

From: [SHERWIN, Alistair](#)
To: s22
Cc: s22
Subject: summary of Halls Creek meeting [DLM=Sensitive]
Date: s47F May 2015 10:23:46 AM

s22

Below is a summary of issues raised in my meeting with Indigenous leaders and staff of service providers in Halls Creek last s47F . We have just focussed on what the people themselves said in terms of the issues and possible solutions, not what we said. Over the two hours we did an overview of Forrest, touched on Empowered Communities and discussed broader issues of concern. The general tone of the discussion on HWC was a focus of how you would put a HWC into effective practice and not opposition. However, people are concerned about how all the practical issues in implementing a HWC can be dealt with so it is successful and doesn't have unintended adverse impacts. Down the end is a list of all attendees and the names of people who wanted to take up the offer of speaking to s47F .

Alistair

Leaders / Stakeholder Meeting – Forrest Review and Empowered Communities

Summary of discussion:

Forrest Review - Healthy Welfare Card recommendation:

Issues:

- Increased risk of self harm/ suicide due to drug/ alcohol withdrawal

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- Risk of people turning to other substances [eg chroming/ petrol and brake fluid sniffing] where addicts are not able to access usual substance of choice, such as alcohol

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- Elder abuse – where monies/ cards and PINS are taken forcefully by family members with addictions
- Risk of increase in crime (theft) – addicts need to make money to pay for substances and children are tempted to commit offences to get money
- The impact on paying for school camps, pocket money for children, need to travel at short notice etc.
- Cost of social activities in HC may exceed the 10% cash availability e.g. dinner at the local restaurant for 1 person could exceed \$50
- HWC recipients can exchange goods for cash

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Solutions:

- Male & Female mental health workers located fulltime in Halls Creek – culturally appropriate to have both genders
 - Some things like school fees/camps could possibly be paid for by payanyone or other cashless payment off the HWC
- Option for aged/ disability recipients to receive Centrelink payments via HWC
- % of cash availability needs to be consistent with the cost of living in Halls Creek
- Could we include/incorporate a TAMS style system [WA/local alcohol control system] that

identifies HWC/ Debit recipients if or when they are in other towns/ regions

- Agencies/ service providers need to work together to ensure services reach people without inflexible policy and procedures impacting on the quality/ level of service available

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List of attendees:

PM&C

Alistair Sherwin
s22

s47F

Alistair Sherwin

Regional Manager

The Kimberley | Department of the Prime Minister and Cabinet

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The Department acknowledges the traditional owners of country throughout Australia and their continuing connection to land, sea and community. We pay our respects to them and their cultures and to their elders both past and present.

ATTACHMENT N**Record of Cashless Debit Card Consultations- Halls Creek**

Summary of outcomes: generally meetings were very supportive of a trial and having a say about how a trial might be conducted. People were keen to meet with the Parliamentary Secretary when he is able to visit, the s47F in particular wanted to further consider the issues and discuss with the Parliamentary Secretary prior to formal consideration of the trial. s47F raised many issues about support services for Indigenous people (including to help s47F) regardless of any link to a trial. s47F do not appear particularly supportive of a trial but it is hard to discern if they have a collective agreed view on the trial as distinct from a strong view about more services being put in place.

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Questions & Answers:

1. Q: Will cigarettes be restricted also?
A: No. Not at this stage, explanation of personal harm Vs community harm.
2. Q: Would you have access to cash?
A: Yes. Percentage to be determined for each site, depending on consultations. Baseline of 80% restricted & 20% accessible as cash.
3. Q: How would it work with tenants paying rent?
A: Rent would be deducted from the restricted percentage as normal. Options of Centrepay, Rent Deduction Scheme (RDS), B-Pay & Direct Debit functions as per normal.
4. Q: Can you purchase petrol & diesel?
A: Yes. Restricted places will only be: ATM's (cash out), Alcohol outlets & gambling venues.
5. Q: Will utilities be restricted?
A: No. You will still be able to conduct business at the Post Office and through B-Pay etc.
6. Q: If the card restricts gambling outlets, could people still shop at Australia Post and Newsagents here?
A: Yes. Scratchies & lotto tickets will not be restricted.
7. Q: Is the implementation of card is so Government can have more control with tax payers money?
A: The aim is to ensure that Welfare dollars are not spent on harmful behaviours; alcohol, gambling and drugs.
8. Q: How would bank account transfers work? Can you transfer from a restricted account to a non-restricted account?
A: People will be able to transfer money between accounts. The department is looking into how this could work.
9. Q: Like the Basic card, will people be able to save?
A: Yes, the HWC will provide people the opportunity to save as it will operate the same way a normal account does.

10. Q: Wouldn't it be hard to monitor all sales? Internet savvy people will work a way around the system.

A: While we will not stop 100% of fraudulent activities, the monitoring systems will ensure that the majority of workarounds are avoided. This is not the silver bullet.

11. Q: What about consulting with community people who this will affect, with those on welfare payments?

A: We have a series of consultations planned & this is the beginning of multiple meetings. If the EK is decided to be a location, we will continue to consult with different stakeholders across the communities.

12. Q: Will the welfare benefit remain the same?

A: Yes. The value of welfare will not reduce. Just a percentage will be restricted.

13. Q: Is the pilot program targeted to Indigenous people? What's the Indigenous population of Ceduna?

A: No, not race specific. Welfare population ratio of Ceduna, 70% Indigenous of approx. 1000 welfare recipients.

Concerns & Suggestions:

- An increase of violence within the community as a result of HWC being implemented was raised. Community representative conveyed views of higher restrictive measures to those who are offenders of violence.
- Concerns re Halls Creek being a 'target site' and issues being transferable within townships & communities. If the trail is to go ahead in Halls Creek, it needs to be implemented within the EK region. The Halls Creek region has progressively moved forward with present issues and wouldn't like to see a 'backwards' motion.

Discussion Points:

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- Community representative vocal with regards to all recipients on Centrelink payments need to be engaged with 'approved options'. Government need to have higher expectations of community people in exchange of receiving welfare payments.
- The community needs an increase of personal responsibility & how the community can work together to eliminate different behaviour.
- Community Leadership Panel & how this plan could tackle community issues and particular individuals. The panel could have the capacity to decrease the restricted percentage due to good behaviour. Reward rather than punishment.
- Possibility of how the HWC could work in conjunction with RJCP activities & WfD projects currently implemented.
- Discussion re the possible lift of alcohol restrictions within Halls Creek.
- Age Pensioners could have option to volunteer to HWC restrictions.
- Discussion re if trails are seen as successful, will the government roll out the rest of Australia. Nothing confirmed as yet. Early stages of negotiations. One step at a time.

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Questions & Answers:

1. Q: Are there plans only to implement in Halls Creek? This will need to be implemented in the East Kimberley Region or entire Kimberley Region.
A: Locations & regions unknown at this stage, we are at early negotiation stages with both Kununurra & Halls Creek. The measure will remain with person so individuals are unable to move residential address & pick up full benefits from another location.
2. Q: What about safeguards in regards to swapping cards?
A: while this is a possibility it will be monitored. There is also a broader community responsibility here. A departmental focus of Children at school, Adults into work & Safer communities, therefore a decrease of alcohol & drug purchases and gambling welfare income.
3. Q: Will there be a photo ID on card?
A: Not at this stage, discussion re privacy issues.
4. Q: There are limited financial institutions within Halls Creek. How will these people get new cards?
A: Mail out facility. Card provider to have relationship with other relevant stakeholders for local distribution. It could possibly be arranged that a 3rd party have a stock of cards in Halls Creek.
5. Q: What measures are in place where an individual is not able to use card?
A: Exactly as per normal banking procedures, the cCard will work in fallback / offline transactions like normal bank cards.
6. Q: What level of service would be in place, if & when we need help?
A: The card provider would understand the level of service, the remote location & the high number of Indigenous and remote clients. A service will be tailored to individual & community needs.
7. Q: What would the trial period be?
A: 12 months from commencement. Commencement date to be decided in consultation with community.
8. Q: Family Tax Benefit (FTB), would these be given as one lump sum? And would these be restricted?
A: Where paid as a lump sum, FTB would be 100% restricted and would only apply to those who are also on income support. Where FTB is paid fortnightly, it will be restricted at 80% as with the Income Support Payment.
9. Q: Could you use the money for transport? Services like, Greyhound?
A: Yes. The card would only restrict alcohol outlets, gambling venues and ATM's, (cash out).
10. Q: What about debt collecting agencies? How would this work?
A: Debts can be paid from the restricted amount.
11. Q: Can you purchase tobacco?

