

Senate Community Affairs Legislation Committee

Public Hearing – 14 October 2019
ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 1

Question reference number: SQ19-000248

Senator: Rachel Siewert

Type of Question: Spoken. Hansard Page/s: 12

Date set by the Committee for the return of answer: 1 November 2019

Question:

Ms Patrick: Of the 1,415 people who had expressed an interest in exiting, 576 of those people indicated Indigenous status.

Senator SIEWERT: Do they have to indicate?

Ms Patrick: No.

Senator SIEWERT: Could you provide the breakdown for those against the four trial sites? I won't do it now, because we've got limited time.

Answer:

| | Identified as Indigenous | Not identified as Indigenous | Total number of participants who have expressed interest in exiting |
|--------------------------|--------------------------|------------------------------|---|
| Bundaberg and Hervey Bay | 67 | 430 | 497 |
| Ceduna | 47 | 17 | 64 |
| East Kimberley | 95 | 24 | 119 |
| Goldfields | 240 | 216 | 456 |
| Outside CDC site | 127 | 152 | 279 |
| Total | 576 | 839 | 1415 |

This data is at 11 October 2019.

Senate Community Affairs Legislation Committee

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 2

Question reference number: SQ19-000249

Senator: Rachel Siewert

Type of Question: Spoken. Hansard Page/s: 13

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator SIEWERT: How many have applied?

Ms Patrick: To be exempted under the wellbeing?

Senator SIEWERT: Yes.

Ms Patrick: I would have to take that on notice. I don't have that in front of me.

Answer:

| | Ceduna | East Kimberley | Goldfields | Bundaberg and Hervey Bay | Total |
|--|--------|----------------|------------|--------------------------|-------|
| No. of applications assessed | 42 | 45 | 134 | 11 | 232 |
| No. of applications currently being assessed | 0 | 0 | <5 | <5 | n.p. |

This data is at 16 October 2019.

Please note that this is a summary of applications which have been assessed or are in progress. Numbers less than five are suppressed to protect individuals' privacy.

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 3

Question reference number: SQ19-000250

Senator: Rachel Siewert

Type of Question: Spoken. Hansard Page/s: 13 -14

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator SIEWERT: Could you take on notice how many people have been referred overall by an NT state authority and, secondly, how many on an age pension? And thirdly, have people been referred if they're on an age pension when they don't have children within their responsibility—they're not caring for children?

Ms Hefren-Webb: It could be through the banned drinker register.

Ms Patrick: So through voluntary vulnerable welfare payment recipients, child protection and supporting people at risk measures.

Senator SIEWERT: Yes. That's the other area. So, it's just those—it's not extending the reach of the card?

Ms Patrick: No.

Answer:

There are 88 Income Management participants who have been referred by a Northern Territory authority. This includes Income Management participants referred under the Child Protection Income Management measure and the Supporting People at Risk Income Management measure.

Out of this cohort, there are less than five who are age pension recipients. None of these participants have caring responsibilities as determined by assessing eligibility for Family Tax Benefit Part A payment.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 4

Question reference number: SQ19-000251

Senator: Malarndirri McCarthy

Type of Question: Spoken. Hansard Page/s: 15

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator McCARthy: Are any billers with BPAY excluded from the cashless debit card system? If so, which ones?

Ms Patrick: I'm not sure. I'd have to take that on notice.

Answer:

The department has authorised Indue to block the following BPAY Billers from accepting the Cashless Debit Card, as these Billers allow participants to access alcohol, gambling or cash-equivalent products.

- Bitcoin Australia
- Coin Coin Pty Ltd
- Coin Loft
- Coinspot AU
- Coinspot
- CBA Travel Money
- Global Currency Card
- MasterCard Prepaid
- NAB Traveller Card
- QANTAS Travel Money
- QANTAS TravelMoney1
- Tatts Online
- Travelex Limited
- Global Wallet
- Australia Post

While the BPAY Biller Codes for these merchants are blocked from accepting the Cashless Debit Card, participants can still complete other transactions for unrestricted items using their Cashless Debit Card at these merchants, either in-store or online.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 5

Question reference number: SQ19-000252

Senator: Jacqui Lambie

Type of Question: Spoken. Hansard Page/s: 17

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator LAMBIE: Can I put something on notice, because this division is going to go off and I'm not paired. Is there any way I could have a cost on the BasicsCard and the Indue card; how much we've paid in the last 12 years? Can I get that please; that'd be great.

Ms Hefren-Webb: The costs of the Indue card?

