

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Cashless Debit Card Expansion Bill Inquiry

Question reference number: SQ18-000477

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

New subsection 124PE(2) empowers the Minister to authorise community bodies in a trial area. However, the Auditor-General's report into The Implementation and Performance of the Cashless Debit Card Trial found that the Department had reviewed the role of community bodies/panels in earlier trial sites and found that they: '...were not as effective as envisaged, resulting in lengthy delays in making decisions and that they would not be introduced into new localities'. Can the Department explain the role of community bodies in the new trial site in light of this statement?

Answer:

The establishment of a Community Panel is not a mandatory feature of the Cashless Debit Card Trial — it is designed to be an option for the community, should it decide to establish one. The Bill will provide the Bundaberg and Hervey Bay community with an option to establish a Community Panel, if it so wishes, to assess applications from participants to reduce the restricted portion of their Centrelink payments from 80 to 50 per cent if an applicant is assessed as meeting agreed social norms.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Implementation of proposed subsection 124PGA (4)

Question reference number: SQ18-000478

Outcome Number: 2

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

Under proposed subsection 124PGA(4), the Secretary of the Department will have powers to determine that a person is not a trial participant if participation would pose a serious risk to that person's mental, physical or emotional wellbeing. Related subsection 124PGA(5) does not require the Secretary to inquire into whether a person being a participant would pose these concerns. A number of submitters, as well as the Parliamentary Joint Committee on Human Rights, have noted that it is unclear how the Secretary would be made aware of whether a person's participation in the trial is impacting their wellbeing. Can the department clarify the implementation of this provision?

Answer:

A wellbeing exemption assessment can be initiated once the Department of Social Services (the department) becomes aware that a cashless debit card participant's wellbeing is at serious risk. Referrals are accepted by the department through several avenues, including the Cashless Debit Card Hotline, local partners, Indue, and the Department of Human Services (DHS).

The participant may be referred to a DHS Social Worker who undertakes an assessment and provides a report to the department. Where appropriate, the participant is exempted from the program.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: People residing outside of the new trial area and support services available.

Question reference number: SQ18-000479

Outcome Number: [Click or tap here to enter text.](#)

Senator: Slade Brockman

Type of Question: Hansard page/s / Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

Students from the trial area who are undertaking full-time study outside of the area are excluded from the trial on the grounds that they 'may find it impractical to use a cashless debit card outside the trial area' (Explanatory Memorandum, p 7). However, other people can be participants in the trial if their place of residence was within the new trial area under 124PGA(1)(a). Can the Department clarify if the trial will apply to people residing outside of the new trial area under that subsection and, if so, what support services will be available to them? Will they be able to use the cashless debit card outside the trial area?

Answer:

It is important to note that the definition for the trial participants in the proposed Bundaberg and Hervey Bay area, is stipulated by subsection 124PGA(1) in its entirety, and paragraphs should not be read in isolation. If a person whose permanent place of residence is within the boundaries of the Bundaberg and Hervey Bay trial area on or after the day the legislation takes effect, and they meet the criteria stipulated by subsection 124PGA(1), they will be a trial participant even if they subsequently move away from the Bundaberg and Hervey Bay trial site.

The Australian Government currently makes a significant investment in support services across Australia. Trial participants who move outside of the Bundaberg and Hervey Bay trial site will be able to access the support services available to them in the area that they reside in.

Trial participants are able to use the cashless debit card in any store that accepts EFTPOS nationwide (except for those that primarily sell restricted products such as liquor stores and casinos) and at approved online stores.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Age limit of trial to people under 36 years in the Bundaberg and Hervey Bay areas.

Question reference number: SQ18-000480

Outcome Number: 2

Senator: Sue Lines

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

1. Regarding the decision to limit trial participants to people under 36 years of age in the Bundaberg and Hervey Bay areas:

- what evidence was used to make this decision?
- was the decision made in consultation with the community in those areas?

2. Could the Department please provide the specific evidence used in this decision.

Answer:

1. The decision to trial a younger cohort was informed by the Department's data modelling, feedback from stakeholder consultations and Queensland youth unemployment data. The department consulted extensively with stakeholders in the region, including community organisations, local councils, church groups and members of the public.
2. Evidence that informed the decision by Government to target this cohort included:
 - a. The youth unemployment rate in the Wide Bay region, which includes the Hinkler electorate, was 28.7 per cent as at March 2018, which is an increase of four per cent compared to March 2017. This is among the highest in Queensland, which had an average youth unemployment rate of 13.4 per cent (Queensland Government Statistician's Office, Regional youth unemployment, March 2018).
 - b. Ninety per cent of people in Bundaberg and Hervey Bay who are under 25 and receiving either Newstart or Youth Allowance have a parent or guardian who received income support at some point in the past 15 years. Of this cohort, approximately 13 per cent had a parent or guardian who received income support at some time during each of the past 15 years (Department of Social Services, Australian Priority Investment Approach to Welfare modelling, June 2017).

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Additional alcohol and drug counselling services in the Hinkler region.

Question reference number: SQ18-000481

Outcome Number:

Senator: Sue Lines

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

1. What additional services are being provided to the Hinkler region in terms of alcohol and drug counselling services?
2. What new funding is being allocated to these services?