A: Yes. Discussion re tobacco is not the main contributor to community harm.

12. Q: What about awareness and education re changes & use of card? Is there a timeframe?

A: Awareness campaign would commence asap after announcement if trial location. Intensive one on one work will be required before the cards become active.

13. Q: What about centrepay?

A: Centrepay will still exist.

14. Q: How would Centrelink advances & debits work?

A: Advances & debits would be deducted from the restricted value prior to the ratio split.

15. Q: What about tenants who are behind in rent? Would the card provider liaise with Department of Housing?

A: Once rent is being deducted, this will continue to be deducted as per existing functionality.

16. Q: How would Income Management work?

A: Income Management will be removed should a trial go ahead in the EK. .

17. Q: What if the community don't want the HWC?

A: The Government is simply consulting at the moment. The PS has been clear that there needs to be a level of community openness for a trial to proceed.

Concerns & Suggestions:

- For individuals to require another card will add more issues to the community. ^{s47}_F

System glitches could have individuals not having the access to money. ^{s47}_F offered services re card holders.

- Raised concern of the possibility of burdening other service providers with a new card and issues attached with this. Discussion re the potential role of the Community Leadership Panel.
- Concern of people in Halls Creek are serviced appropriately & linked to relevant service providers. An increase of mental health funding.
- Suggestion to consult with community members who will be affected by possible changes. There has been an improvement within the community and appears to be punishment to those collecting welfare.

Discussion Points:

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Questions & Answers:

1. Q: Who are you consulting with?

A: Provided list of services. s47F

At early stages of consultations.

2. Q: What is the difference between the HWC and Basic Card?

A: Basic Card is targeted at a particular cohort. HWC is for all working age income participants, with the exception of age pensioners & veterans.

3. Q: Will this restrict the purchase of tobacco?

A: No.

4. Q: Percentage breakdown?

A: Likely to be 80/20.

5. Q: Will this restrict lotto & scratchies?

A: No. Only, gambling venues like casinos, TAB's etc.

6. Q: What about tenants who have debt, for example with Housing department etc?

A: Debts will be deducted from individuals account prior to money split.

7. Q: Is the restricted/non-restricted ratio established?

A: Baseline would be 80% restricted and 20% unrestricted. This could differ depending on community negotiations.

8. Q: Would Kununurra & Halls Creek be separate boundaries? How would boundaries be determined?

A: Unsure at this stage, depends on community consultations. This may be determined through postcodes, LGA's etc.

9. Q: Could it be all of the Kimberley?

A: Don't think so at this stage, there would be a financial issue to cover the Kimberley region.

10. Q: If s47F say no, would the government still implement? Example of Moree used.

A: Discussed Moree. The Government is simply consulting at the moment. The PS has been clear that there needs to be a level of community openness for a trial to proceed.

11. Q: What would be the timeframe regarding education & awareness of card?

A: Awareness campaign would commence asap after announcement if trial location. Intensive one on one work will be required before the cards become active.

12. Q: When would this be in legalisation?

A: Legislation is likely to be tabled within a week.

13. Q: How long is the trial period for?

A: 12 months. Evaluations together with community negotiations could influence whether or not there is change, continuation or removal of the HWC. Legalisation will have end date of June 2018 for all locations.

14. Q: Who is the judge of success & how is this measured?

A: An evaluation will draw on views and data (including analysis from hospitals re hospitalisations and cases relating to alcohol, school attendance safety and crime etc) will be conducted. The Government, in consultation with the community, will decide on the future of the programme.

15. Q: Like the alcohol ban, people migrate depending on addictions. How will this work?

A: The measure will be portable. The restricted card (alcohol, gambling & ATM's cash out) will apply no matter where the individual travels / moves in Australia.

16. Q: What happens to the older people who may be targeted within the community?

A: People who are not automatically put on the card (ie. Age pensioner and wage earners) can volunteer to be on the HWC and can determine the breakdown ratio without others knowing the ratio.

17. Q: Is this likely to be rolled out nationally?

A: This is a decision for government. Talked about public narrative of the PS. One step at a time.

18. Q: Who would constitute the panel?

A: Criteria of membership would be established with due consultations.

Concerns & Suggestions:

- s22
- HC would like to have trial, but if there is an improvement and the trial continues in HC, it would be a concern if it is never delivered in Broome (and across the rest of the Kimberley). Concerns that government will make decisions for community in future. Discussion re, legalisation won't allow this to happen due to clause. At the end of designated time, parliament will need to reconsider options and do so in conjunction of community consultations.

Discussion Points:

- s47F requested regulations, papers & or reports available to the public regarding the HWC. Legalisation on how trial would work. Evidence of positive results research etc.

Halls Creek s47F

, - s47F

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Questions & Answers:

1. Q: Will people still use the BasicsCard?

A: HWC will replace the BasicsCard.

2. Q: What if you need cash for emergencies?

A: Initially people will have 20% of Centrelink benefits as cash. Department is continuing to look into additional supports to this if required for emergencies.

3. Q: Would there be EFTPOS facilities at school to pay for lunches?

A: Some schools have EFTPOS facilities, alternative would be bank transfers, B-Pay etc.

4. Q: What is the 'right thing' (Panels)?

A: A list of positive behaviours or what is best for the community is established by the Community Leadership Panel. Depending on future conversations.

5. Q: What about debits for rent?

A: Centrepay deductions, RDS & direct debits would work as normal.

6. Q: Who will manage?

A: A financial Institution, to be advised.

7. Q: Is the aim for this to be implemented nationwide?

A: This is a decision for government. Talked about public narrative of the PS. One step at a time.

8. Q: Will the trial region be all of the EK?

A: Unsure at this stage. Consultations have commenced in Kununurra and Halls Creek.

9. Q: Moree said no, on what basis was this?

A: The Government is simply consulting at the moment. The PS has been clear that there needs to be a level of community openness for a trial to proceed.

10. Q: What is the period of trial?

A: 12 months with an evaluation on outcomes.

11. Q: What about people with bankbooks?

A: Possibility of people to keep bankbook to use as the 20% cash.

12. Q: What about the pressure given to the age pensioners?

A: Option to volunteer to have HWC.

13. Q: What about the people who are transient?

A: Restricted cards will work in all location across Australia.

14. Q: Could s47 deliver social & emotional services with employing local people?
A: If Halls Creek is determined to be a trial site, this could be a possibility. Tender processes would apply.
15. Q: What is the process?
A: Outlined consultation process, signup process, awareness process and implementation process.
16. Q: What about remote areas like Balgo?
A: Area TBC in consultation with community.
17. Q: What happens after 12 months?
A: Evaluation & further discussion with communities.
18. Q: What happens when EFTPOS goes down?
A: Discussions re possibility of offline transactions. Alternative of manual transactions.

Concerns & Suggestions:

- s22
- With people addicted to alcohol, they will find alternative ways. The community to support the trial. People unable to seek different restrictions in other locations. There is funding money available to access further services, either present or services that are absent.
- Awareness to track the 'high risk' people? Effective outreach to individuals. Such tool hasn't been developed. Possibility of tackling individually and through community standards. A responsibility to gauge through the Community Leadership Panel.
- Education re managing money, drugs & alcohol needs to be delivered to high school year groups at school. This awareness could decrease possible issues in future. Examples of positive stories: s47F
- A concern is seeing children going without. s47F offer financial counselling to parents. With implementation of HWC, you would need one on one intensive and practical support for individuals.

Discussion Points:

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s47F - s47F August 2015

(NB only A. Sherwin present for the Commonwealth.) In this discussion it was possible only to make a few introductory comments before participants raised a large number of issues. Was able to answer a few questions along the way.

Questions & Answers:

1. Q: What about people in cities?

A: The HWC trial is not just about Indigenous people and while decisions about the trial locations are still all to be made we are very aware of places in cities where there are major problems linked to welfare dependence.

2. Q: s47F – s47F made a referral two months ago and the person hasn't got a place there yet?

A: We understand there is some spare capacity at the service so will look into this concerns about waiting periods.

3. Q: Regarding recent claims about sexual favours and prostitution, how will the card fix this?

A: The card isn't designed to fix this but is aimed at reducing harm from alcohol use and gambling. This may have some positive impact in reducing other problems.

4. Q: How do lost cards get replaced?

A: Mail out facility, within 24 hours, looking to have bank like services.

