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Committee Secretary  
Senate Standing Committees on Community Affairs  
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Parliament House  
Canberra ACT 2600  
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Dear Sir/Madam,

**RE: SOCIAL SECURITY (ADMINISTRATION) AMENDMENT (CONTINUATION OF CASHLESS WELFARE) BILL 2020**

The Shire of Coolgardie welcomes the opportunity to provide a submission to the Committee on its "Social Security (Administration) Amendment (Continuation of Cashless Welfare) Bill 2020."

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

The Shire supports the extension of the CDC in Coolgardie and Kambalda as an ongoing measure beyond the current end date of 31 December 2020. Importantly, this measure will provide certainty for Cashless Debit Card participants.

On the 18th July 2018 the Shire lodged a detailed submission to the Senate Standing Committee on Community Affairs Legislation Committee "Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018." That submission provided the Shire's findings during the rollout period (April to July 2018) in its region and included information on the CDC Consultation Period; CDC Transition Period; Additional services for CDC participants being delivered; Anecdotal feedback from community members, participants and local businesses and; Reporting and evaluation processes.

The attached submission (Attachment A) provides the Committee with the Shire's findings since inception.

Please contact James Trial, CEO, Shire of Coolgardie on telephone (08) 9080 2111 [REDACTED]  
[REDACTED] should you wish to discuss further any issues raised in this submission.

Yours faithfully

Malcolm Cullen  
President  
26 October 2020

## Attachment A

### Shire of Coolgardie Submission to the Senate Standing Committees on Community Affairs in respect of the "Social Security (Administration) Amendment (Continuation of Cashless Welfare) Bill 2020

#### PREAMBLE

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 of Western Australia (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 Shire covers 30,400 square kilometres.

***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 of Western Australia as an ongoing measure beyond the current end date of 31 December 2020.***

#### IMPROVED SOCIAL SERVICES DELIVERY

The program commenced on the 23<sup>rd</sup> of April 2018 in the town of Coolgardie and the 7<sup>th</sup> of May 2018 in the town of the Kambalda. Since inception, Shire staff and Councillors have reported improved social outcomes for individuals living in their communities and these positive outcomes are 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 WA Government's Department of Communities in the delivery of youth programs via its early intervention and family support team. The Department has also provided assistance to CDC participants through its Housing Division.

The non-profit organisation, Centrecare, has also engaged with CDC participants in the provision of general and financial counselling that has been offered to participants to assist in budgeting their fortnightly welfare payments.

#### 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.



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- Qualitative information received by the Shire from its communities has been neutral or positive in relation to 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 the sale of alcohol and gambling and an increase in family dining.
- Feedback received by the Shire indicates that the majority of CDC participants, freely admit that the trial has helped them to stop using illicit substances or drugs.
- Kambalda liquor stores have reported little to no interruptions to their customer service since the CDC rollout. Moreover, they have reported no antisocial behaviour by CDC participants in respect of Indue card processing for items such as tobacco and alcohol products.
- Retail businesses have reported increased purchases of children's gifts and clothing.
- The Shire has received a letter of support for the CDC 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.
- Coolgardie Police data reflects a substantial decrease in offences. Kambalda Police have provided neutral feedback stating that policing may not have been affected as low-income families are a minority in the Kambalda community.
- Coolgardie Ambulance service officers have noticed a decrease in callouts.
- The Shire of Coolgardie 'Local Partner Shopfronts' have reported helping the majority of participants, with many of them only requiring one visit for assistance. Rarely have the two Shopfronts had to assist CDC participants multiple times.
- The vast majority of CDC participant requests for external and housing limit increases, have been approved with the help of the Coolgardie and Kambalda Local Partner Shopfronts.
- Participants have reported to Shire staff the convenience of setting up recurring payments. This has helped them to be more flexible and on top of their regular bills and transfers.

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- The Shire has witnessed improved financial outcomes for participants, who have previously struggled with their finances, now being able to save money since the introduction of the trial. They have adjusted well to using two bank accounts.
- The free automatic text message alerts to track the balance of Cashless Debit Card accounts has, by a long stretch, been the most convenient and positively received service.
- Access to funds via the online portal has been helpful to participants, particularly those over 50 years of age. Indeed, the Shire has seen a marked improvement in over 50s' digital skills.
- Principals of primary schools have reported increased student attendance.
- The Coolgardie Primary School have cancelled their morning Breakfast Club as the children are no longer arriving to school hungry and the emergency lunches are down to a minimal number compared to the past.
- Coolgardie Primary School has stated that the children are arriving to school on time and are now dressed in school uniforms and appropriate clothing. The children are more settled in the classroom with not being continually hungry and the teachers have commented that it is now an enjoyable teaching environment.
- The Coolgardie School Principal advised that she believes more food and clothing is being purchased in the households with less alcohol being purchased.
- An Coolgardie aboriginal elder has shared her personal story that, since being on the Cashless Debit Card, her grandson has been able to save up for a new family car that he has now proudly purchased.
- Three Coolgardie aboriginal teenagers have recently received their driver learner plates. These same teenagers are associated with the local aboriginal advisory group that participates in a training program that prepares the local youth to work in the catering sector.

## REVIEW AND EVALUATION

The Shire of Coolgardie is continuing to monitor the CDC's impact on its communities with monthly reports for INDUE and internal bi-monthly reports generated to ensure that statistics, feedback from participants, businesses, community members and inquiries are recorded.



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The Local Partner Shopfronts in Coolgardie and Kambalda are continuing monthly Local Partner catch-ups via teleconference with Indue and the Department of Social Services to address any issues or introduce additions to the program such as the new Exit Pathway in late 2019.

Since the trial inception, the Kambalda Local Partner Shopfront has assisted 402 participants, and Coolgardie has assisted 336 participants, with merchant enquiries.

They have also successfully helped all participants with their applications for 'external other' or 'housing limit' requests.

Consultation with other Shire Presidents and CEOs in the Goldfields-Esperance region of Western Australia 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 the establishment of the program.

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.

Finalised 23 October 2020

END