

Strategy	Why	Other Supporters; References; SVDP submissions
<p>Significant data sources</p>	<ul style="list-style-type: none"> • Mapping the potential: Understanding persistent disadvantage to inform community change (CSSA 2020) • Dropping off the Edge (2021). • UNSW/ACOSS <i>Build back fairer series</i>. The series of maps includes an accompanying report analysing the increase in numbers of people receiving those income support payments eligible for receipt of Coronavirus supplement between September 2019 & October 2020, and September 2019 & September 2021, by federal electorate. • Australian Survey of Social Attitudes, 2019, Social Inequality • Ask Izzy and InfoXchange is a search engine for people to access information on community support services 	
<p>The income support system is not fit for purpose - it exacerbates inequity, disadvantage and poverty in Australia.</p> <p>The Australian Government must:</p> <ul style="list-style-type: none"> • define and monitor poverty • review eligibility criteria and increase base rates of working age payments to lift people receiving these payments out of poverty • review (increase) the earnings threshold of income support payments to encourage transitioning to work • assign a caseworker to vulnerable young people on income support • review mutual obligation requirements and the adequacy of employment programs <p>Lifting people out of poverty doesn't just improve the lives of those on income support, it benefits the economy and wellbeing of the whole community.</p>	<ul style="list-style-type: none"> • People in poverty are those on JobSeeker, single parents and older people who do not own their homes (UNSW/ACOSS, Part 2:2020). <ul style="list-style-type: none"> ○ Even before COVID-19, over one-third of single parents were living in poverty (this is the largest cohort of people living in poverty in Australia, UNSW) ○ Households relying mainly on social security payments are approximately five times more likely to experience poverty (36%) than those relying mainly on wages and salaries (7%) ○ Renters are almost twice as likely to live in poverty as homeowners (due to high rents in metropolitan areas and inadequate income support, including CRA). ○ Public housing tenants are at greatest risk of poverty - 58% are currently living in poverty, reflecting the failure of social security and housing policy settings to meet their basic needs ○ Over 65s who are living in private rental face a relatively high risk of poverty (41%) ○ Almost half the children in single parent families live in poverty (44%). Children in sole parent families are 3 times more likely to live in poverty than children in couple families (44% compared to 13%) ○ While rates of poverty are lower in households where the main income-earner is employed (9%) compared with 66% where the main earner is unemployed, a large proportion of people in poverty (38%) are in wage-earning households. Of these 38% of all people in poverty, 72% are in families with children • As at August 2021, 983,010 people were on JobSeeker, 199,642 on Youth Allowance (other) and 210,985 (Youth Allowance student) • As at June 2021, the average duration on JobSeeker was 257 weeks. <ul style="list-style-type: none"> ○ only 17% of people have been on the payment for less than one year, with the remaining 83% on it for more than one year. • As at Sept 21, the average duration on JobSeeker was 272 weeks <ul style="list-style-type: none"> • only 15% of people have been on the payment for less than one year, with the remaining 85% on it for more than one year. • The current earning threshold of income support payment of \$150 per fortnight still leaves a JobSeeker recipient approximately \$150 under the poverty line per fortnight (where JobSeeker (\$616+ income free threshold (\$150) totals \$766). UNSW estimates the poverty line at \$914 per fortnight. This leaves the single adult living alone around \$148 under the poverty line). • Increasing JobSeeker stimulates the economy – <ul style="list-style-type: none"> ○ People who received the COVID supplement spent the money judiciously and locally, paying for essentials and injecting funds back into the economy. A higher unemployment benefit provides a supercharged boost to the economy (Deloitte Sept 2020) ○ The number of people living in poverty fell from 3 million (11.5 %) before the pandemic to 2.6 million (9.9 %) in June 2020 when COVID supplement payments were made to an estimated 44% of the workforce (\$750pw Jobkeeper Payment and \$275pw Coronavirus Supplement) (UNSW/ACOSS Sept21). • Top economists have called for an increase to JobSeeker (KPMB, Reserve Bank, Deloitte, BCA) <ul style="list-style-type: none"> ○ Forcing people below the poverty line is a barrier to finding employment ACOSS Media Dec 20 • Severe financial stress has declined through recent decades across the whole population. However, those receiving working age social security payments such as the disability support