Answer:

When he announced the Bundaberg and Hervey Bay area as the fourth Cashless Debit Card trial site on 21 September 2017, former Minister for Human Services, the Hon Alan Tudge MP also announced the Australian Government will commit to a further investment in community services of \$1 million across this region. The additional \$1 million will assist in providing for any unmet needs of the community as a result of the card. This may include drug and alcohol services, financial capability services to help people transition onto the card, employment and families and children's programs.

The Department will continue to work with the local community to determine how the funding would best be allocated.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Locations of current discussions about the cashless debit card.

Question reference number: SQ18-000482

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

List of locations that DSS are currently having (and have had in the past) conversations with about the Cashless Debit Card.

Answer:

The Department of Social Services responds to a range of organisations and individuals who enquire about the Cashless Debit Card program.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Post Prime Minister visit to the Northern Territory

Question reference number: SQ18-000483

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

Has anyone from the NT specifically asked the government about the CDC post the visit from the Prime Minister

Answer:

The Northern Territory Government has invited Commonwealth Government representatives to attend the Regional Economic Development Committee on 28 August 2018 to discuss the Cashless Debit Card program.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Tennant Creek conversations

Question reference number: SQ18-000484

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 09 August 2018

Question:

Can you provide the context of how the CDC was raised with Minister Tehan on his recent visit to Tennant Creek.

Answer:

During the recent visit to Tennant Creek by the Prime Minister, the Minister for Indigenous Affairs and the Minister for Social Services, the development of a Regional Plan was discussed with the community. As part of this conversation and other conversations, general questions about the Cashless Debit Card program were raised.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Minister Tehan's meetings in Tennant Creek

Question reference number: SQ18-000485

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Hansard page/s / Written

Date set by the Committee for the return of answer: 09 August 2018

Question:

List of people that Minister Tehan met with during his Tennant Creek visit

Answer:

During his visit to Tennant Creek from Tuesday 3 July to Wednesday 4 July 2018, the Minister for Social Services, the Hon Dan Tehan MP met with:

- Anyinginyi Health Aboriginal Corporation
- Papulu Apparkari Language Centre
- Julalikari Council Aboriginal Corporation
- Tennant Creek Police
- NT Education
- Territory Families
- Barkly Region Alcohol and Drug Abuse Advisory Group (Inc) (BRADAAG)
- CatholicCare NT
- Barkly Regional Council
- Tennant Creek Local Authority Group
- Cultural Authority Group
- Saltbush Social Enterprises Limited (Saltbush), and
- Nyinkka Nyunyu Art and Culture Centre.

During his visit to Tennant Creek from 22 July to 23 July 2018, the Minister for Social Services, the Hon Dan Tehan MP met with:

- Tennant Creek Regional Economic Development Committee
- Aboriginal Health Service
- Aboriginal Hostels Wangkara Kari Secondary School Boarding Hostel
- Cultural Authority Group
- Tennant Creek community groups
- Julalikari Council Aboriginal Corporation
- Tennant Creek Youth Patrol
- YouthLinx Youth Drop-In Centre
- Territory Families
- Tennant Creek Police
- Remote School Attendance Strategy team, and
- Tennant Creek Senior Citizens 4 Pensioners Association.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Pilbara discussions

Question reference number: SQ18-000486

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

What discussions were held in the Pilbara region?

Answer:

Discussions around the Cashless Debit Card (CDC) program were held in the Pilbara region on the following dates:

- The Department of Social Services met with key stakeholders in the Pilbara region in January and October 2017, including community organisations, Shire representatives, and South Hedland Police.
- In March 2017, the former Minister for Social Services, the Hon Alan Tudge MP, met with representatives from the Shire of East Pilbara and Shire of Port Hedland.
- In June 2017, the former Minister for Social Services, the Hon Alan Tudge MP, met with representatives from the Shire of East Pilbara, Shire of Port Hedland and City of Karratha.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: ANAO Report

Question reference number: SQ18-000487

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

Was the Department aware of the issues raised in the ANAO report, prior to the audit?

Answer:

The department was working through a range of procedural matters prior to the audit being undertaken and following the release of the report, continues to focus on areas of improvement.

Senate Community Affairs Legislation Committee

**Inquiry into the Social Services Legislation Amendment (Cashless Debit Card
Trial Expansion) Bill 2018**

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Indue contract

Question reference number: SQ18-000488

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 09 August 2018

Question:

Is the Department able to provide a copy of the Indue contract?

Answer:

The contract has not been publicly released to date as it contains information that is commercially sensitive.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Bank transfers

Question reference number: SQ18-000489

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

With regards to bank transfers, what is the timing of when finances hit accounts and the difference between an emergency transfer and a normal transfer?

Answer:

When a transfer is authorised by the department, an instruction to transfer the funds is immediately sent to Indue to action. There are two types of external cashless debit card transfers:

- Emergency transfers arrive in a participant's bank account within a few hours. These transfers can only be actioned before 3pm Australian Eastern Standard Time to meet standard Australian banking practice timeframes.
- Standard transfers arrive in a participant's bank account within 1-2 business days and are usually made for bills that do not need to be paid immediately.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Voluntary participation of the trial

Question reference number: SQ18-000490

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

How does the card work for a volunteer if someone has a salary?

