

## CASHLESS DEBIT CARD (CDC) AND INCOME MANAGEMENT (IM) SUMMARY

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### Notes

1. Any variance from data reported prior to 28 August 2015 is due to a change in reporting method for the IM program to conform to the Australian Statistical Geography Standard (ASGS). The data represent the current residential address of income managed customers within designated statistical area(s). Any inconsistencies from data reported previously can be attributed to the fact that customers may have moved from the location where they were originally triggered onto the program.
2. To prevent customers from being identified, numbers below 5 (<5), or numbers that would identify groups of less than 5, are not provided (n.p.).
3. Full time students receiving ABSTUDY or Austudy are not included in the granted exemptions, full-time student data, as those payments are not subject to the Disengaged Youth or Long Term Welfare Payment Recipient Measures of IM.
4. The Family Responsibilities Commission considers when participants in Cape York region commence and cease to participate in the CDC Program. As such, information on exits (Section 124PHB) or wellbeing exemptions (Section 124PHA) are not presented in the applicable tables.

**Table 1.1: Total number of active CDC participants as at 24 September 2021, including Indigenous indicator**

	Indigenous <sup>1</sup>	Not identified Indigenous	Total	Indigenous Proportion
Northern Territory	703	401	<b>1,104</b>	64%
Cape York	179	7	<b>186</b>	96%
Bundaberg and Hervey Bay	1,299	5,690	<b>6,989</b>	19%
Goldfields	1,937	2,117	<b>4,054</b>	48%
East Kimberley	1,582	357	<b>1,939</b>	82%
Ceduna	825	286	<b>1,111</b>	74%
<b>Total</b>	<b>6,525</b>	<b>8,858</b>	<b>15,383</b>	<b>42%</b>

**Table 1.2: Total number of cards sent to CDC participants as at 24 September 2021**

	Ceduna <sup>2</sup>	East Kimberley <sup>2</sup>	Goldfields <sup>2</sup>	BHB <sup>2</sup>	Cape York <sup>2</sup>	Northern Territory <sup>2</sup>	Total <sup>3</sup>
Total cards sent to CDC participants <sup>3</sup>	8,997	17,575	19,438	21,079	328	1,337	<b>68,754</b>

**Table 1.3: Total number of people granted wellbeing exemptions from the CDC as at 24 September 2021**

	Ceduna <sup>2</sup>	East Kimberley <sup>2</sup>	Goldfields <sup>2</sup>	BHB <sup>2</sup>	Cape York <sup>2</sup>	Northern Territory <sup>2</sup>	Total
Total wellbeing exemptions granted <sup>4</sup>	35	35	120	37	N/A	0	<b>227</b>

**Table 1.4: Total number of applications to the Ceduna Community Panel for a reduced CDC restricted portion by outcome status as at 24 September 2021**

	Indigenous	Not identified Indigenous	Total
Applications	112	79	<b>191</b>
<b>Breakdown of applications to the Panel</b>			
Not approved	29	14	<b>43</b>
Approved	85	63	<b>148</b>
<b>Breakdown of approved applications by percentage reduced</b>			
70%	n.p.	n.p.	<b>54</b>
60%	42	43	<b>85</b>
50%	<5	n.p.	<b>9</b>

**Table 1.5: Total number of applications to the Kununurra and Wyndham Community Panels for a reduced CDC restricted portion by outcome status as at 24 September 2021 <sup>5</sup>**

	Indigenous	Not identified Indigenous	Total
Applications	38	14	52
<b>Breakdown of applications to the Panel</b>			
Not approved	n.p.	n.p.	37
Approved	n.p.	<5	15
<b>Breakdown of approved applications by percentage reduced</b>			
70%	n.p.	<5	11
60%	0	0	0
50%	<5	<5	<5

**Table 1.6: Total number of people exited from the CDC program as at 24 September 2021**

	Ceduna <sup>2</sup>	East Kimberley <sup>2</sup>	Goldfields <sup>2</sup>	BHB <sup>2</sup>	Northern Territory <sup>2</sup>	Total
Total exit applications granted <sup>6</sup>	34	25	169	290	0	518

<sup>1</sup> These data reflect the number of people who identify as an Indigenous Australian to Services Australia. People who do not identify as an Indigenous Australian or choose not to respond to this question are not included.