pension, Carer Payment, Parenting Payment and JobSeeker have been left behind. Their financial stress and poverty levels have worsened through Australia's long economic boom of the last 30 years (ANU Apr21). <ul style="list-style-type: none"> ○ Poverty for these families relying on allowances such as JobSeeker increased from 30 per cent to 66 per cent between 1993 and 2017. This compares to 7 per cent for households whose main source of income was wages or salary ○ The rate of poverty for children in allowance households increased from 25 to 66 per cent between 1993 and 2017. • The Australian Government should <ul style="list-style-type: none"> ○ set a national definition of poverty (Rec1, APH) ○ immediately undertake a review of the income support system to ensure that all eligible income support recipients do not live in poverty. (Rec2, APH) ○ immediately review the earnings threshold of income support payments to ensure it does not impede jobseekers transitioning to work. (Rec12,APH) - The current lack of jobs at entry-levels combined with the fundamental changes in the nature of work in Australia is resulting in workers facing potentially longer periods of unemployment or underemployment. The rise in precarious employment conditions is resulting in people having to rely on income support payments while being underemployed. Given that 20 per cent of people on Newstart are also in some form of employment, it is important that the income support system is flexible enough and adequately supports them while they transition to work. The current earnings threshold at which taper rates come into effect should be reviewed to 	<ul style="list-style-type: none"> • Poverty in Australia: Who is affected (UNSW/ACOSS Part2:2020) • DSS demographic data June 21 • Estimating the economic impacts of lowering current levels of income support payments (Deloitte, Sept 2020 for ACOSS) • COVID Income Support: Analysis of Income Support in COVID lockdowns 2020 and 2021. (UNSW/ACOSS Sept21) • ACOSS Media Dec 20 • Financial Stress and Social Security Settings in Australia (ANU Centre for Social Research and Methods April 21) • APH Adequacy of Newstart (Apr20)

	<p>ensure they are not creating a disincentive for individuals to take up casual work. Allowing people to earn income and gain experience in the workforce should be encouraged as it would better support people to transition to work</p> <ul style="list-style-type: none"> ○ immediately review the adequacy of the Parenting Payment (Single) and Family Tax Benefit —Part B to ensure eligible single parents receive adequate support to meet the additional costs of raising a child until the child leaves the secondary school system; and that the total of income support payments an eligible applicant can receive does not allow the applicant to live in poverty. (Rec20,APH) ○ review the adequacy of the Youth Allowance policy criteria and rates of payment to ensure recipients do not live in poverty (Rec23, APH) ○ ensure that Services Australia assigns a caseworker to assist vulnerable young people with their applications for income support payments and connect them with the relevant services that can provide further assistance (Rec24, APH). <ul style="list-style-type: none"> ● The Committee recommends the Senate consider referring to the Community Affairs References Committee an inquiry into the mutual obligation requirements for working-age income support recipients and the adequacy and effectiveness of employment programs. (Rec13,APH) 	
<p>The \$4 a day increase to JobSeeker was inadequate</p>	<ul style="list-style-type: none"> ● The JobSeeker increase of around \$56 per fortnight (which equates to \$44 per day or \$616 per f/night for a single person), represents just 41 percent of the minimum wage and 27 percent of the average wage, and puts the unemployment payment back to where it was in 2007 (Grattan Institute Feb 21) <ul style="list-style-type: none"> ○ Australia’s unemployment payment rates are the second lowest out of all 37 members of the OECD, behind only Greece. ○ The payment rate is less than half the average unemployment rate of 58 per cent of the average wage across the OECD countries ● An extra \$4 a day leaves the unemployed on a payment rate that is around 33 percent less than the poverty line (The Guardian Feb 21) 	<ul style="list-style-type: none"> ● Grattan Institute (Feb2021) ● The Guardian (Feb 2021) ● SVDP Submission on the Strengthening Income Support Bill
