which have been directly attributed to the cashless debit card roll-out.

The Cashless Debit Card (CDC) program has proven to be a catalyst in attracting new social services programs to the area. As an example, in the last ten months, the Shire has received additional services from the Department of Communities in the delivery of youth programs by its early intervention and family support team and assistance through its Housing Division to participants and other residents with housing applications. The non-profit organisation, Centrecare, has also commenced engagement with participants in the provision of financial counselling.

### Commentary on Cashless Debit Card Program

Prior to the CDC rollout, community leaders and Aboriginal Elders expressed that there was an urgent need in the Shire of Coolgardie to address serious social issues relating to anti-social behaviour, crime, substance abuse and domestic violence; with concerns especially raised in relation to child neglect.

Qualitative information received by the Shire from both communities have been neutral or positive about the introduction of the CDC in the region. Positive trends include improvements in the welfare of children, purchasing choices (food), community involvement/engagement and employment -

- Publicans have continued to report a decline in customer sales of alcohol and gambling and an increase in family dining.
- Retail businesses have reported increased purchases of children's gifts and clothing.
- Coolgardie Police have reported in the local newspaper a 25% decrease in burglaries and less call outs for domestic violence. Ambulance service attendance has also decreased.
- Principals of primary schools have reported increased student attendance.
- The Shire received a letter of support for the program from the Manager of a local IGA who indicated improved behaviour towards staff in the shop, increased sales of food, clothing etc. and slight decrease in alcohol sales.

### Review and Evaluation

The Shire of Coolgardie is continuing to monitor the CDC's impact on its community with weekly reports generated to ensure that statistics, feedback from participants, businesses, community members and enquiries are recorded.

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The University of Adelaide's Cashless Debit Card Baseline Data Collection: Qualitative Findings Report released in February 2019 supports several findings in the Shire including–

- positive impacts on levels of alcohol use and associated behaviours
- early improvements to child welfare and well-being
- change in spending on appropriate items
- improvements to financial literacy and management
- positive impact on the prevalence and severity of crime, family violence and anti-social behaviour

Consultation with other Shire Presidents and CEOs in the Goldfields-Esperance region have indicated similar improvements in their communities. It is anticipated that the extension of the trial will assist in gauging the definitive outcomes for our communities.

Should the trial be approved to continue, it is anticipated that there will be minimal additional expenditure required from the Federal Government to continue to implement the program throughout the region as funding has already been invested on its establishment.

The Shire of Coolgardie wishes to acknowledge the Department of Social Services (DSS) and the outstanding support their Officers have provided in each community during the roll-out of this program. The training and support provided by the DSS to Shire staff has greatly assisted in alleviating program issues encountered to date.