Answer:

Cashless Debit Card (CDC) program volunteers are given a cashless debit card that is identical in look and operation to cards given to CDC participants. Volunteer cards cannot be used to purchase alcohol or gambling products, and cannot withdraw cash.

Volunteers do not have any of their salary quarantined on to the card. Volunteers can transfer any amount they choose from their regular bank account into their CDC account at any time.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Local partners

Question reference number: SQ18-000491

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

Can you provide an updated list of local partners, services they provide and hours of operation as well as servicing levels?

Answer:

Local partners provide face-to-face support to those participating in the Cashless Debit Card program.

Information on the local partners currently operating in the three trial sites of Ceduna, South Australia and East Kimberly and the Goldfields, Western Australia can be found on the Indue website at: <https://indue.com.au/dct/localpartners>

The website provides information including local partner names, address details and operating hours.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Bank statements

Question reference number: SQ18-000492

Outcome Number: 2 - Families and Communities

Senator: Slade Brockman

Type of Question: Spoken

Date set by the Committee for the return of answer: 9 August 2018

Question:

How do participants receive a bank statement?

What information is provided in these statements?

Is the Department able to provide the Committee with a copy of a statement?

Answer:

Cashless Debit Card (CDC) participants receive a downloadable bank statement by logging onto their Indue online portal, or using the free mobile app. Participants may also choose to have a physical statement mailed each month.

These statements provide information about a CDC participant's past transactions for the statement period and include information on the following:

- transaction description (e.g. merchant name)
- location of the merchant
- debit or credit transaction amount, and
- current account balance.

The department is unable to provide a copy of an Indue bank statement as it would contain personal information and is subject to privacy restrictions.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Trial Evaluation – Ceduna and East Kimberley

Question reference number: SQ18-000493

Outcome Number: 2 - Families and Communities

Senator: Rachel Siewert

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

1. Why did the Department only shortlist private consultancies for the evaluation of the Ceduna and East Kimberley Cashless Welfare Card trials?
2. Why was ORIMA chosen?

Answer:

1. The short list of organisations was selected from the Department of Social Services Social Policy Research and Evaluation Panel. Organisations from the Panel approached were selected based on an assessment of their capacity and capability to undertake the evaluation, including previous work undertaken on behalf of the department.
2. ORIMA Research were selected from a short list of organisations who were approached to undertake the evaluation. ORIMA research were selected by an assessment committee on the strength of their proposed approach to the evaluation, their previous experience and value for money considerations.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Cost-benefit analysis

Question reference number: SQ18-000494

Outcome Number: 2 - Families and Communities

Senator: Rachel Siewert

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

Why has no cost-benefit analysis been done?

Answer:

The Department has commenced a cost-benefit analysis, which will be completed as per recommendation 4 of the Australian National Audit Office report.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Access to research and evaluation

Question reference number: SQ18-000495

Outcome Number: 2 - Families and Communities

Senator: Rachel Siewert

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

Can the Department provide access to the Research and Evaluation to enable community analysis?

Answer:

The final ORIMA evaluation report was published on the Department of Social Services website on 1 September 2017, and contains the findings from all fieldwork conducted as part of the evaluation.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Key Performance Indicators of trial sites

Question reference number: SQ18-000496

Outcome Number: 2 - Families and Communities

Senator: Rachel Siewert

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

1. How were the KPIs for the other trial sites chosen?
2. Why was population and wellbeing data excluded?

Answer:

1. The Key Performance Indicators (KPIs) were initially drafted by ORIMA using input gathered from a workshop held with departmental staff in March 2016, and informed by the program logic and theory of change. The KPIs were presented to the Evaluation Steering Committee on 31 March 2016 with the final version received by the Department of Social Services on 26 July 2016. These KPIs will be reviewed as part of further evaluations in the three current sites.

2. Department of Human Services data, card transaction data provided by Indue, and all available state administrative data was provided to ORIMA for their consideration and for inclusion in the evaluation. Primary data collection for the evaluation, such as surveys of recipients included questions relating to wellbeing.

Senate Community Affairs Legislation Committee

Inquiry into the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018

ANSWER TO QUESTION ON NOTICE

Public Hearing – 7 August 2018

Topic: Bundaberg and Hervey Bay community panel and community reference group

Question reference number: SQ18-000497

Outcome Number: 2 - Families and Communities

Senator: Rachel Siewert

Type of Question: Written

Date set by the Committee for the return of answer: 9 August 2018

Question:

1. Will there be a community panel in the Bundaberg and Hervey Bay region?
2. If so who will be on it?
3. Who is on the community reference group?

Answer:

In the Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018, there is an option for a Cashless Debit Card trial site to request and establish a Community Panel. This is at the discretion of the community. No decisions have been made as to whether the Bundaberg and Hervey Bay community will establish a Community Panel, or who will be on it.

Individual names of Community Reference Group members cannot be provided due to privacy reasons.