Cashless Debit Card Trial Progress Report

Report produced in October 2016

Please note: If publishing data contained in this report, caveats should be retained.
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Executive summary

The objective of the Cashless Debit Card (CDC) is to reduce the social harm caused by welfare-fuelled alcohol and drug abuse, and gambling, by reducing the cash available in a community to pay for these products. Participants receive 80 per cent of their welfare payments into a mainstream debit card account that cannot be used to purchase alcohol and gambling products, or withdrawn as cash.

The trial commenced in Ceduna, South Australia on 15 March 2016 and the East Kimberley (Kununurra and Wyndham), Western Australia on 26 April 2016.

In 2013-14, presentations to the hospital emergency department due to alcohol and drug use in Ceduna exceeded 500 (in a population of 4,227), amounting to more than one presentation per day. The Ceduna sobering up facility had 4,667 admissions. Hospitalisations due to assault were 68 times the national average.

Western Australian State Government data indicates the Kimberley also has some of the highest rates of domestic violence, non-school attendance, and child development vulnerability in the country. Hospitalisations due to assault in this region were also 68 times the national average.

Community leaders in both regions supported the introduction of the CDC trial in their community to address some of the devastating harm caused by alcohol and drug abuse. Every element of the trial has been designed in conjunction with the community leaders in Ceduna and the East Kimberley, including a tailored package of support services. This constituted an investment by the Australian Government of over $1 million in each region to fund drug and alcohol services, 24/7 mobile outreach, mental health services, family support services and financial counselling.

All levels of government recognise it is going to take a targeted, sustained and collaborative effort, in partnership with Indigenous people, to change these statistics.
Executive Summary cont.

The trial is being implemented as part of a broader suite of initiatives across both South Australia and Western Australia.

In South Australia, the Ceduna Service Reform Initiative has been operational for close to 18 months. The Ceduna Service Reform brings together service providers in the region to share knowledge and make the most of existing skills and resources, with the aim to achieve a service system that is coordinated, responsive, active and culturally competent.

In Western Australia, the state government is working with local Indigenous leaders and service providers through its Regional Services Reform. The Reform seeks to refocus government funded services to support a better life for people living in regional and remote areas, and reduce the risk of higher cost interventions in adulthood. This includes strategies and projects focused on employment opportunities, school attendance and student performance, improving housing choices and support services, improving outcomes for families and individuals, and community based models of prenatal, postnatal and early childhood development.

The trial runs for 12 months and is subject to a full, independent evaluation conducted by ORIMA Research. The evaluation will measure the impact of the trial on social harm directly associated with alcohol and drug use, and gambling. The evaluation will also measure factors (although not trial performance indicators) such as school attendance rates, child protection substantiations and incidents of disruptive behaviour.

The evaluation is due to be completed in June 2017.

The full evaluation will be supported by ongoing data collection from state and Commonwealth government agencies and community organisations throughout the trial period. This interim report collates early data from these sources, as well as anecdotal evidence.
Ceduna

- Poker machine revenue in the Ceduna region* between April 2016 and August 2016 was 15.1 per cent lower than for the equivalent period in 2015.
- Monthly apprehensions under the *Public Intoxication Act 1984 (SA)* were 54 per cent lower between March 2016 and June 2016 compared to the same period in 2015.
- Compared to February 2016, the proportion of people discharged from the Ceduna Sobering-Up Unit while still at risk fell from 14 per cent at trial commencement to 2 per cent in June 2016 (most recent data available).
- There has been a strong uptake of financial counselling and capability services in the Ceduna region. Since the start of the trial, approximately 300+ people have sought financial counselling services in Ceduna.
- The number of people supported by specialist homelessness services in Ceduna has decreased by 42 per cent in the quarter since trial implementation in March 2016.
- The community leaders are strongly supportive of the trial and are noticing a difference in their communities.
  - Mayor Allan Suter has said “this is the best thing that we’ve ever had.”
  - Representatives from the Koonibba Community Aboriginal Corporation have observed noticeable improvements in the community, including more children walking around with cleaner newer clothes and a significant decline in individuals requesting basic supplies (like milk and sugar) from the Koonibba Community Shopfront.
  - Local police based in Yalata have noticed a reduction in cash and alcohol coming into community, and a perceived reduction in violence as a result.

