

**From:**  
**To:** [Community Affairs Committee \(SEN\)](#)  
**Subject:** RE: Hansard corrections - Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - 23 September Darwin  
**Date:** Wednesday, 16 October 2019 3:25:22 PM  
**Attachments:**

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Dear Jeanette

I advise that I do not require any corrections to the transcript of the Inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 – held 23 September Darwin.

My response to questions taken on notice are as follows:

#### Financial Wellbeing and Capability (FWC) Program

- CCNT is contracted by DSS to deliver the program until 30 June 2020.
- CCNT is funded to deliver FWC services in the following geographical locations: from 3 hubs in Darwin, Katherine, and Tennant Creek providing outreach to Daly, Tiwi Islands, Batchelor, West Arnhem, Thamarrurr, Elliot, Timber Creek and servicing Aboriginal communities of Amanbidji, Bulla Camp, Wadeye, Wurrumiyanga, Milikapiti, Pirlingimpi, Kalkarindji, Lajamanu, Minyerri, Ngukurr, Urapunga, Ali Curung, Mungkarta and many others. We do not deliver services in East Arnhem or south of the Barkly region.

#### On wraparound service provision and community involvement

- The card on its own is unlikely to deliver on outcomes. The belief that controlling how the very limited financial resources of some of the most marginalised and vulnerable communities will change behaviours is naïve at best. It is necessary to ensure that other services and community involvement occurs alongside the introduction of these measures (if it is deemed that they must go ahead). Many of these services are already in place, so the question is what value does the card add? How is it integrated into a wraparound approach? Are there any plans round a whole of community approach? Where is the community voice? Does the community actually have any power?
- Suggestions for utilising funding available for wrap-around services include the need to ensure that people who may be subjected to the Cashless Debit Card (CDC) are assessed for any supports that may be required to ensure their wellbeing.
- The FWC program utilises an ecological model to triage participants according to their needs which may include counselling services, emergency relief, access to secure housing or any type of social support required. It is our view that continuation of ecological models of Financial Wellbeing and Capability program models throughout implementation of the CDC are imperative to ensuring sound outcomes for participants. FWC services are also accustomed to working with Aboriginal and/or remote settings. Please see the CCNT FWC Program Logic that outlines our wrap-around approach in the FWC Evaluation report linked below.

#### Comments on digital literacy and access to MyGov.

- In general, digital literacy in Aboriginal communities is very low and the requirement to use digital means for managing life affairs is ever increasing. Poor digital literacy is caused through very poor or no connectivity and access to digital resources in remote communities and low SES households compounded by lack of English language.
- Mobile phone devices have high turnover rates and are commonly shared amongst family and community members to undertake all digital tasks which means that passwords are often shared and confidentiality is compromised.
- FWC workers are commonly called upon to support clients to access and translate financial information so that they can address significant financial issues.
- Banking transfer limits are already emerging as an issue, particularly in relation to paying rent. How much confidence is there that Indue has the capability to resolve issues like transfer limits, or lost cards in a remote setting? At one point will clients just 'give-up'.
- Given poor digital and financial literacy, there is great concern about how the implementation of MyGov is currently and will contribute to greater financial exclusion and structural disadvantage for Territorians,

in particular Aboriginal people living in remote communities. 80% of Aboriginal Territorians live in remote locations.

Please see further information regarding the FWC program evaluation at: <https://www.catholiccarent.org.au/wp-content/uploads/2019/04/180626-FWC-Louth-Report.pdf>

Kind regards,  
Judy Davis

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