Concerns & Suggestions:

- This would be taking away people's access to resources to socialise and do the few things they can enjoy. It is blaming the Aboriginal people, who are down already, for the problems yet again.
- The postal service in Halls Creek has major service problems. Examples: an Xmas card delivered six months later; Telstra and utilities bills posted in Jan/Feb received in May/June; a relative had a letter for an interview with the CDP provider (EKJP) arrive after the interview date. s47F

- s47F

- About 80% of families in Halls Creek are responsible.
- Need access to ICT and electronic banking and support to use it.
- s22

- Fear for old people with more humbugging for cash arising.
- FASD is a problem creating problem kids.

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- We understand the other side of the argument: we saw 40 cartons come into town last Christmas and as a consequence [of people paying for the grog and having no/limited money for food] kids were breaking and entering for food.
- The card should be an individual thing and not one size fits all.

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- If we put the card in we need more services.

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- s47F

- This is other people thinking about things to bring in for those who have the problem.
- Need more coordination of services.

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Questions & Answers:

Q: What percentage of cash?

A: Ceduna is doing 20 percent. It could be lower in a different trail site. More than 20 percent cash is unlikely to produce the positive impact wanted.

Q: What about rent payments and WA public housing rules about rental contributions?

A: Rent payments can continue to be paid by deduction authority. The card does not impact on the amount of rent owed by tenants.

Q: The 25 hours of CDP activities, can they include training, parenting workshops, brain development workshops, health workshops, visits to school for kids library time, transition to school visits etc?

A: Yes.

Q: Will data be available? How 'clean' is the data?

A: Evaluations including the relevant data will be public. Baseline data will be available.

Q: What about payments to school (lunches, excursions and similar)?

A: These can be paid from the restricted amount on the card.

Concerns & Suggestions:

- Would like to see Australia wide and a trial in Broome.
- Need onsite services to support people who are on Centrelink. Need play groups, family support and AOD.
- There is only a social worker based in Kununurra who provides child and adult mental health services. There is no psychologist readily available.

- There may be too many individual services in town 100+, 100-120 as brought out by FAHCSIA work [on RSD site?].
- Grandmothers and others need help from humbugging.

Discussion Points:

- Overall there was support for a trial with a time limit and not just for Halls Creek.
- The s47F could be a good follow up time to do further consultations.

From: s22
To: s22
Subject: FW: East Kimberley update [SEC=UNOFFICIAL]
Date: s47F August 2015 2:35:03 PM

fyi

s22

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The Department acknowledges the traditional owners of country throughout Australia and their continuing connection to land, sea and community. We pay our respects to them and their cultures and to their elders both past and present.

From: s22
Sent: s47F August 2015 6:59 PM
To: Matthews, Gavin; Edwards, Caroline; Sherwin, Alistair; s22 ; Ryan, Robert
Cc: s22
Subject: East Kimberley update [SEC=UNOFFICIAL]

UNOFFICIAL

Hi all

This is just a quick update on the two day visit to the East Kimberley:

Key outcomes

- The meetings went very well and overall, there was good support s47F
- s47F were clear that they see the trial as part of a broader reform agenda which would also encompass implementation of Empowered Communities for the region.
- s47C
- s47C
- The community benefits package came up during in a separate meeting with s47F and s47F. s47F advised they are looking at figure of around \$30M for three key priorities: health and community supports (I think this may have been mainly mental health and work readiness assistance); emergency relief (I think mainly for people with substance abuse); and Indigenous economic development. This wasn't discussed in much further detail.
- PS has been invited to attend leaders meeting 10-11 September in Halls Creek. He would like to go s47C

For follow up

- Agreed to provide s47F with a list of who has been consulted already, including key Indigenous people who (while not necessarily leaders) are

influential and should be spoken to. This is to be provided Monday-Tuesday next week to reach agreement on who should speak to who – for PM&C to follow up (Broome with help from NO)

- Engagement schedule needs to be updated as PS is very keen to get back to Halls Creek ^{s22}. Suggest possible 10-11 September trip be reflected to prompt a decision about whether he can get leave – for PM&C to follow up (Broome with help from NO)
- ^{s47C}

Finally, ^{s22} did a fantastic job, providing excellent briefing, trouble shooting and also making sure everyone was where they needed to be. The PS was very impressed with ^{s2} and was extremely complimentary of work that both ^{s22} had done to ² get the community ready. The trip went very smoothly and was very productive.

Sent with Good (www.good.com)

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Proposed Cashless Debit Card Trial – East Kimberley

KURRURUNGU COMMUNITY

Proposed Cashless Debit Card

- ▶ Government is looking at the best ways to support families and communities in places where a lot of people are on welfare, and alcohol, gambling and drug use are causing harm.
- ▶ Prime Minister and Cabinet staff are meeting with leaders in the East Kimberley over the coming weeks to discuss a possible Cashless Debit Card Trial.
 - ▶ s22 in the Shire of Halls Creek
 - ▶ s22 in the Shire of Wyndham East Kimberley
- ▶ **No decision** to include the East Kimberley in a possible trial or which communities could be included in the East Kimberley has yet been made.
- ▶ The trial could commence in early 2016

Proposed Cashless Debit Card

Who will take part in the trial?

➤ Centrelink recipients on working age payments like:

- ▶ NEWSTART ALLOWANCE
- ▶ PARENTING PAYMENT
- ▶ CARERS PAYMENT
- ▶ DISABILITY SUPPORT PENSION

▶ **YOUR RATE OF PAYMENT WILL NOT CHANGE**

Who will not be included automatically (can opt in)?

- ▶ AGE PENSIONERS
- ▶ PEOPLE WORKING
- ▶ FAMILY TAX BENEFIT ONLY RECIPIENTS (KIDS MONEY)

Proposed Cashless Debit Card

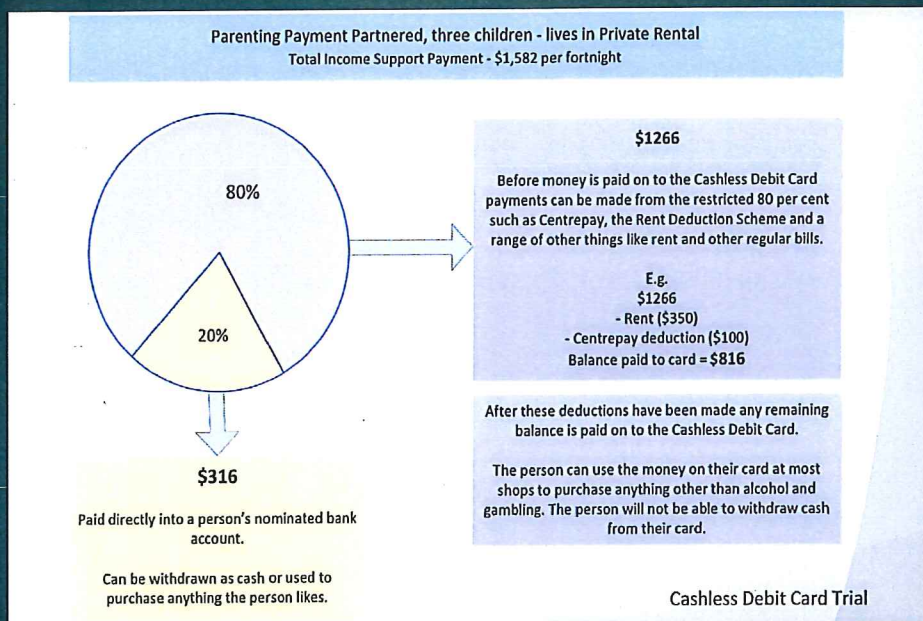
- ▶ How will the card work

- ▶ 80% on Cashless Debit Card (CDC)
- ▶ 20% on keycard as normal (CBA, NAB, ANZ, WESTPAC etc)



- ▶ Cannot buy alcohol, gambling services or access cash
- ▶ The CDC is a VISA Debit Card and is accepted anywhere VISA is accepted

Proposed Cashless Debit Card



Proposed Cashless Debit Card

- ▶ Participants will be supported
 - ▶ Card balance, transaction history and card replacement services at no cost
 - ▶ Text message notification (purchases over \$10 and balance)
 - ▶ Customer contact centre
 - ▶ A Community Support Package could include for example:
 - ▶ Financial counselling
 - ▶ Mental Health Services
 - ▶ Alcohol, drug and gambling support services
-

Proposed Cashless Debit Card

Summary

- ▶ No decision on trial locations have been made
- ▶ Welfare payments are provided through the tax system and are intended to support people to access food, accommodation, utilities, clothing and the needs of their children
- ▶ Only people receiving working age Centrelink payments would automatically be placed on the trial
- ▶ The Cashless Debit Card will not change the amount of money you get from Centrelink
- ▶ 80% will be placed on the card and 20% will be paid as normal
- ▶ The Cashless Debit Card will be accepted anywhere VISA is accepted
- ▶ Increased support will be available

Proposed Cashless Debit Card

More information?