# Caveat: All figures quoted are drawn from the most recent available data
* This data is for the grouped Local Government Areas of Ceduna, Streaky Bay, Le Hunte, Elliston and the Lower Eyre Peninsula. Trial participants make up approx. 30% of the population of this area and approx. 30% of the area’s poker machines are located in Ceduna.
+Latest service data is still being confirmed with local providers.
Key Points

Kununurra/Wyndham

• Admissions to the Wyndham Sobering-Up Unit in September 2016 were 69 per cent lower than before the trial began in April 2016.
• The number of domestic violence incidence reports received in July 2016 was 13 per cent lower compared to April 2016 (latest data available).
• There has been a 28 per cent decrease in call-outs to St John Ambulance in Kununurra in September 2016 compared to September 2015.
• There has been a strong uptake of financial counselling and capability services in the East Kimberley region. As at the end August 2016, there were 616 occasions where East Kimberley trial participants have been seen.
• Community leaders are supportive of the trial and are noticing a difference in their communities:
  • The senior medical officer in the East Kimberley has reported a “dramatic reduction in alcohol related presentations to the emergency department”
  • Jean O'Reeri, the Director of the Ngnowar Aerwah Aboriginal Corporation, has stated “Since the card came in, there has been a big reduction in alcohol and domestic violence. People are starting to save and the kids are coming to school.”
  • Ian Trust has said “Unlike other reform efforts undertaken by government, it has been the Indigenous leaders of the East Kimberley who have led this reform”.
  • Feedback from various service providers, participants of local services and community members indicates that people are better able to save money and budget, there are fewer drunk people and less fighting in the street, less gambling is occurring in town, more purchases of food and essentials, an increase in school attendance.

# Caveat: All figures quoted are drawn from the most recent available data
Key takeaways

- Revenue for August 2016 is six per cent lower compared to the August average from the previous two years, falling to $409,350 in 2016 from $434,302 in 2015 and $437,646 in 2014.
- Although there are often large fluctuations in spending from month to month, revenue traditionally reaches its peak in July/August and then gradually decreases until January/February.
- Poker machine revenue in the Ceduna area between April 2016 and August 2016 was 15.1 per cent lower than for the equivalent period in 2015.

# This data is for the grouped Local Government Areas of Ceduna, Streaky Bay, Le Hunte, Elliston and the Lower Eyre Peninsula. Trial participants make up approx. 30% of the population of this area and approx. 30% of the area’s poker machines are located in Ceduna.

Source: SA Attorney-General's Department
Clients supported by Specialist Homelessness Services

Key takeaways

- The number of clients supported by specialist homelessness services in Ceduna has decreased by 42 per cent in the quarter since trial implementation in March 2016.
- In the third quarter of 2015/16, 427 people were supported by homelessness services. This fell to 249 in the fourth quarter.
- This is 46 per cent lower than Q4 of 2014/15, when 461 clients were supported.
- This decrease is also reflected in the number of cases where drug and/or alcohol issues were identified.
- The number of clients with drug/alcohol issues fell by 25 per cent from 12 in Q3 to 9 in Q4.
- This is 31 per cent lower than Q4 of 2014/15, when 13 clients with drug/alcohol issues were supported.

Source: SA Department for Communities and Social Inclusion
Emergency Department Admissions – Ceduna

Key takeaways

- Other than a large drop in May 2016, the number of people admitted to the Emergency Department at Ceduna Hospital for reasons relating to alcohol has remained stable since the trial began in March 2016.
- In the four months since trial implementation in Ceduna (from March 2016 to June 2016), the average number of alcohol-related admissions at Ceduna Hospital has decreased by 21 per cent compared to the four months directly prior (November 2015 to February 2016). However, this includes the large spike in January, which may be attributed to the holiday season.

Source: SA Department for Communities and Social Inclusion
Key takeaways

- There are mixed trends in crime statistics for Ceduna since the trial began.
- Since trial commencement in March 2016, Ceduna has seen a decrease in robberies and driving under the influence of drugs, to the point that there have been no reported robberies since April 2016 and no reports of drug driving since May 2016.
- Drink driving on the other hand appears to have increased slightly since the trial began.