Senator LAMBIE: It's the same people running the BasicsCard. They've been doing it for 12 years, so I'd like just a full amount of what it's cost us so far if that's okay. Thank you so much for coming, guys. Sorry, I have to do a runner. Thanks for coming. I have to do a runner.

Answer:

Services Australia is responsible for the delivery of the Income Management program. Since 2009, Services Australia and the former Department of Human Services has administered several official contracts with Indue Ltd (Indue), to support the BasicsCard.

The total value of the Contract Notices for the period October 2009 to 30 June 2020, as published on AusTender, is approximately \$46.2 million.

The Department of Social Services holds the Cashless Debit Card operational contract with Indue, to support the implementation of the Cashless Debit Card.

The maximum value of the contract for the period February 2016 to 30 June 2020, as published on AusTender, is approximately \$38.8 million. This includes the latest variation for the delivery of Cashless Debit Card provider services in the existing trial areas of the Ceduna, East Kimberley, Goldfields and the Bundaberg and Hervey Bay regions.

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 6

Question reference number: SQ19-000253

Senator: Malarndirri McCarthy

Type of Question: Spoken. Hansard Page/s: 19 - 20

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator McCARTHY: Will it be an open tender?

Ms Hefren-Webb: The minister may not have made a decision about that yet. I don't think we have. We haven't briefed on that yet.

Senator McCARTHY: Can you take the question on notice?

Ms Hefren-Webb: Sure.

Senator McCARTHY: Will it be going to open tender or going straight to the existing provider?

Ms Hefren-Webb: I'll take that on notice.

Answer:

Details on the procurement process will not be finalised until after the passage of legislation.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 7

Question reference number: SQ19-000254

Senator: Malarndirri McCarthy

Type of Question: Spoken. Hansard Page/s: 20

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator McCARTHY: Has the minister met with Indue in the last 12 months?

Ms Hefren-Webb: Minister Ruston has only been the minister since early June. So we'd have to go back and check. My recollection is that she hasn't, but I would have to go back and check whether Minister Fletcher met with Indue, which I could do.

Senator McCARTHY: If you could check for Minister Fletcher and Minister Ruston—if the government has met with Indue in the last 12 months.

Ms Hefren-Webb: Sure.

Answer:

The department is aware that the former Minister for Families and Social Services, the Hon Paul Fletcher MP, met with Indue on 1 November 2018 and 27 February 2019. No meetings have been held between Indue and the Minister for Families and Social Services, Senator the Hon Anne Ruston.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Question 8

Question reference number: SQ19-000255

Senator: Hollie Hughes

Type of Question: Spoken. Hansard Page/s: 21

Date set by the Committee for the return of answer: 1 November 2019

Question:

Senator HUGHES: Do you have an overview of views that were expressed at those meetings?

Ms Patrick: I don't have that with me.

Senator HUGHES: If you could take that on notice, that would be good.

Ms Hefren-Webb: Okay. It's fair to say that there are always a range of views expressed, but there has been consistent community support for the introduction of the cashless debit card through those consultation mechanisms.

Answer:

The department regularly meets with stakeholders in Cashless Debit Card sites, including service providers, peak bodies, community organisations, participants and government agencies.

The department has recently engaged with communities on the transition to the Cashless Debit Card in the Northern Territory and Cape York. Feedback included support for improved functionality of the Cashless Debit Card and a preference to maintain the proportion of a participant's payment placed onto the card, consistent with Income Management arrangements.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 1

Question reference number: SQ19-000256

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

What is the number of voluntary participants in each of the trial sites, in Northern Territory and Cape York?

Answer:

As at 13 September 2019, there were 2,447 Voluntary Income Management participants in the Northern Territory.

As at 13 September 2019, there were 148 Cape York Income Management participants. Voluntary Cape York Income Management participants are not recorded separately to non-Voluntary Cape York Income Management participants under the Family Responsibilities Commission notice.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 2

Question reference number: SQ19-000257

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

Member of Bundaberg community reference group, Faye Wiffin, said “If they do want to buy some second-hand things on eBay or they do want to go to markets ... they can contact the department and get an additional payment in cash as long as they can prove it's what they want it for.”

- Is this the case?
- If so, how does this process work and how many of these payments has the Department approved?

Answer:

If a merchant at a market has an eftpos terminal and only sells non-restricted goods, a participant will be able to use their Cashless Debit Card.