- Regular update meetings on Wednesdays (details TBA)

- ▶ **Contact** s22

s22

Fact sheets are available s22 at:

www.dss.gov.au

Thank you for your time

Any questions?

From: s22
To: [Matthews, Gavin](#); [SHERWIN, Alistair](#)
Subject: update [SEC=UNCLASSIFIED]
Date: s47F September 2015 10:37:42 PM

Hi

Have arrived in Halls creek.

s22 have been here since yesterday afternoon:

- attended interagency meeting;
- s47F .

They also attempted to visit with s47F but were unable to contact them. Will try again tomorrow.

I will visit s47F tomorrow and have a further discussion...again
s47C

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s22 Senior Adviser
Cashless Debit Card Trial | Kununurra Office
Kimberley Region | Department of the Prime Minister and Cabinet
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From: s22
To: [Matthews, Gavin](#); [SHERWIN, Alistair](#)
Cc: s22
Subject: update [SEC=UNCLASSIFIED]
Date: s47F September 2015 10:40:30 PM

Today met with:

- s47F ; further discussions on local issues with the CDC;
- s22 met with the radio station to discuss a possible Tudge interview s22 thinks they should wait until Ministry announced)
- Met with s47F (unplanned meeting)
 - o s47C
 - o Issues related to eftpos connectivity were raised again;
 - o s22
- s47F
- s47F consults need to be rescheduled to next week as many people are still at the joint AGMs in s47F

Yeah, the lego passed the lower house.

s22

s22 Senior Adviser
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**Proposed Trial of a Cashless Debit Card (CDC)
East Kimberley Community Consultation Summary
Halls Creek and Tjurabalan Regions
Week Beginning 7 September 2015**

Consultation Overview

Meetings Held:

- Parliamentary Secretary (PS) Alan Tudge visited Halls Creek (HC) on Monday 7 September 2015. An overview of the face to face consultations held on that day is below.
- In addition, the further face to face meetings were held during the remainder of that week as part of the intensive engagement in HC and the Tjurabalan Region. An overview is below.

Consultation Outcomes

- Overall, there is mixed support for a trial with several pockets of strong opposition, particularly in HC.
- Some individuals and many service providers support the idea of a trial.
- Arguments against the CDC tend to come from a rights based perspective, with issues around improving community SEWB mentioned less often.

Summary details of community consultations held to date:

Community/Person Consulted	Overview of Consultation
Monday 7 September 2015 PS Tudge was taken on a tour of some of the town based communities in HC, incl Marduwah Loop, Yardgee, Red Hill	
Meeting with Shire of Halls creek (SoHC) <ul style="list-style-type: none"> • s47F <ul style="list-style-type: none"> • PS Alan Tudge • s22 • s22 • Alistair Sherwin (PM&C) • s22 	s22
Meeting with s47F	<ul style="list-style-type: none"> • PS Tudge outlined that the East Kimberley (EK) including the Shire of Halls Creek (SoHC) is being considered by the Australian Government as a possible trial site of a CDC. He gave an overview of how the CDC would work and answered questions s47F • s47F volunteered that they could manage replacement cards; however, this may be a

<ul style="list-style-type: none"> • s22 • Alistair Sherwin (PM&C) • s22 <p style="text-align: center;">C)</p>	<p>burden on the ^{s47}_F administration.</p> <ul style="list-style-type: none"> • It was felt that the card could take away the rights of people who are doing the right thing. • PS Tudge noted that it is legally very difficult for the Govt to handpick people to be placed on the CDC. An across the board approach needs to be taken. This will also ensure that everyone on working age payments are captured, including people who are not spending their welfare payment responsibly. • The legitimacy of ^{s47}_F representation in HC was questioned by the meeting. Some felt that ^{s47}_F did not represent the views of HC. • It was noted that there are currently limitations to accessing cash in HC due to limited ATM service and the costs associated. • Elder abuse and humbug is a significant issue in HC. • s22 <ul style="list-style-type: none"> • Pay back is a family violence issue in HC, it is not always fuelled by alcohol. Some crimes are committed while people are sober. • It is common for ^{s47}_F per week for individuals. • The checking CDC account balance was discussed, the development of a kiosk (eg a secure iPad) was suggested. ^{s47}_F offered that they could house this in the HC office. • ^{s47}_F
<p>Meeting with young leaders and an elder</p> <ul style="list-style-type: none"> • ^{s47}_F <ul style="list-style-type: none"> • PS Alan Tudge • s22 	<ul style="list-style-type: none"> • ^{s47}_F indicated in principle support for a trial in HC. • Concerns were raised about the perception of Govt controlling Indigenous people. • ^{s47}_F encouraged further engagement in HC. • s22
<p>Meeting with town based camps</p> <ul style="list-style-type: none"> • ^{s47}_F 	<ul style="list-style-type: none"> • PS Tudge outlined that the East Kimberley (EK) including the Shire of Halls Creek (SoHC) is being considered by the Australian Government as a possible trial site of a CDC. He gave an overview of how the CDC would work and answered questions from the meeting.

<p>s47F</p> <ul style="list-style-type: none"> • PS Alan Tudge • s47F • Alistair Sherwin (PM&C) <p>s22</p>	<ul style="list-style-type: none"> • He outlined that the Govt has two criteria for selecting locations for the trial; high rates of alcohol abuse leading to assaults and domestic violence (DV) and community agreement to be part of a trail. • s47F asked the Govt to look at the statistics for assaults in HC and felt that the current support services in HC are not adequate. • s47F also mentioned that many people in HC felt s47F was not a true representation of HC people. • s47F also mentioned that people are coming into HC from outlying communities, drinking heavily and committing offences. s47F felt that this was significantly inflating statistics for assaults and DV in HC. • Parenting Payment and Family Tax Benefit and how these payments would be affected by CDC was discussed • s47F noted that HC had a high rate of voluntary income management through the Basics Card • The need for more jobs to be created in HC was mentioned and that it is difficult to access TAFE courses due to the requirement for minimum student numbers. s47F do not stay in town very long and as such, course choice is very limited. • Some families in HC are doing the right thing • It was felt that gambling is therapy for many people in HC. • The presence of the s47F in HC was also mentioned. • What happens if there is cash needed for things like a concert or when the fair is in town a children's ride ? • PS Tudge noted that often the CDC could be used in these circumstances and that otherwise the cash component of the CDC could be used. • The proposed local leadership panel was discussed. • It was noted that PM&C staff would continue consultation in HC in the coming weeks.
<p>Meeting with s47F</p> <ul style="list-style-type: none"> • PS Alan Tudge <p>s 2 2</p>	<p>s22</p>

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Follow-up Questions

Question	Raised by (Community member, service provider, merchant)	Response (Answer, agency responsible, timeframe)
Can we get some graphics to represent the card vs cash breakdown ?	Town based community meeting	<ul style="list-style-type: none"> DSS to provide. Provided 14/9
Community/Person Consulted		Overview of Consultation
s47F September <ul style="list-style-type: none"> Phone conversation between s47F and s22 		<ul style="list-style-type: none"> A lot of people in HC are against the CDC People want to have a choice as to whether or not they are placed on the CDC People do not want to be controlled by Govt and sick of HC being a “guinea pig” People want the freedom to have access to cash. Some HC people have moved to Broome and are drinking there. Many people felt that people from outside of HC are committing assaults in HC which affects the statistics for HC. s22 reinforced that we are here to discuss the proposed CDC and that no decision has been made as yet.
Meeting with s47F s47F	(Balgo Hills)	<ul style="list-style-type: none"> PM&C staff gave an overview of the proposed CDC trial. Staff asked questions about the payments that would be included in the CDC. It was noted that s47F works with s47F to help them set up a bank account and access s47F s47F suggested that the s47F could be interested to hear how the card would work as it may affect them or their families. CDC Fact Sheets were left with the school.
Meeting with s47F s22		<ul style="list-style-type: none"> PM&C staff gave an overview of the proposed CDC trial. s47F suggested that financial services were needed in Balgo. s47F was not sure if these services were currently provided or not. Gambling is a huge problem in Balgo, rumours are that some prize pots are up to \$70,000. A lot of money comes into the community from royalty payments. Humbug is also an issue in Balgo Balgo is serviced by Boab Health. It is a good service. There are not many service gaps at this point