# Caveat: Due to privacy concerns, domestic violence, sexual assault and homicide data is not available for Ceduna.

Source: SA Attorney-General's Department
Crime – Eyre Local Service Area (LSA)

Key takeaways

- Sexual assault, robbery and other offences against the person have been generally decreasing since trial implementation in March 2016, although ‘other offences against the person’ rose sharply in August 2016.
- Other offences against the person includes acts such as harassment, threatening behaviour or dangerous or negligent acts.
- Despite an initial sharp decrease in April 2016, following trial implementation, sexual assault in the Eyre LSA has returned to levels seen earlier in the year.

# Caveat: This crime data is for the Eyre Local Service Area, which is an area larger than Ceduna. Due to privacy concerns, domestic violence and homicide data is not available for Ceduna.

Source: SA Police
Public Intoxication Act Apprehensions – Ceduna

Key takeaways

- The period from March 2016 to June 2016 saw an average 54 per cent fewer apprehensions per month compared to the same period in 2015.
- In February 2016, 15 people were apprehended under the Act. In June 2016, this increased to 38 apprehensions.
- Despite this, the number of apprehensions since the trial commenced is significantly lower compared to the same period in 2015.*
- After a decline in May 2016, the number of apprehensions under the Public Intoxication Act 1984 (SA) has been increasing.

* 2014/15 data is only available for March 2015 to June 2015 to provide a baseline for the trial period.

Note: Liquor restrictions introduced in Ceduna limit the amount of takeaway alcohol an individual can purchase and records the details of anyone purchasing two or more bottles of spirits. Additionally, takeaway alcohol cannot be sold to anyone living in Oak Valley, Maralinga Tjarutja Lands, Yalata Reserve, Tjuntjunjara, Umoona Community, APY Lands, Ngaanyatjarra Lands and Tjuntjuntjura Lands.

Source: SA Department for Communities and Social Inclusion
Sobering-Up Unit Admissions – Ceduna

Key takeaways

- The number of people admitted to the Sobering-Up Unit (SUU) in Ceduna has generally been increasing since the trial began in March 2016.
- While the number of admissions remains high, the rate at which people are being discharged while still at-risk* has decreased significantly. This could indicate a lower level of intoxication.
- In February 2016, 14 per cent of people admitted were discharged while still at risk. As at June 2016, this figure is 2 per cent.

*Where a person is discharged before they are sufficiently sober as to no longer present a risk of harm to themselves or others.

Source: Ceduna/Koonibba Aboriginal Health Service
Mobile Assistance Patrol

Key takeaways

- The Mobile Assistance Patrol provides transport for individuals affected by alcohol or other drugs who are at risk of harm to themselves or others.
- In the four months since trial implementation (from March 2016 to June 2016), the Mobile Assistance Patrol has picked up an average 570 clients per month.
- This is a 35 per cent increase from the four months immediately preceding trial implementation (from November 2015 to February 2016), when an average 422 clients were picked up per month.

Source: SA Department for Communities and Social Inclusion
Anecdotal Feedback – Ceduna

• The Ceduna Community Heads Leadership group who lead consultations in community and worked with Government in co-designing and implementing the trial, said:
  “We want to build a future for our younger generation to aspire to and believe we cannot do this if our families are caught up in the destructive cycle of alcohol or drugs that destroys our culture, our lands and our communities.
  At the heart of this reform, is a change that is being shaped specifically to meet our local needs. It has been a true collaboration to ensure that we can give our mob and our Communities every chance to create real and genuine change in their lives.
  We have grasped this initiative; we have helped shape this initiative; and we are confident that this initiative is for the betterment of all people within our region.” (Ceduna Community Heads Group- Press release- 5 August 2015)

• Community leaders in Ceduna remain highly supportive of the trial:
  Mayor Allan Suter has said “this is the best thing that has every happened“
  Representatives from the Koonibba Community Aboriginal Corporation have observed noticeable improvements in the community, including more children walking around with cleaner newer clothes and a significant decline in individuals requesting basic supplies (like milk and sugar) from the Koonibba Community Shopfront.
  Local police based in Yalata have noticed a reduction in cash and alcohol coming into community, and a perceived reduction in violence as a result.

