

## CASHLESS DEBIT CARD TRIAL

### *Motion*

**HON JACQUI BOYDELL (Mining and Pastoral — Deputy Leader of the Nationals WA)** [1.09 pm]: I move —

That this house —

- (a) notes the operation of the cashless debit card—CDC—in the East Kimberley and goldfields regions of Western Australia;
- (b) recognises the positive social, health and financial impacts of the trial;
- (c) notes the strong community support for continuation of the trial; and
- (d) supports further expansion of the trial in Western Australia and calls on the current and future federal governments to maintain support for the cashless debit card.

I am pleased to rise today to move this motion and I look forward to the debate in the chamber and hearing the views of members, and certainly the government, on a cashless debit card. The role of a cashless debit card is to quarantine 80 per cent of welfare recipients' income so that it cannot be spent on alcohol or gambling, or be withdrawn as cash. The other 20 per cent is deposited into a bank account to allow the recipient to make cash withdrawals. It is acknowledged that the cashless debit card is not a silver bullet, and I am certainly not suggesting that today. However, it is a powerful tool that should be adopted to empower people to lead healthy and prosperous lives. That is the aim and the desired outcome of a cashless debit card.

This is an exceptionally important topic for the chamber to debate. For many years in this chamber we have debated and discussed the disparity of lifestyle of the lower socioeconomic and Aboriginal people in our community. I do not doubt that we are all here because we want to be part of the solution to make a positive change in that area. This issue transcends political parties and their differences. It is a community and social issue.

When I talk about the cashless debit card, I am not talking about the system; I am talking about the people who use the cashless debit card and helping them maintain a healthy and prosperous lifestyle. I am talking about mothers, fathers, children, aunts and uncles. They are important and loved members of our community, and they are wanted and needed. We have all seen the media reports of the conditions in which people live in some of our remote communities and in our communities generally, including some of our regional towns and cities. We have all seen reports on the substandard housing conditions, the lack of fresh food and, in quite a few cases, the lack of fresh water, and the terrible amount of addiction and violence that occurs as a result. I would like members to take a moment to think about how we would feel if it were our family member caught in that spiralling situation. We would expect members of Parliament and this government to step in and be part of the solution. People who feel ignored by government would be feeling heartbroken, angry and resentful. People out there are feeling those things. The cashless debit card is a way that the government has decided to step in and assist those families. Those families want things to change and improve, and I think we all do too.

The Mining and Pastoral Region, which I represent, is a very large electorate. Unfortunately, in my travels around the electorate I see the many ways addiction impacts the communities I represent. I was very pleased to see the rollout of the cashless debit card system in the East Kimberley on 26 April 2016 and in the goldfields region almost exactly a year ago, on 26 March 2018. I was pleased to see that phased implementation in the goldfields region in my electorate. The goldfields community wanted the cashless debit card system to be introduced. The community in the Pilbara electorate was also pleading with the federal government to include the Pilbara in the trial. That community missed out but the trial was awarded to the goldfields.

Currently, 1 347 participants are in the East Kimberley trial and 2 995 are in the goldfields trial. Both regions were chosen based on a number of factors, but to my mind the most important was that there was community support to embrace the trial. It is vital with any program that the government funds and implements that there is on-the-ground, grassroots community support. When I say community support, I mean that there are leaders in the community who support it. It takes a small but mighty few to spark change in these communities, and that is what we have seen. That small and mighty few, the leaders in those communities, have a much better chance of creating change than government bureaucrats, because they are recognised and respected in their communities.

I think it is fantastic that this program in particular is community-led and has community support. It is one of the reasons that the program has been successful to date. We need to recognise the attempts made to support the community prior to the introduction of the cashless debit card and which are ongoing. We need to recognise the strategies that have worked and the strategies that still need some work done to ensure that they are achieving positive outcomes. The collection of qualitative baseline data we have seen has provided us with some guidance in this area on the goldfields and East Kimberley trials.

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I quote a section of the report “Cashless Debit Card Baseline Data Collection in the Goldfields Region: Qualitative Findings” released in February this year, which details the social harm observed in the goldfields prior to the introduction of the cashless debit card. The report states —

There were two main ways in which the social harm evident in the Goldfields region was being tackled prior to the CDC. This was via support services and other interventions, such as the alcohol accord and increased policing. However, the majority of respondents indicated that there were a number of factors that impinge on the effective delivery of services within the Goldfields and considerable service gaps were reported to be present. Many respondents also questioned the effectiveness of the other current interventions that aimed to address social harm which were operating within the region.