<p>Meeting with s47F</p> <p>s22</p>	<ul style="list-style-type: none"> • s47F supported a trial of a CDC. • A CDC fact sheet was left with s47F . • PM&C staff gave an overview of the proposed CDC trial. • s47F • s47F supports better management of money in Balgo community. • There is a lot of gambling in Balgo, sometimes people gamble 24/7. • Many people in Balgo are addicted to gambling. • Children are often being neglected, they don't sleep at night and don't attend school. • s47F • it is not changing the behaviour of the community. • s47F estimated that 75% of families in Balgo gamble and older people often only stop gambling when they lose their sight. • s47F identified that the costs of funeral services are an issue in Balgo. Most people in Balgo do not have funeral insurance and as a result, families often do not have the money to pay for a funeral when someone passes away. • s47F • There have been some instances where people have passed away in Perth or Kununurra. Bodies have been left in the morgue for over 4 months, as the family cannot afford a funeral. • If a person is travelling for medical assistance, the WA Dept of Child Protection (DCP) will contribute some costs but not all for transfer of the body and the funeral. • A CDC fact sheet was left with s47F
<p>Meeting with s47F</p> <p>s22</p>	<ul style="list-style-type: none"> • PM&C staff gave an overview of the proposed CDC trial. • s47F confirmed gambling is a huge issue in Balgo. Estimated 100% of families in Balgo gamble. • Have seen several circles of at least 100 people gambling. • Balgo people travel to HC to purchase black market alcohol (\$150 a carton of beer) and drugs (\$100 for small bag of cannabis). • Limiting cash is a good idea s47F • s47F could assist with

	<p>identifying people for the purposes of card replacement, as they know most people.</p> <ul style="list-style-type: none"> • Issue with people travelling to Derby and Broome and passing bank ID checks to get money out of family member's accounts. • Balgo people often travel to the Pilbara and the NT. • Boab health and Anglicare serviced Balgo relatively regularly. • s47F felt that a lot of other organisations claim to provide services to Balgo but the s47F don't see any evidence of the services being provided. • Elder abuse and humbug a big issue. • s47F felt that a large number of people were not registered for any Centrelink payments. Many people do not have any ID or a bank account. • s47F assists students to get ID and set up a bank account. • Football teams are helpful in keeping people present in the community. • The communities of the Tjurabalan region (Balgo, Mulan and Mindibungu) combined have the same population as Halls Creek. • s47F <p>• A CDC fact sheet was left with s47F</p>
<p>Brief meeting with s47F</p> <p>s22</p>	<ul style="list-style-type: none"> • PM&C staff gave an overview of the proposed CDC trial. • It was clarified that cigarettes were able to be purchased on the CDC. • s47F noted that playing card are available s47F and PM&C staff clarified that they could still be sold under the CDC. • A s47F CDC Fact Sheet was left with s47F
<p>s47F September</p> <p>Meeting with s47G</p> <ul style="list-style-type: none"> • s47F s22 	<ul style="list-style-type: none"> • PM&C staff gave an overview of the proposed CDC trial. • s47F s47G

	<p>s47G</p> <p>s22</p> <ul style="list-style-type: none"> • Money Management services are provided to s47F , however service delivery to date has been very poor. This has led to people not seeking assistance for the money management services now. • If the CDC did go ahead, s47G could provide money management services to support the card. • People will find ways to work around the CDC. Some people use Basics Cards as gambling chips. • A CDC Fact Sheet was left with s47F . • PM&C staff outlined that they would return to hold a community meeting in the near future.
<p>Meeting with s47G</p> <ul style="list-style-type: none"> • s47F <p>s22</p>	<ul style="list-style-type: none"> • PM&C staff gave an overview of the proposed CDC trial. • s47F felt that the CDC was a good idea and would be less restrictive and mean less paperwork for s47G • s47 asked about a system to replace lost and stolen cards. PM&C staff outlined that this would be provided. • s47 noted that people in Mulan share Basics cards. • He also outlined that Mulan has very limited mobile service and that some service can be found s47G • A s47G CDC Fact Sheet was left with s47G
<p>Meeting with s47G</p> <ul style="list-style-type: none"> • s47F 	<ul style="list-style-type: none"> • PM&C staff gave an overview of the proposed CDC trial.

<ul style="list-style-type: none"> • s47F s22 	<ul style="list-style-type: none"> • s47G • s47F noted that it can currently take a long time to get replacement cards from the banks, for example to replace a Commonwealth Bank card can take up to four weeks, to get a new card eight weeks. Both Wespac and ANZ were very difficult to deal with in relation to card replacement. • Felt that 80/20 card verses cash component was too restrictive. Suggested that 60/40 is a better place to begin a trial. • There is a misconception in Mulan that the CDC is linked to school attendance. • Asked if payments such as the Baby Bonus will go on to the CDC ? • There is a black market economy operating in Mulan.
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Follow-up Questions

Question	Raised by (Community member, service provider, merchant)	Response (Answer, agency responsible, timeframe)
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**Proposed Trial of a Cashless Debit Card (CDC)
East Kimberley Community Consultation Summary
Halls Creek and Tjurabalan Regions
Week Beginning ^{s4}_{7F} September 2015**

Consultation Overview

Meetings Held:

- PM&C staff attended the monthly ^{s47F}
- Further face to face meetings and some informal discussions were held during the week as part of the intensive engagement in HC and the Tjurabalan Region.
- An overview of each consultation is below.
- Meetings scheduled in Balgo and Mulan were postponed as many people were out of community attending AGMs for Kimberley Land Council (KLC), Kimberley Aboriginal Law and Culture Centre (KALACC) and Kimberley Language Resource Centre (KLRC) which are Kimberley wide organisations.

Consultation Outcomes

- Overall, similar to last week, there is mixed support for a trial with several pockets of strong opposition, particularly in HC.
- Some individuals and many service providers support the idea of a trial.
- Arguments against the CDC tend to come from a rights based perspective, with issues around improving community SEWB mentioned less often.
- Tjurabalan communities were open to further discussion at wider community meetings.
- Discussion regarding a CDC has increased in the community generally.
- However, it was noted that there are many misconceptions regarding the CDC in the community, including that a decision to run a trial in the EK has already been made.
- According to community members this is what is being reported in local print media.

Summary details of community consultations held to date:

Community/Person Consulted	Overview of Consultation
<p>^{s47F}</p> <p style="text-align: center;">September 2015</p> <p>[IN CONFIDENCE MEETING]</p> <ul style="list-style-type: none"> • Informal discussion with ^{s47F} <p>^{s22}</p>	<ul style="list-style-type: none"> • An overview of the CDC was given. • ^{s47F} feels that HC needs a rehab and detox facility in HC. ^{s47F} • ^{s47F} felt that the Empowered Communities (EC) group is not representative of HC people. • ^{s47F} felt that the proposed CDC was too restrictive for HC. • ^{s22} clearly explained to ^{s47F} that Empowered Communities is separate

	<p>from the CDC engagement in Halls Creek.</p> <ul style="list-style-type: none"> • The opportunity for s47F <p>community support packages were briefly discussed</p> <ul style="list-style-type: none"> • s22 detailed how the CDC would operate and have limited real impact as Halls Creek has limited access to cash.
<p>Attended s47F s22</p>	<ul style="list-style-type: none"> • An overview of the CDC was presented including a Powerpoint presentation. • Questions from the meeting were addressed as below. s47F asked the bulk of the questions, with a focus on the CDC being discriminatory and asked about several technical issues to do with card payments. • s47F <p>expressed their strong support for the CDC. Both during the meeting and to PM&C staff afterwards.</p> <ul style="list-style-type: none"> • s47F <p>had operational reservations and were less supportive keen to know more details.</p> <p>Questions and comments :</p> <ul style="list-style-type: none"> • How will Centapay deductions operate, will these affect the 20% cash component. Centrapay was discussed in detail. • It was noted that the HC community tend to operate as family units and often share Basics Cards between family members. • It was suggested that the wrap around support services focus on building the capacity of existing services rather than introduce additional services. • It was also suggested that a thorough map and gap analysis be conducted. • Provision of adequate housing is an issue FIFO is not the answer, service providers need to be based in HC.