# Caveat: All anecdotal statements are individual opinions or unverified data sets. The underlying cause of each claim has not been independently verified, tested for statistical significance, or placed within its wider context.
• Feedback from various service providers in Ceduna is that people are becoming more familiar with using the card, they know where to go to get help, appreciate the flexibility of being able to get a replacement card quickly, and children are better dressed and eating more (Source: Local service providers).

• Ceduna merchants claim there has been a reduction in intoxicated persons coming into their shops.

• Representatives from the Koonibba Community Aboriginal Corporation have observed noticeable improvements in the community, (27 May) including:
  • shorter parties with less alcohol consumption (parties are finishing at around 10pm instead of late at night, presumably because there is less alcohol);
  • more children are walking around with cleaner, newer clothes (jumpers, pants/shoes for winter and school uniforms); and
  • a significant decline in individuals requesting basic supplies (like milk and sugar) from the Koonibba Community shopfront.

• Representatives from the Tullawon Health Service in Yalata have advised since the implementation of the trial, weekends have been the quietest in recent memory (11 July).

# Caveat: All anecdotal statements are individual opinions or unverified data sets. The underlying cause of each claim has not been independently verified, tested for statistical significance, or placed within its wider context.
Support Services – Ceduna

Ceduna’s Cashless Debit Card Trial support services include:

- **Drug and Alcohol Support Workers** – This service provides non-clinical support to people suffering from mental illness, including alcohol and drug misuse, and problem gambling, to ensure they are connected with appropriate services. This service is tracking to meet its projected usage.

- **Alcohol and Drug Outreach Workers** – The uptake for this service fluctuates from month to month, and demand is susceptible to external factors. For example, demand for this service increased when the community experienced a significant amount of Sorry Business.

- **Mobile Outreach Street Beat** – This service provides a mobile outreach service to support vulnerable people. Due to the nature of this service, some clients may require multiple interactions with the Mobile Outreach teams who patrol the streets on fulltime basis. Their primary contact is with people engaging in risky and anti-social behaviour, removing them from the situation and the possibility of causing harm to themselves and/or the community.
Support Services – Ceduna

• **Alcohol and Other Drugs Brokerage Fund** - The Brokerage Fund was established to provide rapid assistance to people with substance misuse problems who have immediate needs unable to be met by existing services. Government continues to work with the provider on a communication strategy to encourage more applications.

• **Family Violence services** - This service provides funding for workshops and targeted support, such as legal help, sexual assault counselling and child protection support, to address family violence and related issues in families and communities. Family violence workshops have been scheduled over the next six month period, in consultation with the community.

• **Financial Wellbeing and Capability services** - Funding under this service is being utilised to expand the capacity of existing financial management services and offer intensive one-on-one support to assist people transition to the Cashless Debit Card. The take-up rate for this service has been strong so far. In addition, as part of the roll-out of the trial the following numbers of people received budgeting advice in the following communities between February and July:
  - Yalata; 105
  - Koonibba; 64
  - Oak Valley; 28
  - Scotdesco; 9

On average 30 minutes was spent face-to-face with each of the above Community clients plus additional time spent post visit in follow-up case work/reporting on average about 15 minutes per client.
EAST KIMBERLEY
St John Ambulance# – Kununurra

Key takeaways

- There was a 28 per cent decrease in call outs by St John Ambulance in September 2016 compared to September 2015 (going down from 123 call outs in 2015 to 88 in 2016).

#Data for October is from 1-24 October of each year.

Source: St John Ambulance
Kununurra-Miriwoong Community Patrol

Key takeaways

• The Kununurra-Miriwoong Community Patrol saw a decrease in total number of pick-ups in May 2016, after the trial commenced in April 2016.
• In April 2016, the Community Patrol picked-up 584 people. This dropped by 20 per cent to 470 people in May 2016.
• In the following months, the number of people picked-up by the Patrol has remained relatively stable.