For purchases where the Cashless Debit Card cannot be used, Cashless Debit Card participants can contact the Cashless Debit Card Hotline on 1800 252 604 for assistance. Cashless Debit Card participants are required to provide evidence of the purchase and each request is assessed on a case-by-case basis. The Department of Social Services does not collect data about the number of requests approved to purchase second hand items.

Recognising that participants may still need cash for certain expenses, 20 per cent of the welfare payment is deposited into participants' regular accounts and can be withdrawn as cash. Participants are also able to transfer money between Cashless Debit Card accounts (e.g. one Cashless Debit Card participant can transfer money to another). This may be useful for situations such as garage sales or when buying an item through the classifieds from other program participants.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 3

Question reference number: SQ19-000258

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

23,000 Income Management (IM) participants will be transitioned to CDC over a period of 9 months starting in January 2020. The end date for the CDC trial in the NT is 30 June 2021. This means that some participants will be on the CDC for less than a year before the trial is due to end. How will the government be able to evaluate the effectiveness of the CDC in such a short period of time? What is the transition process?

Answer:

The timing and scope of the independent evaluation will be determined following the conclusion of the legislative process.

In the Northern Territory, there will be a staggered rollout of the Cashless Debit Card commencing from 8 April 2020. Income Management participants will transition to the Cashless Debit Card over a period of nine months.

The department is working closely with Services Australia to engage and inform participants, communities and stakeholders on the transition process.

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 4

Question reference number: SQ19-000259

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

“From 1 January 2020, no new participants will be transitioned onto IM under the disengaged youth and long-term welfare payment recipient measures. This means that these people will not have to participate in IM for the short period prior to their entry into the CDC trial.”

- What does it mean when people “will not have to participate in IM prior to their entry into the CDC trial”?
- Will income management participants in the Northern Territory stay on income management without quarantining until they are transitioned to the Cashless Debit Card?

Answer:

Subject to the passage of legislation, from 1 January 2020, new participants who otherwise would have met the eligibility for Income Management under the disengaged youth and long-term welfare payment recipient measures, will not have their payment restricted until the rollout of the Cashless Debit Card in their community. Existing Income Management participants will continue on Income Management until they are triggered onto the Cashless Debit Card.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 5

Question reference number: SQ19-000260

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

The bill stipulates a 60 day timeframe for transferring funds from a person's IM account to their CDC account.

- How will this work in practice?
- Will people be given adequate notice about when this happens?
- How will they be informed and by whom?

Answer:

The 60-day transfer period allows sufficient time for a person to activate their Cashless Debit Card account and work with Services Australia to ensure deduction arrangements are transferred to their Cashless Debit Card account before their Income Management account is closed.

The department is working with Services Australia, which is responsible for the implementation of the transition, and is engaging with participants, communities and stakeholders to inform the transition plan. This will include processes for communication and support for participants.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 6

Question reference number: SQ19-000261

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

“New subsection 123UP(5) provides that a person will not be prevented from returning to the Income Management regime if they do not meet the criteria to be a CDC trial participant under new section 124PGE and their usual place of residence is outside the NT.”

- What does this mean?
- Does this mean people can continue on IM if they do not meet the criteria to be a CDC participant?
- Will other IM arrangements still exist in NT once existing participants have transitioned to CDC, will the Basics card still used or some other method?

Answer:

Section 123UP(5) ensures that where a person ceases to meet the Cashless Debit Card participant criteria and moves to another Income Management location outside of the Northern Territory, they may be referred to Income Management measure by a relevant authority, such as the child protection authority.

Subject to the passage of legislation, Income Management will not continue in the Northern Territory after the rollout of the Cashless Debit Card.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 7

Question reference number: SQ19-000262

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

The bill allows people on IM in NT and Cape York to keep their current restricted and unrestricted portions. “amends subsection 124PJ(1) to ensure that trial participants moved onto the CDC trial under new sections 124PGD and 124PGE will not be subject to the same restricted portion and unrestricted portion as existing trial areas.” What portions will new people entering the trial be subject to?

Answer:

The restricted and unrestricted portions for new participants are determined under section 124PJ and are determined by the measure under which a person is triggered. These are consistent with current Income Management arrangements. Participants placed onto the Cashless Debit Card under section 124PGE(1) of the Bill will be subject to 50 per cent restricted while those who are placed onto the Cashless Debit Card under section 124PGE(2) of the Bill following a referral from a child protection officer will be subject to 70 per cent restricted.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 8

Question reference number: SQ19-000263

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

In reference to item 39 of the bill, please explain why the Minister will be given broad discretionary power to vary the restricted and unrestricted portions? What is the justification for such extensive power? Will this power apply to existing trial sites outside the Northern Territory?