	<ul style="list-style-type: none"> • Elder abuse and humbug is a major issue in HC. • It is difficult to change people's behaviour and do so quickly. CDC may be challenging for many people in HC. • A lot more consultations are needed, especially with town camps and outlying communities. • Many people in HC feel that the Wunan Foundation and the EC group do not represent HC. • The CDC is discriminatory as it applies to everyone and does not target people acting irresponsibly. Responsible people will push back, feeling they are being treated unfairly. Govt needs to look at this issue. • The CDC may help people save and create a nest egg over time by not spending the money on the card. • Are people able to buy alcohol in other places such as Perth ? • HC has many consultations by Govt and other service providers. It was questions whether these consultations were 'real'. • Are people from the trial site able to move out of the site to avoid the CDC ? • What has been learnt from the NT model of income management. It was felt that the CDC is connected to the NT model. • At the end of the CDC presentation s47F left the meeting. • In a discussion after the meeting a s47F mentioned that they had spoken s47F in Kununurra that week who was concerned that people will go to any means to obtain cash. There is also a fear in the community of people committing suicide due to going mad getting off drugs and alcohol. • It was suggested that three monthly follow up would be needed if the trial went ahead.
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		<ul style="list-style-type: none"> • Several providers following the meeting noted there is little impact on participants if they are doing the right thing. • s47F noted that in some instances people will take whatever action is necessary to access alcohol irrespective of measures.
s47F	September 2015	
Meeting with s47G		
• s47F		<ul style="list-style-type: none"> • A discussion of the proposed CDC was held.
s22		s47G
s47F	September 2015	
s47F		<ul style="list-style-type: none"> • s22
[IN CONFIDENCE MEETING]		
• Informal discussion with s47F		<ul style="list-style-type: none"> • Discussion with s47F around the proposed CDC in HC. • Community engagement was also discussed. • s47F
s22		
s47F	September 2015	
Meeting with s47F		s22
s22		
		community

		<ul style="list-style-type: none"> • Setting up a women's centre • s47F • No mobile service in community • Have a tele centre, being upgraded, have a training budget could use to support CDC if rolled out • Support from Perth for mental health and disability • Have some disabled community members, in the process of becoming a registered disability respite service. • Need outside people who can broker solution and support local workers, especially mental health workers. Can be difficult to support family members, there would be less pressure on local people for cash • Community has s47F set up • Support services need to respond quickly • Suggest CDC is not a blanket approach but applied to people who have lost their right to cash and need to earn back their freedom • Adequate and timely support services the most important element of a trial for s47G • Many people in the community have black market debts, cash economy • Different economic structure in the community, often funded by royalties • People often transfer money between family member's bank accounts • Local media is reporting that a decision has already been made, community under impression trial will happen in EK • Suggestion is to outline that no decision has been made and outline the benefits
s47F	September 2015	<ul style="list-style-type: none"> • s22 met s47F to arrange community meeting at s47F • s47F was a supporter of the CDC saying if people are doing the right thing there would be little impact • Would reduce alcohol consumption by community members who are not
s47F		
s22		

<p>s47F September 2015</p> <p>s47F</p> <p>s22</p>	<p>attended EKJP appointments</p> <ul style="list-style-type: none"> • s47^F advised she is not a supporter of the CDC as it will have negative impacts on her people • Paying for the show, rodeo and things of that nature were cited as examples which were restrictive, s22 detailed the cash component could be used • Agreed to a meeting time on Friday the following week and s47^F would notify community members • EKJP was raised as an issue in s47F and how s47F^F is interested in delivering the RJCP program, s22 encouraged to seek a host arrangement with EKJP. • s22 spoke with s47^F who agreed to the meeting also and would notify community members of the meeting
<p>s47F September 2015</p> <p>Mindibungu / Billiluna Community Meeting</p> <ul style="list-style-type: none"> • s47F <p>s22</p>	<ul style="list-style-type: none"> • An overview of the CDC was presented including a Powerpoint presentation. • s47F were under the impression that the CDC trail was going ahead. • It was emphasized several times during the meeting that no decision had been made and we were seeking feedback from s47F. • Several people raised concerns about having access to enough cash and that the rules need to be more flexible. • Examples of when cash is needed were for school lunches, for kids to buy something small at the store and “walk around money” (pocket money) for children at boarding school in Perth. • Purchasing second hand goods in the community, such as a fridge, when people buy new goods when they receive a royalty payment. • The need to have a process to replace lost or stolen cards was mentioned. The community store or the office

	<p>could possibly store the additional cards.</p> <ul style="list-style-type: none"> • It was mentioned that plastic cards do not stand up to desert conditions and as a result cards need to be replaced regularly. • Concerns were raised about other issues, such as the WA Reform Process, the community are also discussing. • External additional support on the ground would be needed for the community as everyone is affected in some way. This point was emphasised several times during the discussion, particularly the need for support from outside the community. There were concerns that the current staff in the community would be heavily burdened with explaining the CDC and assisting with any admin associated with its introduction. For example, changing direct payment details for providers such as for electricity and foxtel • Extra support would also be needed for any local leadership panel, particularly as they may be making decisions across family and cultural lines. • s47G raised concerns about the amount of cash that is currently in the community. A reduction in cash may mean s47G needs to get cash in and out of the community. Currently cash is effectively recycled in the community between the ATM s47G . • There may be population shift to avoid the CDC trial and also humbug related to this. • It was suggested that the whole East Kimberley be included to address this. • It was felt Govt had no understanding of community conditions day to day. • Bank fees were raised and it was advised that the CDC would have no
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	<p>fees.</p> <ul style="list-style-type: none"> • There was concern, particularly from the women, that a reduction in cash would lead to more violence as people find it hard to feed their addictions. • There is currently fluctuating alcohol and gunga (marijuana) use in the community. • When looking at additional support services, addressing gaps is very important. Also looking at service provision from the ground up is also necessary not just relaying on service providers for the information. • Additional resources need to be put into services on the ground in the community not just in the regional based services such as in HC. • Govt needs to look for different ways of doing things, don't repeat mistake made in the past. • The CDC legislation was mentioned and whether there was support from the Labour Party. • Elder abuse is a big issue in the community. Young people would rather humbug older people than work. • Eligibility for payments was discussed and it appeared that a process to ensure people are receiving the right payment is required. • EKJP not servicing the community. s47G is organising activities themselves. • It was suggested that a story in the local paper explaining that no decision had been made would be useful. • In discussion after the meeting a s47F expressed support for the trial. s47F said people in Billiluna were worried about the CDC. He said young people should be working not humbugging old people for money. • s47F also came back to the room after the
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	meeting to say that people were ^{s4} asking if their Basics Card ^{7F} would still work. People seem to be thinking that a trial is going ahead.
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Follow-up Questions

Question	Raised by (Community member, service provider, merchant)	Response (Answer, agency responsible, timeframe)
<ul style="list-style-type: none"> s47G would be interested in applying for s22 as a Demand Driven application. 	<ul style="list-style-type: none"> CEO 	<p>Demand Driven Application Emailed to community 20/10/2015.</p>

s47F

September 2015, open: 2:15pm closed: 3:40pm

Attendees: s47F

s22

Questions & Answers:

- Q: What are the details of the community package? When will decisions be made & how? A: Discussion re role of community panel & what/how community members see how this to work.
- Q: Where has CDC come from? A: Forrest Review. Discussion re overspend on alcohol & gambling. Targeting community harm.
- Q: Who have PM&C met with & what has been the feedback? A: Feedback has been a mix. Kununurra & Wyndham has generally been positive. Those who have been voiceful within Halls Creek are not affected by the CDC. Remote communities within Tjurabalan have been positive. Community people have raised their concerns & questions.
- Q: Why don't PM&C make Income Management compulsory? A: Income Management & the CDC are different models. Given the CDC is less administration intensive it is more cost effective.
- Q: Will the community be involved in developing community panel model? A: PM&C encourage community members & relevant services to work in collaboration & develop a model appropriate for the community.
- Q: Will the government monitor this process once developed? Will government oversee what is happening? A: Depends on what the community people discuss & want. Possible that the model may not be a panel as such.
- Q: Community people are not at these meetings, will PM&C conduct individual meetings? A: PM&C has provided information meetings at Red Hill, Nicholson Block, Halls Creek township. Meeting at Mardiwah Loop in scheduled for Friday. There is limited the department can do if people don't want to engage with these meetings.
- Q: Does the department have flyers, fact sheets? How is this being advertised? A: PM&C have fact sheet, there is limited PM&C can provide as CDC is DSS policy.