As a consequence, a need for additional measures to curb the social, welfare and economic issues evident within the Goldfields region was reported by respondents. The CDC was seen by many stakeholders as being a potentially appropriate and positive option to address these issues. However, concerns were also expressed that in isolation the CDC policy was insufficient to address the entrenched issues present within the Goldfields. Some respondents reported that, in order to be fully effective, the CDC needed to be part of a suite of policies and programs such as enhanced health and community services, improved housing, greater policing and alcohol management.

...

Respondents also identified certain groups of people for whom the CDC was working well ...

The CDC was perceived to be working better for those with previous experience of income management systems, and people who were technologically literate. We need to see the cashless debit card as the financial counselling tool that it was intended to be. We also need to acknowledge the wraparound services, such as the shopfront locations put in place to assist in the initial rollout and administration of the card in the goldfields. This has been very helpful to those who have limited literacy and technological skills and also limited involvement in income management systems. We all recognise that adapting and adjusting to any system is difficult and people are averse to change. Providing those systems to assist people while they go onto the cashless debit card is a good thing and should continue to happen. It is a different way of managing one’s lifestyle. The growing evidence cannot be denied. The cashless debit card is an enabling tool. It enables children and families to regain hope. It encourages people to aspire to live a healthy and meaningful life. Enabling families to feed their children, see them attend school and enjoy functional relationships is meaningful change, and something that I support.

I would like to take a moment to be clear about the purpose of the cashless debit card, as outlined by the federal Department of Social Services in its 2017 report titled “Cashless Debit Card Trial Evaluation: Final Evaluation Report”. It states —

**The Cashless Debit Card Trial ... aims to reduce the levels of harm underpinned by alcohol consumption, illicit drug use and gambling by limiting Trial participants’ access to cash and by preventing the purchase of alcohol or gambling products ...**

That is what the cashless debit card will assist families to do. It is not intended as a punishment tool; it is intended to reduce harm. We need to keep that in mind as we look into the research that has been done to evaluate the trials.

It is important to note that the data collected in the initial and interim evaluation periods conducted in the East Kimberley and Ceduna in February 2017 had a much higher proportion of negative responses than those given in the final report, which was released in August 2017. I do not think that is surprising. Many people reported in that first evaluation report that they felt worse off under the cashless debit card. They were still upset at its implementation. However, given time to get used to this system and its implementation, and to personally feel the effects that that change made in their lives and in the lives of their families, the second evaluation report was much more positive. As I said, children are fed and clothed, and attending school, and people are paying their rent and even saving money. The cashless debit card is doing exactly what it was designed to do.

I also make the point that it is very early in the trial phase. We are talking about multigenerational change in families that have been living with addiction, violence and gambling issues. The trial needs time to roll out to continue to support generational change. I make that point because it would be exceptionally disappointing in my view for any federal government to make the decision to cease those trials prior to doing any full and valuable evaluation, and seeing that generational change. That would be an exceptionally poor outcome. It would be letting down those families that have already started to see positive change.

The East Kimberley has been evaluated twice since the rollout. The first evaluation report was in February 2017 and the second one was not too long after that, in August 2017. For my purposes today I will focus on the August 2017 evaluation report because it gives a more fulsome report as people had time to adapt to the changes. The information that I will talk about now comes directly from the August 2017 evaluation report. Forty-three per cent

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of respondents reported drinking less alcohol than they did before the trial. In Kununurra and Wyndham, lower levels of alcohol-related harm were indicated by decreases in alcohol-related pick-ups by community patrol services; fewer people were observed intoxicated in public; more people were seeking medical treatment for health conditions; the number of presentations at medical facilities for alcohol-related injuries decreased; and there were fewer sales of alcohol noted in the community. Since being on the trial, 61 per cent of participants reported gambling less; 53 per cent of participants reported spending less on illegal drugs; 45 per cent of participants reported that they had been able to save more money than before; and 40 per cent of respondents reported that they had been better able to care for their children. I repeat: 40 per cent of respondents were better able to care for their children.