<p>Urgent investment in wage subsidies and training is needed to address the needs of long-term unemployed</p>	<ul style="list-style-type: none"> ● The Faces of Unemployment 2021 report draws on ABS and administrative data to find that: <ul style="list-style-type: none"> ○ 80 per cent of people receiving JobSeeker payments – 897,000 - have had to rely on income support for more than a year. ○ The current figure is more than double the previous peak of 350,000 after the 1991 recession, which prompted a billion-dollar investment in employment assistance including wage subsidies and training. ○ 547,000 people (49%) have been on income support for over two years. Of these, 34% have a disability and almost half (44%) are aged over 45 years, underscoring widespread discrimination in the labour market against people with disability and older people. ○ People’s chances of securing full-time paid employment (within the next year) falls from over 50 per cent when they are unemployed for less than three months, to less than 25 per cent once unemployed for over two years. ○ The <u>effective unemployment rate (which accounts for people stood down and those who left the paid workforce)</u> was 9.5 per cent in September, double the conventional unemployment measure of 4.5 per cent. ○ There are six people either seeking paid work or more paid working hours (along with many others changing jobs) for every job vacancy. ○ Two thirds of people on Jobseeker and Youth Allowance have high-school qualifications only, yet the number of ‘entry-level jobs’ is declining. From August 2019 to August 2021, managerial and professional jobs rose by 405,000, while entry-level jobs (such as hospitality, personal services, sales and labouring jobs) fell by 148,000. ○ While there are more unfilled vacancies as lockdowns ease, most are in positions that require qualifications that people on Jobseeker payment don’t have, involve heavy physical work (unsuitable for many people with physical disabilities), inflexible hours for caring responsibilities or are in places they can’t afford to move to (with rents rising by 17% in the past year in regional Australia). 	<ul style="list-style-type: none"> ● ACOSS, Ecstra Foundation, Faces of Unemployment 2021 (October)
<p>Single parent families, First Nations people, long-term employed and people living with disability are more likely to experience protracted poverty.</p>	<ul style="list-style-type: none"> ● Is Australia becoming more unequal? <ul style="list-style-type: none"> ○ Alone among OECD countries, Australia has experienced 27 years of uninterrupted economic growth. This has delivered significantly improved living standards for the average Australian household in every income decile. ○ Australia’s level of inequality is close to the OECD country average. ○ The share of income going to the top 1 per cent of households has risen over recent decades. ○ Many Australians experience economic disadvantage at some stage in their lives, but for most people, it is temporary. However, a small but significant proportion of the population experience persistent and recurrent poverty. ○ People living in single parent families, Indigenous Australians, people with low educational attainment, the long-term unemployed, and people with disabilities or other long-term health conditions are most likely to experience protracted income poverty. ○ People in the bottom two deciles of income distribution are more likely to be stuck there, with less life course mobility than those in the middle deciles of income distribution ● Wealth distribution has increased and has been greatest for the top income decile. This is largely attributed to housing and superannuation 	<ul style="list-style-type: none"> ● Productivity Commission May 2019: Is Australia becoming more unequal? ● Productivity Commission : Rising inequality. A stock take of the evidence. 2018
<p>The Coronavirus Supplement lifted over 3 million people out of poverty, improved the wellbeing of individuals and injected significant growth into the local economy. When the Coronavirus Supplement ceased, over 3 million people were pushed back into poverty or around 1 in 8 adults and 1 in 6 children.</p>	<ul style="list-style-type: none"> ● Those who received the Coronavirus supplement were finally able to access essentials like prescription glasses, a fridge, warm jumpers and school supplies for their children.(Age, ABC News) <ul style="list-style-type: none"> ○ Lower income shoppers spent 14 percent more than usual.(ABS Survey) ● ACOSS Coronavirus survey conducted in June 2020 found that: <ul style="list-style-type: none"> ○ 60% of people saved up to purchase large household items. ○ 93% were now able to afford fresh fruit and vegetables ○ 69% were now able to pay for essential medical and health treatments. ○ 75% said they were able to pay their bills. ○ 65% said it was easier to pay rent or move to safer accommodation. ○ 57% were able to pay off debts ○ 33.7% could save up to pay for studying/training. 	<ul style="list-style-type: none"> ● The Age, ABC News (May 2020) ● ABS 4940.0 – Households Impacts of COVID-19 Survey, April 2020. ● ACOSS. June 2020. Coronavirus Supplement Survey. ● ACOSS. 15 September 2020. Cuts to JobSeeker to cost 145,000 full-time jobs - Deloitte report. Media Release. ● Poverty in Australia 2020: Part 1, Overview. ACOSS/UNSW Poverty and