Source: Kununurra-Waringarri Aboriginal Corporation
Key takeaways

• The number of pick-ups from May to September 2016 has been consistently lower than when the trial began, as well as the equivalent month in 2015.
• There were a total of 201 pick-ups in September 2016. This is a decrease of 9 per cent compared to September 2015, when there were 220 pick-ups.

Source: Ngnowar Aerwah Aboriginal Corporation
Kimberley Mental Health and Drug Service

Key takeaways

- The Kimberley Mental Health and Drug Service provides community-based mental health, alcohol and other drug services to the Kimberley region.
- There was a large decrease in total referrals to the service in September 2016 compared to August 2016, as well as a modest decrease in drug and alcohol referrals.
- Since the trial commenced, total referrals fell 48 per cent from 58 referrals in March 2016 to 30 referrals in September 2016.

Source: Kimberley Mental Health and Drug Service
Key takeaways

- Following implementation of the trial in April 2016, the number of domestic violence incidence reports received by WA Police experienced an initial increase of 25 per cent, jumping from 93 reports in April 2016 to 116 in May 2016.
- This number has since fallen to 81 reports as at July 2016. This is a 13 per cent decrease from April 2016.

Source: WA Department for Child Protection and Family Support
Crime – Kununurra

Key takeaways

- While most crime types have remained relatively stable, assault in Kununurra has doubled from April 2016 to September 2016.
- WA Police recorded 29 assaults in April 2016. In September 2016 this had risen to 59.
- It has been reported that crimes such as theft and assaults are subject to the influx of tourists between April and September, as well as the unseasonably hot temperatures in Kununurra.

Source: WA Police
Key takeaways

- While most crime types in Wyndham have remained low or declined, assaults in Wyndham have increased from April 2016 to September 2016.
- In April 2016 there were 5 assaults recorded. In September 2016, this had risen to 11.
- It has been reported that crimes such as theft and assaults are subject to the influx of tourists between April and September, as well as the unseasonably hot temperatures in Wyndham.

Source: WA Police
Key takeaways

- Admissions to the Wyndham Sobering-Up Unit were 69 per cent lower in September 2016 compared to April 2016.
- There were 37 admissions in September 2016, which is 36 per cent lower than in September 2015, when 73 people were admitted.
Kununurra’s Cashless Debit Card support services include:

- **Drug and Alcohol Support Workers** - The service provides non-clinical support to people suffering from mental illness, including alcohol and drug misuse, and problem gambling, to ensure they are connected with appropriate services. This service is being well utilised.

- **Youth and Family Support Services** - The service provides prevention and early intervention services aimed at improving the development and wellbeing of children, as well as providing support to their parents or guardians. This service is currently tracking to meet its projected usage.

- **Adolescent Rehab Project** - Young people in Kununurra experience difficulty accessing age-appropriate services for drug or alcohol related issues. This service was established to support young people in linking up with rehabilitation centres to receive the help they need. This service is being promoted regularly in the community.

- **Alcohol and Other Drugs Brokerage Fund** - The Brokerage Fund was established to provide rapid assistance to people with substance misuse problems who have immediate needs unable to be met by existing services. Government continues to work with the provider on a communication strategy to encourage more applications.
Support Services – Kununurra

- **Families supported through case management** - This service provides case management for families to address barriers including health, housing, child protection issues, alcohol, gambling, financial management, lack of employment/training, and connecting families to specialised alcohol and other drug services. Usage of this service has been consistent.

- **Financial Wellbeing and Capability services** - Funding for this service is being used to expand the capacity of existing financial management services and offer intensive one-on-one support to assist people transition to the Cashless Debit Card. The take-up rate for this service has been strong so far. As at the end August 2016, there were 616 occasions where East Kimberley trial participants have been seen by this service.
Wyndham’s Cashless Debit Card support services include:

- **Drug and Alcohol Support Workers** - The service provides non-clinical support to people suffering from mental illness, including alcohol and drug misuse, and problem gambling, to ensure they are connected with appropriate services. The usage of this service is increasing in Wyndham.

- **Youth and Family Support Services** - The service provides prevention and early intervention services aimed at improving the development and wellbeing of children, as well as providing support to their parents or guardians. This service is currently tracking to meet its projected usage.