An interesting outcome is that Indigenous participants were more likely to indicate that their lives were better under the trial—26 per cent of Indigenous participants reported that, compared with just 15 per cent of non-Indigenous participants. Members often lose sight of the fact that people believe the cashless debit card is for Aboriginal people and Aboriginal communities—it is not. It is for welfare recipients in communities in which the trial is being conducted.

I am going to run out of time today. This is an exceptionally important issue. It is important to note that in the communities that have taken part in these trials there has been strong support from community leaders to have a trial in their region. Of the areas that have been evaluated to date, initial data collection was the most negative. There is evidence to suggest that people found the initial implementation of the card tricky to negotiate but, over time, have adjusted to that. Now we are seeing more positive sentiments.

There has been a lot of recent media commentary on the cashless debit card, particularly in the goldfields region. I think that concern has come from the fact that Bill Shorten, the Leader of the Australian Labor Party, has suggested that he would end the trial in the goldfields region. The Mayor of the City of Kalgoorlie–Boulder has publicly written to Bill Shorten to say, “Please come and visit us because we want you to understand specifically how important the cashless debit card has been to the people of the goldfields region.” I have been told by people in the goldfields region that they want the card expanded into other areas of the goldfields. The reason is that people from outlying areas of the goldfields region who are not involved in the trial come into Kalgoorlie and actually get stuck there and cannot return home; and then we are seeing some negative results with more cash coming into the community. We are seeing a potential return to that addiction and violence and alcohol-related harm. Because the people of Kalgoorlie, Laverton and Leonora have been involved in the trial and have seen the positive impacts it has had on the people who live there, they do not want to return to that negative environment.

Yesterday, Mia Davies asked the Premier a question about cashless debit cards. I want to note some of the Premier’s responses. He said that cashless debit cards are obviously a federal issue and a matter for the federal government. I do not agree with that—this is a community issue. It is for the people of Western Australia to engage with the federal government to help it understand why these trials are important in our communities. The Premier has a role to play in that and I ask him to do that. He also said that the initiative should have the support of communities. I would say to the Premier that if he had visited any of these communities, he would understand that already exists. The federal government has been exceptionally careful in ensuring that it has community support and engagement from the trial sites in Western Australia. The Premier also said that a full evaluation needed to happen. I believe that is true. I would not like to see the federal government cease those trials before a full evaluation is done and we can see that generational change that Aboriginal people in lower socioeconomic groups have been asking the government to do for many, many years.

We need to allow the trial to continue. That was one of the reasons I wanted to bring this motion to the house today. We cannot ignore the voices of the people of those communities when they say to us as members of Parliament and to the federal government, “Please continue that trial.”

**HON STEPHEN DAWSON (Mining and Pastoral — Minister for Environment)** [1.30 pm]: It is my pleasure to rise this afternoon on behalf of the government, as the lead speaker on this issue, to provide the government’s response to the motion. I say from the outset that I, too, share the electorate of Mining and Pastoral with Hon Jacqui Boydell, and I, too, get around to communities in that electorate and talk to people throughout the community. I agree with Hon Jacqui Boydell’s comment earlier that she wants to see change, action and improvement in our communities, but I am not convinced this is necessarily the way forward. The motion states, in part —

That this house —

...

(b) recognises the positive social, health and financial impacts of the trial;

I am not convinced that we have evidence to actually back that up. The motion states also —

(c) notes the strong community support for the continuation of the trial; and

Again, I am not convinced that is the case. The motion continues —

- (d) supports further expansion of the trial in Western Australia and calls on the current and future federal governments to maintain support for the cashless debit card.

I think that issue is worth investigating further.

As the Premier pointed out yesterday, and, indeed, as Hon Jacqui Boydell pointed out today, this is a federal government initiative. The cashless welfare program is the federal government's policy. It is not our policy in Western Australia, although we have watched with interest and we have made commentary along the road.

The federal Department of Social Services has suggested in its documentation that the implementation progressed well and that, from its perspective, initial anecdotal reports received indicate early success, including comments from local shop owners noting increases in sales of grocery items. Anecdotal reports from shop owners does not equate to strong community support for a continuation of the trial and does not equate to the fact that there is strong community support for the trial in the first place.