	<ul style="list-style-type: none"> • Every dollar invested in JobSeeker generates a significant economic return, helping to pave the road out of recession. Providing people without paid work with enough to get by is a highly effective economic stimulus, as they have little choice but to spend straight away on essentials. 	<p>Inequality Partnership Report No. 3, Sydney: ACOSS.</p>
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • increase the base rate of working age payments to align with pensions 	<ul style="list-style-type: none"> • The base rate of working age payments must be increased (ANU, Social Ventures). <ul style="list-style-type: none"> ○ Increasing overall social security spending by up to 20 per cent yields strong benefits in terms of reducing poverty and financial stress. Most working age payments would be increased and poverty rates for those recipients decreased by up to 75%. This would support an increase in JobSeeker Payment by \$233 per week ○ A 10% increase (approx. \$12 billion) would allow JobSeeker recipients an additional \$190 per week, cut their poverty rates from 88% to just 34% and lower severe financial stress by 16 percent while also allowing increases for Disability Support Pensioners and those on parenting and carer payments (JobSeeker would go from \$45 to \$71 per day) ○ An 5% increase (approx. \$6 billion) would allow JobSeeker recipients an additional \$120 per week, halving their rate of poverty and reducing their financial stress by 12%. • ACOSS recommends that working age income support payments (JobSeeker, Youth Allowance, parenting payments and related income support) be increased to the pension rate, which is just above the poverty line (from \$45 p/day or \$630 p//fortnight to \$67 p/day or \$950 p/fortnight). • Whiteford was the first to propose that working age income support payments should be increased to the pension rate (for a single people on JobSeeker (from \$45 to \$67 per day), at least until an independent advisory body is established. SVDP has supported this position in submissions since 2019. ACOSS is now doing the same, under its Raise the Rate campaign 	<ul style="list-style-type: none"> • ANU, Social Ventures Australia and Brotherhood St Laurence recommend a 10% increase in JobSeeker (\$45 to \$71 p/day) • ACOSS Media Release (Oct21): • Peter Whiteford ANU • SVDP 2020-21 Pre Budget Submission • SVDP 2021-22 Pre Budget Submission
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • index working age payments twice a year in line with wage growth as well as prices 	<ul style="list-style-type: none"> • Payments have not kept up with cost of living. <ul style="list-style-type: none"> ○ Index all income support payments twice a year to wage growth as well as prices (ACOSS) • Extend income support to all without adequate paid work, including temporary visas. • Provide supplementary payments for people with disability or illness, and single parents, recognising the additional costs they face. <ul style="list-style-type: none"> ○ In the SVDP submission on the adequacy of DSP, we called for a disability supplement for people living with disability to cover disability costs at around \$50 per week for singles and a \$155 per week for couples. ACOSS took a similar position, based on research conducted by NATSEM 	<ul style="list-style-type: none"> • ACOSS Media Release (Oct21): • SVDP DSP submission
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • establish an independent, advisory Social Security System Expert Group 	<ul style="list-style-type: none"> • A Social Security System Expert Group should be established to advise and report to Parliament on whether the Australian Government is meeting its responsibilities and to ensure that eligible recipients are not living in poverty (ANU, Social Ventures) • A Social Security System Expert Group led by independent experts charged with periodically examining the adequacy of the social security system and reporting to Parliament should be established to ensure the Australian Government meets its responsibilities (APH Rec25) <ul style="list-style-type: none"> ○ The Social Security System Expert Group should be tasked to review of the social security system and advise Parliament on how to reform the system to achieve better outcomes and increase economic participation. ○ Such a review would provide advice to Parliament on: establishing an appropriate mechanism to establish payment rates for allowances, pensions and supplements; determining an appropriate benchmark for the indexation of all income support payment rates; ensuring payments and allowances reflect people's circumstances and needs; adopting effective models to support people into work; providing additional support and measures to address entrenched disadvantage and long-term unemployment; and addressing any other related matters identified by the Social Security System Expert Group (APH Rec26) 	<ul style="list-style-type: none"> • ANU, Social Ventures Australia and Brotherhood St Laurence • APH Adequacy of Newstart (Apr20)