<sup>2</sup> Geographical boundaries for each CDC region are defined in section 124PD of the *Social Security (Administration) Act 1999*.

<sup>3</sup> The total number of cards is defined as both initial and replacement cards. A card is provided to participants upon commencement of the CDC program. Replacement cards are provided if a card is lost by a participant. The figure does not include temporary cards given to participants as an interim measure while replacement cards are being sent by Indue.

<sup>4</sup> Individuals are exempted from the CDC program where the Secretary (or their delegate) is satisfied that being a participant “would seriously risk that person’s mental, physical or emotional wellbeing”.

<sup>5</sup> The Wyndham Panel only approves reductions to 70% on the quarantined percentage placed onto participants’ cards.

<sup>6</sup> A person can apply to exit the program if they can demonstrate reasonable and responsible management of their affairs, including financial affairs, in accordance with the criteria set out in the legislation.

**Table 2.1: Total number of people on IM as at 24 September 2021**

Total number of people on Income Management	Total	Per cent Indigenous <sup>2</sup>	Voluntary Income Management	Child Protection Measure	Vulnerable (Social Worker Assessed)	Vulnerable (Youth Triggers)	Disengaged Youth Measure	Long Term Welfare Recipient Measure	Supporting People at Risk Measure
<b>Northern Territory</b>	<b>25,785</b>	<b>82%</b>	<b>2,129</b>	<b>20</b>	<b>142</b>	<b>250</b>	<b>5,210</b>	<b>17,997</b>	<b>37</b>
□ Alice Springs	6,135	90%	682	10	31	57	1,215	4,132	8
□ Barkly	1,509	92%	156	n.p.	n.p.	23	287	1,018	9
□ Katherine	4,106	90%	367	<5	28	39	909	2,754	n.p.
□ Daly-Tiwi-West Arnhem	5,031	90%	472	0	25	n.p.	1,030	3,482	<5
□ East Arnhem	3,496	90%	306	0	n.p.	n.p.	753	2,405	<5
□ Rest of Northern Territory	5,508	52%	146	<5	27	103	1,016	4,206	n.p.
<b>Western Australia</b>	<b>606</b>	<b>68%</b>	<b>457</b>	<b>35</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>61</b>	<b>0</b>
□ Kimberley	299	94%	254	<5	0	n.p.	11	26	0
□ Goldfields ( <i>Ng Lands, Laverton and Kiwirrkurra</i> )	65	n.p.	50	0	<5	5	<5	<5	0
□ Greater Perth	192	16%	135	32	0	7	<5	n.p.	0
□ Rest of Western Australia	50	82%	18	<5	<5	<5	8	18	0
<b>South Australia</b>	<b>404</b>	<b>49%</b>	<b>121</b>	<b>n.p.</b>	<b>n.p.</b>	<b>180</b>	<b>12</b>	<b>70</b>	<b>0</b>
□ Greater Adelaide ( <i>Playford</i> )	261	27%	45	n.p.	<5	171	<5	26	0
□ APY Lands	97	n.p.	68	0	5	<5	<5	17	0
□ Rest of South Australia	46	72%	8	0	<5	n.p.	<5	27	0
<b>Victoria</b>	<b>123</b>	<b>18%</b>	<b>45</b>	<b>0</b>	<b>n.p.</b>	<b>54</b>	<b>n.p.</b>	<b>10</b>	<b>0</b>
□ Shepparton	89	21%	n.p.	0	n.p.	39	0	0	0
□ Rest of Victoria	34	n.p.	<5	0	0	15	n.p.	10	0
<b>New South Wales</b>	<b>120</b>	<b>19%</b>	<b>15</b>	<b>0</b>	<b>14</b>	<b>69</b>	<b>8</b>	<b>14</b>	<b>0</b>
□ Greater Sydney ( <i>Bankstown</i> )	88	13%	n.p.	0	14	53	<5	<5	0
□ Rest of NSW	32	38%	<5	0	0	16	<5	n.p.	0