I note that in the middle of last year, the Australian National Audit Office released a report on its performance audit on the implementation and performance of the cashless debit card trial. That audit found that the DSS approach to monitoring and evaluation was inadequate, and, as a result, the ANAO was unable to conclude whether there had been a reduction in social harm. We have to remember that the idea behind this card was to reduce social harm, yet the federal agency with responsibility for auditing government programs and policies has said that it could find no evidence to suggest that that was happening, due to the monitoring and evaluation of the program being inadequate.

**Hon Peter Collier:** Who said that?

**Hon STEPHEN DAWSON:** This was the ANAO, on 17 July last year.

At the moment in Western Australia, the Department of Communities operates a number of income management schemes. There is the voluntary income management scheme and the child protection income management scheme. The state government prefers those two income management schemes to the cashless debit card because they are voluntary referrals under the VIM and trigger-based referrals under the CPIM and that gives government workers additional tools to assist at-risk families and to support behaviour change. That capacity is actually lost under the universal capture of payment recipients by the cashless debit card, noting, of course, that both the VIM and the CPIM are suspended in areas in which the cashless debit card is operational.

What is the child protection income management policy? It is a compulsory form of income management that aims to assist a parent with parental responsibility to meet their child's basic needs. It is currently available in metropolitan districts, and the Peel, East Kimberley and West Kimberley districts, except in Kununurra and Wyndham during the trial of the cashless debit card. Child protection workers from the Department of Communities can refer individuals to that child protection income management scheme for a period of up to 12 months. If a person is on the CPIM scheme, 70 per cent of their fortnightly payments, and any advances and lump sum payments, are placed on a basics card that can be used at shops and for services in the trial regions. Income management funds cannot be spent on alcohol and home brew kits, tobacco, pornography, and gambling products and services. There is no restriction on how the remaining 30 per cent may be spent. Not everyone in the region has fallen foul and has to participate in the scheme. The voluntary income management program is targeted at people who want to be part of it. The child protection income management scheme is targeted at families who professionals have decided in their estimation warrant being part of the scheme. It is not a blanket scheme; it does not affect everybody. That is the difference between those two schemes and the cashless debit card.

The state government does not believe we have been properly consulted about the cashless debit card sites and the potential expansion of those sites. The commonwealth government is engaging primarily with local government and is limiting consultation with the state government on potential CDC sites. Given the impact on state government policies and services, earlier and more fulsome discussions should have taken place, and, indeed, are required to take place, if the commonwealth were to look at broadening what is captured by this scheme. Conversations need to occur with the Department of the Premier and Cabinet, and at a minimum need to involve the commonwealth government providing the details of the proposed consultations ahead of time, and the outcomes of the consultations once they have occurred. Consultation does not mean just talking to a shop owner in Kalgoorlie-Boulder or anywhere else; it means talking to those people who are affected, traditional owners, organisations and not-for-profit organisations that provide services to communities and individuals, having those conversations to know what the implications are.

We do not believe the cashless debit card is a solution in itself. It will require massive complementary supports. The cashless debit card on its own will not solve entrenched social problems. I think Hon Jacqui Boydell in her comments has agreed with that. This is not a silver bullet. The CDC will not alone solve problems such addiction, child neglect and family violence. It perhaps would have a positive impact on families, but only in conjunction

with appropriate support services such as financial and drug and alcohol counselling services. Our view is certainly that people need to be engaged and spoken to. Absolutely if communities in Western Australia and people who are affected indicate that they would like models or schemes like this to be put into operation, perhaps it is worth consideration, but we should not force policies like this upon people.

I am told that the commonwealth government funded about \$1.6 million towards wraparound or support services for communities in the East Kimberley trial. I understand that in relation to the proposal to include the goldfields in this scheme, this money would not be put on the table. In fact, the commonwealth has argued that the cashless debit card had little impact on service demand in both Ceduna and the East Kimberley and that it will monitor demand and fund more services if the need arises in the goldfields. I think this extra support is vital from the outset. Without that support, and without having people on side, I am not a supporter of the cashless debit card. It is also not clear how the process of getting extra funding would occur and whether there is any budget allocation for an expansion of the scheme in the goldfields. Any additional funding should align with existing support services so as not to further exacerbate the fragmentation and duplication of services funded in regional areas.