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • create a level playing field and equal opportunity for all 	<ul style="list-style-type: none"> • During COVID-19, the number of people who need income support has doubled and most are from areas of pre-existing disadvantage: <ul style="list-style-type: none"> ○ Between Sept 2019 and Oct 2020, people needing to rely on income support, who became eligible for the Coronavirus Supplement, increased by a dramatic 70% (from 1,307,601 to 2,221,000). ○ By September 2021, there were 1,661,000 people on those payments - an overall increase since September 2019 of 27%. • Disadvantaged communities are more adversely affected in times of crisis than other communities <ul style="list-style-type: none"> ○ The areas (federal electorates) in which the number of people receiving these payments increased the most during 2020 were those already facing financial disadvantage, pre-pandemic. They are concentrated in outer north-west and south-east Melbourne, west and south-west Sydney, from Brisbane to the NSW border, and north Adelaide ○ These lower income areas have been hit hardest and repeatedly by the impacts of the pandemic, and now are suffering the most from loss of paid work. • COVID-19 has affected some groups more than others. Australia's most disadvantaged regions have been hardest hit in the current crisis. <ul style="list-style-type: none"> ○ Relatively more jobs have been lost where unemployment rates were already the highest, so COVID-19 has markedly worsened regional inequality in Australia. (Deloitte Sept 2020) • Food, financial assistance and mental health searches spiked during prolonged nationwide lockdowns (InfoXchange, August 2021) <ul style="list-style-type: none"> ○ Searches for financial assistance doubled as lockdown restrictions tightened across Greater Sydney at the end of June and during Victoria's 4th lockdown ○ In NSW, there was a significant increase in job and employment related searches in July signalling the need for concentrated government support targeted specifically at people and industries that are profoundly impacted by lockdowns. • Food insecurity is real. Foodbank Australia has found that: 	<ul style="list-style-type: none"> • COVID Income Support: Analysis of Income Support in COVID lockdowns 2020 and 2021. (UNSW/ACOSS Sept21) • Deloitte 2020 • InfoXChange • Foodbank Australia; Foodbank Hunger Report 2021

	<ul style="list-style-type: none"> ○ In the last year, far from the stereotype, 64 per cent of people who experience food insecurity have a job, that one in six Australians haven't had enough to eat and that 1.2 million children went hungry. 	
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • give all children a fair start • stop penalising the children of unemployed parents by forcing them to live in poverty while they look for work 	<ul style="list-style-type: none"> • 774,000 children or 1 in 6 Australian children aged 0-14 years lived in poverty in 2017-18 (the latest available data). <ul style="list-style-type: none"> ○ At 17.7%, the percentage of children living in poverty is higher than the percentage of any other age group – including those aged 65 years and over • Children living in poverty suffer effects far wider than just their material basics (ARACY). <ul style="list-style-type: none"> ○ These children are more than 1.7 times more likely to face food insecurity, nearly twice as likely to lack good relationships with friends and almost two and a half times more likely to be missing out on learning at home. (ARACY To have and have not) • Financial stress and poverty in families undermines children's long-term health and wellbeing (ANU April 21) <ul style="list-style-type: none"> ○ Childhood poverty causes significant individual lifelong harm, including childhood developmental delay and an increased likelihood of experiencing disadvantage later in life. ○ It causes significant social and economic harm, including increased costs in justice, health and welfare ○ Financial stress is also the biggest cause of relationship breakdown in Australia, with major flow on effects for children and their parents ○ Families on JobSeeker struggle on incomes that have not increased in real terms for over 25 years. The recently announced \$50 a fortnight will do very little to reduce poverty or financial stress ○ Adequate income support is key to reducing poverty, particularly for single parents and their children • Child poverty rates for children of single parents on JobSeeker more than halved during the crisis, falling from 39% to just 17% with the increased income from the \$550 per fortnight Coronavirus Supplement • The Australian Government should review the effects of government policy, including the adequacy of payments, on young people and single parent families in the 46th Parliament. (Rec14, APH) • The Australian Government should consider changing the point at which single parents move to Newstart Allowance; from when their youngest child turns eight to when their youngest child turns twelve. This should be in conjunction with continued efforts to increase the participation of parents in the workforce. (Rec15, APH) 	<ul style="list-style-type: none"> • UNSW/ACOSS Poverty in Australia 2021, cited by APW Facts and Figures. • ARACY, To have and to have not (2019) • Making a difference to children and families in financial stress and poverty (ANU April 21) • APH Living on the Edge Final Report (Feb19)