- **Adolescent Rehab Project** - This service was established to support young people in linking up with age-appropriate drug and alcohol rehabilitation centres to receive the help they need. This service is being utilised.

- **Alcohol and Other Drugs Brokerage Fund** - The Brokerage Fund was established to provide rapid assistance to people with substance misuse problems who have immediate needs unable to be met by existing services. Government continues to work with the provider on a communication strategy to encourage more applications.
Support Services – Wyndham

• **Families supported through case management** - This service provides case management for families to address barriers including health, housing, child protection issues, alcohol, gambling, financial management, lack of employment/training, and connecting families to specialised alcohol and other drug services. Usage of this service has been consistent.

• **Financial Wellbeing and Capability services** - Funding under this service is being used to expand the capacity of existing financial management services and offer intensive one-on-one support to assist people transition to the Cashless Debit Card. The take-up rate for this service has been strong so far.
Anecdotal Feedback – Kununurra and Wyndham

Feedback from Local Partners (as at 23 August 2016) states that:
- reports from paramedics indicate a decrease in the number of call outs for alcohol-related injuries and issues;
- more people seem to be attending mental health services rather than turning to alcohol to deal with issues; and
- school attendance has improved.

Community feedback during Minister Tudge’s visit to the East Kimberley in early September 2016 noted that a marked difference has been seen on the ground since the trial’s inception, with a significant proportion of participants being in favour of the trial. Promising anecdotal data was reported, including:
- a decline in presentations to the hospital in Kununurra;
- a reduction in inebriation around town, including fewer people drinking in White Gum Park, and fewer parties taking place;
- people not buying playing cards;
- a decrease in humbugging in Kununurra; and
- noticeably more and healthier food being purchased in Wyndham, including meat, cheese and seafood.

The Financial Wellbeing and Capability provider has noted a high level of engagement with participants since the trial commenced. The provider has also noted there is less gambling occurring in town, more purchases of food and essentials, a drop in domestic violence, an increase in school attendance rates and less reported cases of child neglect (Source: DSS).

# Caveat: All anecdotal statements are individual opinions or unverified data sets. The underlying cause of each claim has not been independently verified, tested for statistical significance, or placed within its wider context.
The leaders of the East Kimberley region wrote to the Government on 24 July 2015 in support of the trial stating: “We acknowledge that agreeing to the East Kimberley being a trial site for the restricted debit card may seem to some a rather drastic step. However, it is our view that continuing to deliver the same programs we have delivered for the past forty years will do nothing for our people and, besides wasting more time and money, will condemn our children and future generations to a life of poverty and despair. As leaders in the East Kimberley, we cannot accept this.

Community leaders in the East Kimberley continue to support the trial.

- WA Police have advised that in their dealings with the hospital and St John Ambulance, they have reported a reduction in their calls for assistance from the community.
- Jean O'Reeri has commented there has been a big reduction in alcohol and domestic violence related instances, and an increase in kids going to school.
- Ian Trust has commented: “Unlike other reform efforts undertaken by government, it has been the Indigenous leaders of the East Kimberley who have led this reform. This has not been about government imposing its will on us. This has been about Indigenous leaders making the tough decisions, backed by government policy, in order to make change happen. We believe it’s a model that could drive reform across the country.”

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Anecdotal Feedback – Kununurra and Wyndham

• General feedback has been that it is too early to determine whether the trial is working yet, but many people believe it is making a difference. There have been positive signs to date, including local agencies noticing (as at 2 September 2016):
  • a reduction in drunkenness;
  • a reduction in family and domestic violence incidents;
  • fewer presentations in hospitals;
  • fewer ambulance call outs;
  • more families seen spending time and eating with their children; and
  • less gambling.

# Caveat: All anecdotal statements are individual opinions or unverified data sets. The underlying cause of each claim has not been independently verified, tested for statistical significance, or placed within its wider context.
Anecdotal Feedback – Kununurra and Wyndham#

- Department of Social Services staff in Kununurra have reported most stalls in local markets now accept the CDC, with many having signs displayed (5 September 2016) (Source: DSS Local Officer).

# Caveat: All anecdotal statements are individual opinions or unverified data sets. The underlying cause of each claim has not been independently verified, tested for statistical significance, or placed within its wider context.