We need to make sure that the cashless debit card is robustly and independently evaluated, and that has not happened so far. DSS has looked at it. However, the ANAO has indicated that it is not confident that it has been properly and robustly evaluated. Official evaluations to date have relied heavily on qualitative surveys, despite the availability of quantitative data, and have overstated observed positive effects and understated observed negative effects. The impact of the cashless debit card must be monitored throughout the implementation process, with a comprehensive evaluation at the end. That has not occurred in the places captured by the policy at this stage. I do not think we should be broadening this scheme into other areas without a proper evaluation. It is one thing to do the trial, but we must evaluate it first. Let us learn from it and then decide whether it warrants broadening, and also talk to the people who are affected by it—get them on side. We should not force everybody to join the scheme or to be tarred with the same brush. That is what the scheme has the potential to do. The commonwealth is responsible for managing unintended consequences and interactions with the CDC, but it has to monitor it. If issues arise with the cashless debit card, it has to manage any unintended consequences including any interaction or effect it has on not only the community development program, but also the yet-to-be-implemented automatic rent deduction scheme.

Although Hon Jacqui Boydell's motion is well intentioned, we are not convinced that it is actually the right motion for the house to support. There are varying claims on the success of the trial. The broad claim made by the motion about community support for the trial is not grounded in firm evidence. I do not think it is responsible for government to base a decision on future trials without any firm evidence about the effectiveness of the existing trial. The motion also ignores a couple of other things about other effective measures that could be out there such as better coordinated government services around vulnerable people and evidence-based early intervention. Two examples of this are the schemes already run by the Department of Communities in Western Australia—the voluntary income management scheme and the child protection income management scheme.

Hon Jacqui Boydell's motion assumes broad community support, but I do not think we can have confidence in that because the consultation has been inadequate. I honestly believe that, Hon Jacqui Boydell. I have lodged some interaction with her and I know that she is well intentioned on this issue, but I do not believe there has been adequate consultation. It is my intention to move an amendment to this motion. I do not think that the motion as it stands recognises the varied experiences of welfare recipients, welfare services or the broader community in the trial locations. Although some people have reported positive experiences, others have said that the trial has been disempowering and punitive to people not misusing their welfare payments. That is certainly something that I have had feedback on multiple times from people who are captured by the scheme. In order to ensure the effectiveness of the cashless debit card, the broader community has to be consulted and the trial must be independently evaluated not by the people who are running it but by an external organisation in which we have confidence. We know from the Australian National Audit Office that the initial evaluations by the Department of Social Services were lacking in methodology and largely based on anecdotal evidence. When a policy has the potential to affect the lives of people so strongly, we want to have confidence in it. I certainly do not believe we have confidence in it at this stage because the proper evaluations have not taken place.

*Amendment to Motion*

**HON STEPHEN DAWSON:** I move —

To delete paragraphs (b), (c) and (d) and substitute —

- (b) notes there are varying claims on the success of the trial and that evaluation on the social, health and financial impacts of the trial is continuing; and
- (c) supports further expansion of the trial only where the community wants it and there is proper consultation and informed community consent.

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Our amendments will ensure more community buy-in of any trial of the cashless debit card. Consultation will ensure that everyone in the community has the opportunity to have their voices heard, not just those with the strongest voices. It will also allow those whose incomes will be managed through the trial to have their voice heard. I commend the amendment to the house.

**HON ALISON XAMON (North Metropolitan)** [1.44 pm]: I am yet to give my broader contribution on the motion. Although I will be tentatively supporting the amendment as proposed, it is not because I think the amendment is particularly good. As a whole, I do not agree with the amendment either, but I acknowledge that it at least mitigates what I think is a pretty awful substantive motion in front of us. Assumptions are made within the primary motion that I fundamentally dispute. At least what is being proposed by the minister is not quite so problematic. Having said that, I do want my support for this particular amendment misconstrued as meaning that I support the motion as a whole should the amendment get up. I will reserve further comments for my contribution on the motion.

**HON JACQUI BOYDELL (Mining and Pastoral — Deputy Leader of the Nationals WA)** [1.45 pm]: I will not be supporting the amendment for a couple of reasons. I outlined in my contribution that I believe there has been some evaluations to date on the trials, and that they are increasing in their positive results. Although I acknowledge the comments made by Hon Stephen Dawson that there is still a way to go on finding out the true impacts of the cashless debit card, the feedback that I get on the ground and from looking at the evaluation reports is that the evidence is clear to date. I will not be supporting the amendment.

