Social Security Legislation Amendment (Debit Card Trial) Bill 2015
Submission 5



## East Kimberley Chamber of Commerce & Industry

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1 September 2015

Senator Zed Seselja Chair Senate Community Affairs Committee Parliament House CANBERRA ACT 2600

To Senate Community Affairs Legislation Committee,

Re: Cashless Debit Card

The East Kimberley Chamber of Commerce and Industry offers our support for the introduction of the Cashless Debit Card, on a trial basis, in the East Kimberley region on the understanding that there will be effective consultation with the recipients of the card before the trail. The Chamber feels it is positioned to assist by facilitating and educating the business community upon implementation of the card and the impact it may initially have in our community.

Local small business people will require consultation in relation to expectations and/or restrictions. Some may have to change their customer service procedures to ensure they are compliant with the new structure; others may incur additional costs of providing separate merchant facilities. Our member base represents a large portion of our community with close to 200 businesses. We foresee the transition can be effectively managed with the proper support and information being disseminated in a timely manner.

From a community perspective; some residents are wary of a spike in crime in the initial stages (this can be pre-empted and mechanisms put in place to minimise impact) but the general feel is that the long term outcomes will reflect a decrease in anti-social behaviour. Another consideration is the effect of reduced access to alcohol and drugs; detoxification can be a difficult process which needs to be addressed and mechanisms in place to provide suitable services.

The Chamber foresees a need to facilitate communications between emergency services, medical personnel and other support agencies, which is co-ordinated and precise, to ensure we are all providing a cohesive support network for those affected by the change. This may include but not limited to rehab services, increase in police presence and ambulance personnel, access to Save the Children and Dept of Child Protection. Perhaps a re-introduction of programs such as SHARP for children to be provided a safe haven with a responsible adult.

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An important role that the business community will need to play to ensure the success of this program is to support those people who will be looking to come off welfare because they prefer to have disposable income through employment opportunities. The EKCCI and our training organisations will have an important role to play in this regard.

In order for this program to be continued and expanded into other areas of the country we need to achieve as many positive outcomes as possible and the indicators that it will ultimately be judged on are decreasing welfare dependency and increasing school attendance – employment is critical to both.

The introduction of the Cashless Debit Card means welfare income is spent on items that support families being fed, housed and educated, instead of alcohol and drugs. This can only have a positive impact on our region; leading to better education and employment opportunities for our future generations.

Yours sincerely,

Wendy Casey
Executive Officer
East Kimberley Chamber of Commerce & Industry