<p>To reduce inequity, disadvantage and poverty in Australia, we must:</p> <ul style="list-style-type: none"> • create a level playing field and equal opportunity for all • stop penalising single parents and people living with disability 	<ul style="list-style-type: none"> • Community income levels, represented by median household income and minimum wage, have grown by 45% since June 2000. However, unemployment payments have fallen in comparison with median and minimum wage since 2000, apart from the period when the Coronavirus Supplement was paid • The percentage of people with a disability receiving lower payments (rather than Disability Support Pension) has increased from 5% in 2007 to 33% in 2021 <ul style="list-style-type: none"> ○ Changing administration of the DSP program has meant that many people who previously may have qualified for DSP are now receiving the much lower JobSeeker Payment. ○ While all the people currently receiving JobSeeker under this payment criteria would not necessarily have been previously eligible for DSP, the significant growth in this cohort is a strong indicator of the extent to which people with disabilities are now receiving a lower payment rate, with its compliance requirements • The disposable income of single parents receiving income support payments has decreased substantially since 2006 <ul style="list-style-type: none"> ○ The Age Pension and Disability Support Pension have increased in line with wages, while JobSeeker and Parenting Payments fall further behind. This has occurred both by payments that have not increased in real terms, but also by policy changes that have shifted many on to lower rates of payment. ○ The performance of the Australian income support system during this period of economic growth has been disappointing. While payments have increased for some groups (particularly the aged and some recipients of disability payments), many other groups, particularly the unemployed and sole parents, have been left behind. • JobSeeker (previously Newstart) payments had not increased in real terms since the 1990s and were far below the half median income threshold by the start of 2020, especially so for single unemployed people. <ul style="list-style-type: none"> ○ The \$25pw base rate increase delivered on 1 April 2021 means that JobSeeker Payment has increased by 12% in real terms from July 2000 to June 2021 (which also includes the Energy Supplement introduced in 2013). Prior to this, the last time the payment was lifted above CPI was in 1994 when it rose by just \$2.95pw. • As well as falling well behind the growth in median incomes, unemployment payments in Australia have also continued to fall behind minimum wages. <ul style="list-style-type: none"> ○ Rates in Australia now are both low in comparison to historical patterns and low in comparison to other countries • Sole parents and people living with disability have similarly been moved onto lower payment categories over the last two decades. (UNSW/ACOSS) • For DSP and Jobseeker recipients (Monash University): <ul style="list-style-type: none"> ○ 16 percent of DSP recipients report psychological disability as their main disability type but almost 70 percent report experiencing a mental or behavioural problem, including mood and anxiety disorders, depression, obsessive compulsive disorder, alcohol and drug problems and post-traumatic stress ○ Similar patterns of mental or behavioural problems are evident among JobSeeker recipients (perhaps because many who were on DSP have been moved to JobSeeker) 	<ul style="list-style-type: none"> • UNSW/ACOSS Australian income support since 2000:those left behind (Oct21) • Monash Uni: The Health of DSP and Newstart recipients (Sept2019)

	<ul style="list-style-type: none"> ○ Both DSP and JobSeeker recipients have a greater risk of multi-morbidity ○ Around one-quarter of DSP recipients reported being admitted as a hospital inpatient in the previous 12 months and nearly one-quarter made at least one emergency department visit. DSP recipients were 2 to 3 times the risk of visiting a hospital than wage earners, while Jobseeker recipients were at 1.5 to 2 times increased risk. ○ Poor health and disability are substantial barriers to finding and maintaining employment. Health can be improved by delivering tailored health services identified for individuals at the point of entry to the welfare system. Improving access to health services particularly significant 'out of pocket' costs would alleviate health issues and improve outcomes. 	