Concerns/Discussion:

s22

- A community panel won't work as 'blame factor' on community members making decisions will have detriment affect.
- Community people feel the CDC is discrimination, people feel like they are being targeted.

- Community people feel government have already made decision. People have lost trust with government.
- The local centrelink office will bare the brunt of angry customers. Community people not attending these information sessions & it will be centrelink staff explaining the policy changes & deal with community people.
- HC need creation of real job opportunities. s22
- Jobs taken by tourists or people not from HC. Discussion re difficulties of community people being employed in departments like hospitals where staff require police clearances, a lot of our people don't have police clearances. Departments need to be flexible appropriate to crime.
- Agencies to encourage school leavers to engage in employment. Centrelink sign up Youth Allowance clients at 15 years of age rather than promoting employment. Discussion re participation/at risk youth cohort.
- Outback Fresh, ATM is open 24 hours. Discussion re gamblers spend their money on evening they receive & have nothing for the remaining of the fortnight.
- Government to include HC as remote region & waive bank fees. Discussion re card use & ATM fees. CDC will not have ATM fees.
- s47F , catch up next Wednesday, 10am-1pm

PM&C Follow-up:

- PM&C to follow-up with s47F re information meetings.
- s22 to e-mail s47F copy of information flyer
- PM&C to arrange individual meets?!
- PM&C to follow-up ATM & hours of operation (24 hrs)

Positives:

- Attendees were in support
- s22

Mulan Community, s47F

September

Attendees: s47F

PM&C:

- No decision re card has been made
- Come from Forrest review

- Government want to support families and communities with alcohol, family violence and gambling issues
- Possible location/s of trial
- Working age payments will be affected, mandatory model. Excluding age pensioners & those working with kids. These people have the option to opt in to avoid 'humbug'.
- Payment will be 80/20 % ration, where 80% will be restricted to alcohol purchases, gambling venues & cash outs.
- Support services in card was to be trialled would be discussed.
- Access to new cards would be stored locally

Summary:

- No decision has been made, with a focus on welfare recipients where they can purchase everything but alcohol
- Working age payments
- Won't change the dollar amount people receive
- 80% on restricted card & 20% of normal card to spend how you want to spend, you can get cash out
- Excepted anywhere with EFTPOS machine, Visa unlike the Basic Card
- Government will increase services support with card

Questions & Answers:

- Q: Does it change the amount of money receive? A: No. The government want to address some of the issues with drugs, violence & gambling in the community.
- Q: Why here? A: Mulan is not the only community the Government is looking at implementing the card. Conversations initially started in Kununurra & has been extended to East Kimberley region to stop the possible geographical shift. The violence is 68x higher in East Kimberley than other regions.
- Q: What if you lose the card? A: The government will print multiple cards per person to store locally, location to be confirmed.
- Q: How much money will people get? A: The same amount. It depends what payment people are on. The only difference will be 80% will be restricted to alcohol purchases & cash out's. Figure example provided.
- Q: What about rent? A: The rent would be deducted from the cashless percentage.
- Q: Can you buy smokes? A: You can purchase smokes. Just not alcohol or have cash outs.

Concerns/Discussion:

- Strong sense of community not in support
- People of Mulan & parents use Centrelink money the right way
- No gambling, drug & alcohol or violence issues in Mulan. Parents look after their kids, bigger places like Halls Creek & Balgo have a negative influence on places like Mulan

s22

- Parents won't have cash to give to kids

s22

- If the CDC was to be implemented into surrounding communities (Bililluna & Balgo) people will not move to Mulan.

- Mulan community members will not be 'humbled' from other communities if other locations had the CDC implemented.

PM&C Follow-up:

- s22 to e-mail s47F copy of information flyer
- PM&C to advise re s47F accusations/actions?!
- PM&C to provide information sheet in language (Walmajarri written & Kukatja, spoken). Also providing picture/diagram information or presenting information on local radio stations.

Halls Creek s47F

September 8am

Attendees: s47F

PM&C: provided information, PP. Advised attendees of possible misleading information within the community, PM&C want to provide clarification.

Questions & Answers:

- Q: What about balances, can people still get account balances? A: Yes. The CDC account could be linked to a mobile phone, where a text message is provided when a deposit is made & when any purchase over a \$10 value is made with current balance. There is also a 24 hour call centre for people to access their balance.
- Q: So what is the 80% for? A: Anything but alcohol & cash outs.
- Q: Can you purchase cigarettes? A: Yes you can purchase cigarettes. The CDC is to target community safety with regard to violence around alcohol abuse. Cigarettes don't contribute to these factors & therefore can be purchased with the restricted amount.
- Q: What about the Basic Card? What happens to this? A: The CDC will replace all basic cards. Any support that was provided with the basic card will be transferred to the CDC.
- Q: What if they don't spend all the money? A: Like any other account, the funds will rollover into the next fortnight.
- Q: What services and community people has the department spoken with? A: The department has consulted & covered a number of community people & organisations. Meeting with Mardiwah Loop & Nicholson Block later today. We have met with the community at Red Hill, Empowered Communities Group, Yuri Yungi, Jungarni Jutiya staff & board representatives. We have engaged with the Tjurabalan communities, Yiyili, Bililluna & Mulan. Yet to meet with Ringer Soak, Moongardie & Balgo.
- Q: What has been the feedback? A: People have not been overly supportive. There has been misleading information within the community.
- Q: How long will the trial period be? A: 12 months. A decision needs to be made. Implementation plan & implementation & roll out, with a review process.

Concerns/Discussion:

- Discussions re certain codes are able to be deactivated on CDC. A certain code is deactivated to ensure alcohol can't be purchased, the card can't be used within gambling venues & the card unable to withdraw cash.
- Discussion re merchants that sell a combination of food & alcohol & how the 'deactivation' of certain codes would work.
- The government are looking at a Support Package with implementation of the card. If staff could feed back any additional services the community would need in relation to any counselling or mental health services that may be required or assist with the card.
- The CDC is not specific to Indigenous people. The card will be compulsory for all welfare recipients, Indigenous & Non-Indigenous people. Discussion re the Basic Card, examples of where the Basic Card was used & this card also was not race specific. Initially implemented in the NT.
- Discussion re population of Ceduna & East Kimberley regions with a number of welfare participants. Wyndham & Kununurra have generally supported the CDC.
- Discussion re Moree & the majority of Shire were not interested to be a part of the trial period at the moment.

Mardiwah Loop, Halls Creek, s47F September

Meeting scheduled 10am No attendees.

Nicholson Block, Halls Creek s47 September, 1pm
F

Attendees: s47F

From: s22
To: [Matthews, Gavin](#); [SHERWIN, Alistair](#); s22
Subject: update [SEC=UNCLASSIFIED]
Date: s47F September 2015 11:37:47 PM

All

The focus this week is on the Tjurabalan communities as well as small group meetings in Halls Creek:

- Met with s47F
 - o MOU – not worried about an MOU as they have provided public support already;
 - o Keen to keep perspective on any response by s47F
 - o Support a decision soon
- One on one meetings with Halls Creek s47F
 - o Very positive support from s47F
 - o Most had received incorrect information about how the card would operate
- s47F –radio interview today on alcohol restrictions.

Still concerned about how we address the mis-information that is prevalent in HC.

s22

| Senior Adviser

Cashless Debit Card Trial | Kununurra Office

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**Proposed Trial of a Cashless Debit Card (CDC)
East Kimberley Community Consultation Summary
Halls Creek and Tjurabalan Regions
Week Beginning^{s47F} September 2015**

Consultation Overview

Meetings Held:

- PM&C staff met with Halls Creek town based community leaders, merchants and service providers who use EFTPOS in Halls Creek.
- Further face to face meetings and some informal discussions were held during the week as part of ongoing engagement in HC and the Tjurabalan Region in Mulan community and Yiyilli communities.
- An overview of each consultation is below.
- Meetings scheduled in Balgo was postponed due to a sorry business in the community.