In reference to item 43 of the Bill, what happens where there is no community body?

- Does the reference to the community body mean the Community Reference Body in Hinkler and Goldfields?
- Do any community bodies currently exist in the Northern Territory?
- If not, are there any plans to create community bodies in the Northern Territory?

Answer:

As outlined in item 39 of the Bill and explained in the Explanatory Memorandum, the Minister's power under section 124PJ(2) of the Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 will only be used in response to a request from community. This power has been in Income Management legislation since 2010 and is being reflected in CDC legislation. This power does not apply to existing trial sites outside of the Northern Territory.

Item 43, section 124POA, of the Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 does not apply to Cashless Debit Card sites where there is no community bodies. It does not apply to any other groups such as the Community Reference Groups in Bundaberg and Hervey Bay. There are currently no plans to establish community bodies across the Northern Territory.

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 9

Question reference number: SQ19-000264

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

In reference to items 44 and 45 of the bill, please explain in plain language why certain decisions relating to trial participation are not reviewable by the Secretary or the AAT? What is the rationale for making these changes under this legislation?

Answer:

These decisions are not currently reviewable under Income Management. As outlined in the Explanatory Memorandum, these decisions are excluded from merits review on the basis that they are purely administrative in nature and are fundamental to ensuring an effective transition of Income Management participants to the Cashless Debit Card. For example, making these decisions reviewable would undermine the jurisdiction of state and territory authorities responsible for referring participants to the Cashless Debit Card.

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ANSWER TO QUESTION ON NOTICE

Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 10

Question reference number: SQ19-000265

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

Item 46 relates to the Secretary's powers to obtain information about whether a person is or should be a CDC trial participant. The EM states "this amendment is essential to allow the Secretary to determine whether a person should not participate in the CDC trial on the basis of their mental, physical or emotional wellbeing or where they can demonstrate reasonable or responsible management of their affairs". At the committee hearing on 14/10/19, we heard from the Department that the Secretary is already making these determinations on the basis of wellbeing or financial affairs.

- Under what power is the Secretary currently making these determinations? How is this process working now?
- Why are there no provisions currently allowing the Secretary to obtain information about whether a person should be a trial participant?

Answer:

The Secretary has the power under section 124PHA of the *Social Security (Administration) Act 1999* to make a determination that a person is not a trial participant. The process for a wellbeing exemption involves an interview with a social worker. The decision maker uses the report from this social worker and any further information provided by the applicant to make a decision.

Item 46 replicates Income Management provisions to support existing arrangements with Northern Territory authorities, for example to support the referral of individuals by child protection authorities. Information obtained under this will assist in determining whether a person should not be a Cashless Debit Card participant.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 11

Question reference number: SQ19-000266

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

In reference to item 51 of the bill, why is the department removing the involvement of experts, trial participants, timeframes and recommendations from the evaluation process?

Answer:

The Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill does not remove the requirement in section 124PS of the *Social Security (Administration) Act 1999* for “a review of the trial of the cashless welfare arrangements”, that has been initiated by the Minister or the Secretary, “to be evaluated”. It only makes amendments to improve the workability of this process.

The proposed amendments simplify the process outlined in the Act, in particular the requirement on an independent expert reviewing the evaluation to directly consult trial participants who may have already participated in an evaluation. This will reduce repeat contact with vulnerable trial participants and reduce respondent burden on this cohort.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 12

Question reference number: SQ19-000267

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

Has there been any evaluation of the difference between 70% vs 50% quarantining level?

Answer:

A full list of Income Management evaluations commissioned by the Government can be found at <https://www.dss.gov.au/families-and-children-programmes-services-welfare-conditionality-income-management/income-management-evaluations>.

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Department of Social Services

Topic: Senate Community Affairs Legislation Committee inquiry into Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 - Written Question 13

Question reference number: SQ19-000268

Senator: Rachel Siewert

Type of Question: Written. Hansard Page/s:

Date set by the Committee for the return of answer: 1 November 2019

Question:

How many income management recipients in the NT have 70% of their income quarantined and how many have 50% of their income quarantined?

Answer:

As at 13 September 2019, in the Northern Territory, there are around 22,100 Income Management participants that have a 50 per cent of their welfare payment placed into their restricted account and around 100 Income Management participants that have 70 per cent of their welfare payment placed into their restricted account.