<p>Remove the cashless debit card and redirect savings to improve employment services and increase access to wrap-around, client-centred support</p>	<ul style="list-style-type: none"> ● A government commissioned evaluation of the cashless debit card, conducted by the University of Adelaide has failed to find conclusive evidence the scheme reduces social harm, despite some positive short-term improvements in the trial sites. <ul style="list-style-type: none"> ○ Findings are mixed and while alcohol consumption had reduced since the introduction of the CDC in the trial sites. It is not possible to attribute these changes to the CDC alone as other policies and service have been in operation in the trial sites. ○ The evidence was "mixed" and could not reach "any definitive conclusion about whether the CDC influences the personal or social harm caused by the use of illicit drugs". ○ There was only "short-term" evidence the CDC had been "helping to reduce gambling, with positive impacts especially in the context of family and broader social life", but "no longer-term evidence was available". ○ Similarly, there was "little consensus about whether and how children's welfare had changed since the introduction of the CDC in the trial areas". "Within the quantitative survey data, most CDC participants reported no major change regarding most aspects of children's welfare," the report said. ○ With respect to financial management, the card was "reported" to improve life for those "who were probably the most vulnerable", but it also introduced "widely felt and costly hurdles to many participants in relation to financial planning and money management". ○ A "large proportion" of participants said "their quality of life had been affected in a negative way", though some noted improvements. ○ Public safety broadly improved in the trial sites, except in the Goldfields where "negative" changes were noted, but the impacts, positive or negative, could not be attributed "to the CDC alone". ● Extensive research (ANU, Gray et al) shows that mandatory income management fails to produce any identifiable community level benefits. Data from the Northern Territory, where income management has been in place for over one third of the Indigenous population for a decade, shows that: <ul style="list-style-type: none"> ○ The rate of infant mortality, the incidence of low weight births and child deaths by injury have increased over the period ○ School attendance rates have fallen and educational outcomes have not improved; ○ Imprisonment rates have increased; ○ There has been no change in reported assaults; and ○ While alcohol consumption has fallen, there has been no reduction in the extent of risky alcohol consumption. ● The evidence base indicates that the negative consequences of shame are much worse for those on various forms of income management. ● Income management is effective when entered into voluntarily or when it is used in a highly targeted way for individuals who have a demonstrated incapacity to effectively manage their finances and spending ● As at 20 September 2020, of the 12,194 people on the CDC program, only 2.3 percent applied for a wellbeing exemption and 1.6 percent were approved; 10.5 percent applied to exit the program and only 2.6 percent were approved. <ul style="list-style-type: none"> ○ The Department's response to a question on notice indicates that the average processing time for exit applications is five months, the application form was only made available on the website from September 2019 and that an inordinate number of departmental and Services Australia staff (40) are involved with this process, which mostly ends in rejection 	<ul style="list-style-type: none"> ● Evaluation of the cashless debit card in Ceduna, East Kimberley and the Goldfields regions, Consolidated report, University of Adelaide (Jan 2021) ● Cashless debit card: review fails to find proof Coalition welfare scheme reduces social harm (Guardian, 18 Feb 2021) ● SVDP Submission to the Inquiry into the income management to cashless debit card transition Bill (Oct 2019) ● SVDP Submission to the inquiry into the Social Security (Administration) Amendment (Continuation of Cashless welfare) Bill 2020 Oct 2020 ● Bray J.R. (2020), Measuring the social impact of income management in the Northern Territory: An updated analysis, Working Paper no. 136/2020, Centre for Aboriginal Economic Policy Research, ANU