Consultation Outcomes

- Overall, similar to last week, there is mixed support for a trial with several pockets of strong opposition, particularly in HC.
- Halls Creek^{s47F} support the trial and are interested in knowing more of the technical aspects of the proposed trial.
- ^{s47F} welcome the trial both men and women leaders, some reservations about the technical aspects of the card.
- Arguments against the CDC tend to come from a rights based perspective, with issues around improving community SEWB mentioned less often.
- Tjurabalan communities were open to further discussion at wider community meetings.
- Discussion regarding a CDC has increased in the community generally.
- There remains many misconceptions regarding the CDC in the community, including that a decision to run a trial in the EK has already been made. According to community members this is what is being reported in local print media.

Summary details of community consultations held to date:

Community/Person Consulted	Overview of Consultation
^{s47F} September 2015 Informal meeting with ^{s47F} <ul style="list-style-type: none"> • s22 • ^{s47F} 	<ul style="list-style-type: none"> • An overview of the CDC was provided in the shop explaining how the card will impact merchants. • The ^{s47F} fact sheet was provided to ^{s47F}
Informal meeting with Halls Creek ^{s47F} <ul style="list-style-type: none"> • s22 • ^{s47F} 	<ul style="list-style-type: none"> • An overview of the CDC was provided ^{s47F} explaining how the card will impact ^{s47F}. • The ^{s47F} fact sheet was provided to ^{s47F}

	<ul style="list-style-type: none"> s47F advised s47F is very interested in this program and believes it could have positive impacts on the Halls Creek community
Informal meeting with s47F <ul style="list-style-type: none"> s22 s47F 	<ul style="list-style-type: none"> An overview of the CDC was provided s47F explaining how the card will impact merchants. The s47F fact sheet was provided to s47 s47 advised s47F believes this program would be beneficial to the Halls Creek community and believes it would have positive impacts on the Halls Creek community
Informal meeting with s47F <ul style="list-style-type: none"> s22 s47F 	<ul style="list-style-type: none"> An overview of the CDC was provided s47F explaining how the card will impact s47F The s47F fact sheet was provided to s47F
	<ul style="list-style-type: none">
	<ul style="list-style-type: none">
	s22

Follow-up Questions

Question	Raised by (Community member, service provider, merchant)	Response (Answer, agency responsible, timeframe)
<ul style="list-style-type: none"> s47G would be interested in applying for s47G as a Demand Driven application. 	<ul style="list-style-type: none"> CEO 	

From: s22
To: s22
Cc: [SHERWIN, Alistair](#)
Subject: Update from telcon [SEC=UNCLASSIFIED]
Date: Monday, 28 September 2015 4:38:37 PM

All

We had a telecon on Friday morning with Assistant Minister Tudge, DSS , PM&C National Office as well as Alistair and myself.

Quick summary of the topics most relevant to us:

Possible announcement for East Kimberley

- working towards a date of 12 October (or thereabouts);
- s47C

Community Support package

- s22
- s47C
- National office will then progress with relevant stakeholders.

Design of CDC

- Card design being finalised in the next week
- Must include name of financial institution name
- Likely to include 'Aust Government payments card'
- s47C

Announcement

- Announcement to focus on complete package
 - Support, card details and locations
 - Also to include intent on empowerment (EC)
- s47C

s22

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From: s22
To: s22
Subject: FYI - Update from Friday's Shire of Halls Creek meeting [SEC=UNCLASSIFIED]
Date: Monday, 5 October 2015 11:28:29 AM
Attachments: [image001.gif](#)

s22

From: s22
Sent: Sunday, 4 October 2015 2:33 PM
To: SHERWIN, Alistair; s22 Matthews, Gavin s22
Cc: s22
Subject: Update from Friday's Shire of Halls Creek meeting [SEC=UNCLASSIFIED]

s22 Gavin & Alistair

Sorry if the summary is a little long - thought s22 might need to understand the detail.

The Shire meeting held 2 October; all councillors present; myself s47F

I spoke briefly at the beginning of the consideration of the motion on the CDC & explained:

- No decision made;
- Keen to continue to work with shire & community organisations;
- Further consultations planned over the next 4 weeks;
- Referred to the letter from PM&C.

s47F spoke to the paper s47F had drafted – s47C

- s47F added information about the Legislation Committee inquiry (they are providing a late submission) and
- talked quite a bit about the review of IM (I think it was the review of NIM in 2014)
 - s47F explained that the review concluded there was no significant change in people's circumstances due to IM
 - s47F also commented on the CDC being very similar policy but with different financial arrangements.

s47C

s47F

Next steps:

They will write to Tudge indicating they do not support the trial of the CDC;
By **Tuesday 6 October** they will provide a submission to the Inquiry reflecting the Council's view and likely to include the paper from the Council's Aboriginal Advisory Committee.

What can we do?

s47C

s22

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Card Package

The Cashless Debit Card (CDC) engagement in Halls Creek and the Tjurabalan has seen several key questions raised consistently. s47C

s47C

Engagement by Prime Minister and Cabinet (PM&C) staff in the Halls Creek and Tjurabalan region has focussed on eligibility and operation of the card specifically. s47C

s47C

Engagement meetings have seen references to Income Management percentage rates of 50% being viewed as “tolerable” than the 80/20 split of the CDC. s47C

From: s22
To: s22
Cc: s22
Subject: FW: can you add up the number of meetings in the Halls creek region? [SEC=UNCLASSIFIED]
Date: Friday, 9 October 2015 1:40:11 PM
Attachments: [FW summary of Halls Creek meeting DLMsensitive.msg](#)
[FW HWC Consultations Halls Creek - Notes SECUNOFFICIAL.msg](#)
[Draft notes from Halls Creek and Tjurabalan consult^{s47F} Sept SECUNCLASSIFIED.msg](#)

s22

Late addition, s22 also met with s47F

Amended below

s22

From: s22
Sent: Friday, 9 October 2015 10:30 AM
To: s22
Cc: s22
Subject: RE: can you add up the number of meetings in the Halls creek region? [SEC=UNCLASSIFIED]

Hi ^{s22}

As requested Engagement Meetings in the Halls Creek region for the CDC as follows:

- S/5 Alistair - 1 x meeting (met with s47F⁴, summary of meeting attached).
- s47F /8 Alistair, s22 – 4 x meetings s47F, summary attached)
- ^{s47F}/9 AM Tudge and then s22 – x 17 meetings s47F and (call with s47F, draft summary attached)
- ^{s47F}/9 s22 – x 6 meetings s47F s47F Mindibungu community mtg, draft summary attached)
- ^{s47F}/9 s22 – x 29 meetings s47F s47F, Redhill, Yiyilli, Community Update, s47F s47F Mulan community, s47F Mardiwah Loop, Nicholson Block, s47F, notes being finalised)
- ?/9 s22 x 1 meeting (Warmun community)

A total of 58 meetings in the Halls Creek region on the CDC.

I went back to ^{s47F}/5 when Alistair did an initial meeting in Halls Creek, s47F were there too. (The ⁷ notes are interesting reading in relation to the low level of opposition at that meeting and the focus on practical application of a CDC. Attendees are listed, perhaps we need to expand our letter of support suggestions).

Let me know if you need any further details.

Regards

s22

s22

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The Department acknowledges the traditional owners of country throughout Australia and their continuing connection to land, sea and community. We pay our respects to them and their cultures and to their elders both past and present.

From: s22

Sent: Friday, 9 October 2015 8:42 AM

To: s22

Cc: s22

Subject: RE: can you add up the number of meetings in the Halls creek region? [SEC=UNCLASSIFIED]

Thanks team

From: s22

Sent: Friday, 9 October 2015 11:42 AM

To: s22

Cc: s22

Subject: RE: can you add up the number of meetings in the Halls creek region? [SEC=UNCLASSIFIED]

Yep on to it. Get it to you soon

From: s22

Sent: Friday, 9 October 2015 8:26 AM

To: s22

Subject: can you add up the number of meetings in the Halls creek region? [SEC=UNCLASSIFIED]

s22

Can you add up the number of meeting sin the Halls Creek region since the first meeting on 13/14 August?

Count 1 meeting at Warmun as well. Include the meetings from Tudge's visit.

Include one on one meetings

s22

From: s22
To: s22
Cc: s22
Subject: Consultation notes updated for week beginning 14/9 [SEC=UNCLASSIFIED]
Date: Friday, 9 October 2015 6:40:21 PM
Attachments: 20150^{s47}_F [Community Consultation Summary HC week beg^{s47}_F Sept \(3\).DOCX](#)

Hi s22

FYI : I have updated the consult notes (attached) from the week beginning^{s47}_F /9 to include the meeting with s47F

Can you please have a look at when able and we can finalise.

s22

Thanks

s22

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