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Total number of people on Income Management	Total	Per cent Indigenous <sup>2</sup>	Voluntary Income Management	Child Protection Measure	Vulnerable (Social Worker Assessed)	Vulnerable (Youth Triggers)	Disengaged Youth Measure	Long Term Welfare Recipient Measure	Supporting People at Risk Measure
<b>Queensland</b>	<b>781</b>	<b>36%</b>	<b>68</b>	<b>0</b>	<b>10</b>	<b>573</b>	<b>37</b>	<b>93</b>	<b>0</b>
<input type="checkbox"/> Greater Brisbane ( <i>Logan</i> )	469	27%	35	0	<5	402	n.p.	n.p.	0
<input type="checkbox"/> Rockhampton	n.p.	39%	n.p.	0	n.p.	115	0	0	0
<input type="checkbox"/> Far North	<5	n.p.	0	0	0	0	<5	<5	0
<input type="checkbox"/> Rest of Queensland	161	58%	n.p.	0	0	56	n.p.	72	0
<b>ACT</b>	n.p.	<b>0%</b>	0	0	0	<5	<5	<5	0
<b>Tasmania</b>	n.p.	<b>n.p.</b>	<5	0	0	<5	0	<5	0
<b>Unknown<sup>1</sup></b>	54	<b>n.p.</b>	<5	<5	0	<5	13	36	0
<b>Total</b>	<b>27,882</b>	<b>80%</b>	<b>2,839</b>	<b>69</b>	<b>186</b>	<b>1,150</b>	<b>5,315</b>	<b>18,286</b>	<b>37</b>

<sup>1</sup> Customers with 'Unknown' locations did not have an allocated address at the time of data extraction. This often occurs because a customer is in the process of moving address.

<sup>2</sup> The percentage of participants who identify as Indigenous is not provided where this refers to a small number of participants, or where necessary to ensure that other figures cannot be derived.

Note: Numbers less than 5 have been withheld for privacy reasons. Numbers have not been provided (n.p.) to ensure figures cannot be derived from totals.

**Table 2.2: Granted exemptions from IM as at 24 September 2021**

Exemption type	Indigenous indicator		Total
	Indigenous	Non-Indigenous	
Full Time Apprentices	7	8	15
Full Time Students	25	527	552
Parenting Requirements	441	872	1,313
Special Benefit	<5	<5	<5
Regular Paid Employment	<5	n.p.	18
< 25% of Max Payment	<5	n.p.	30
Auto < 25% of Max Rate Payment	223	605	828
Child Participating in Approved Activity	7	6	13
<b>Total</b>	<b>712</b>	<b>2,059</b>	<b>2,771</b>

**Table 2.3: Current IM customers with an active BasicsCard by state/territory as at 24 September 2021**

Current IM customers with an active BasicsCard by state/territory as at 24 September 2021 <sup>1</sup>	
<b>Total customers with an active IM status &amp; BasicsCard</b>	<b>27,264</b>
Active IM status & BasicsCard - NT	25,323
Active IM status & BasicsCard - WA	594
Active IM status & BasicsCard - QLD	702
Active IM status & BasicsCard - SA	383
Active IM status & BasicsCard - VIC	111
Active IM status & BasicsCard - ACT/NSW/TAS/Unknown	151

<sup>1</sup> The BasicsCard is one voluntary payment option available to customers on IM. Most customers choose to use a BasicsCard to access their income-managed funds due to the convenience and ease of use of the BasicsCard. A small number of customers choose to use other available payment options to access their income managed funds, such as direct deductions or BPay payments.