*Division*

Amendment put and a division taken with the following result —

Ayes (16)

Hon Robin Chapple	Hon Sue Ellery	Hon Kyle McGinn	Hon Dr Sally Talbot
Hon Tim Clifford	Hon Diane Evers	Hon Martin Pritchard	Hon Darren West
Hon Alanna Clohesy	Hon Adele Farina	Hon Samantha Rowe	Hon Alison Xamon
Hon Stephen Dawson	Hon Alannah MacTiernan	Hon Matthew Swinbourn	Hon Pierre Yang ( <i>Teller</i> )

Noes (17)

Hon Jacqui Boydell	Hon Nick Goiran	Hon Robin Scott	Hon Colin Tincknell
Hon Jim Chown	Hon Colin Holt	Hon Tjorn Sibma	Hon Ken Baston ( <i>Teller</i> )
Hon Peter Collier	Hon Rick Mazza	Hon Charles Smith	
Hon Colin de Grussa	Hon Michael Mischin	Hon Aaron Stonehouse	
Hon Donna Faragher	Hon Simon O'Brien	Hon Dr Steve Thomas	

Pair

Hon Laurie Graham

Hon Martin Aldridge

Amendment thus negated.

*Motion Resumed*

**HON ALISON XAMON (North Metropolitan)** [1.50 pm]: I rise on behalf of the Greens to indicate our strong opposition to this motion. I will give all the reasons that is the case.

As we know, the cashless debit card is a federal government initiative. Under the scheme, 80 per cent of a welfare recipient's income is quarantined, with the other 20 per cent deposited into the participant's bank account and able to be withdrawn as cash. So far, we have already seen it rolled out to four areas. It commenced in the Ceduna region in March 2016, in Kununurra and Wyndham in the East Kimberley region in April 2016, and a progressive rollout has commenced in the goldfields region since March 2018, as well as in Bundaberg and the Hervey Bay region in January 2019.

The Greens, led by my federal colleague, Senator Rachel Siewert, have been staunchly opposed to this card since its inception. I want to say from the outset that paragraphs (b) and (c) of this motion contain assumptions that the Greens neither support nor believe are factual. There has been no evidence to suggest that this initiative has had positive impacts. Evaluation of the card trial was undertaken by ORIMA Research. The ORIMA reports have been thoroughly discredited by academics and researchers, as well as by the Australian National Audit Office, and have been described in federal Parliament as extremely misleading. The commonwealth Auditor-General's recent report into the implementation of the cashless welfare card found that the evaluations had been unable to show whether the card has reduced social harm. To be very clear, there is no evidence to support the introduction, let alone the extension, of the cashless debit card; however, the ORIMA evaluations are still being referred to by the federal

government to justify the extension of the trial. I assume that the Nationals WA are urging the card's extension as a result of this discredited evidence.

An evaluation of the implementation of the card in Kalgoorlie undertaken by the University of Adelaide was released last month. This was a qualitative study only. Although it was supposed to establish a baseline, it presents data that was collected after the card had been rolled out. As such, it is not able to provide a proper before and after comparison. Furthermore, the data was collected during Operation Fortitude, when an increased police presence was provided in the goldfields, separate from the rollout of the cashless debit card. How do we know that any changes identified in those evaluation interviews would have occurred without the increased police presence?

I note concerns that have been raised in the federal Parliament by Senator Siewert about this report. The report is based on interviews with only 64 of the 2 995 people using the card in the goldfields, and those people were invited through stakeholder organisations, so it is a biased sample. There were 66 stakeholders also interviewed, so we ended up with more stakeholders than card users being interviewed. As a result, unsurprisingly, the report findings have been completely skewed. We cannot claim to have seen an improvement if we have nothing to measure against. Again, no baseline data has been collected at any of the trial sites. It is not credible to say that there have been improvements when the evidence simply is not there.

I am going to quote Dr Elise Klein, an academic from the University of Melbourne, who has undertaken 13 months of research in the East Kimberley on the cashless debit card. She said —

- ... the current Cashless Card trials have not produced credible evidence to support claims of effectiveness, efficiency nor suitability.
- ...
- Conversely, there is consistent evidence showing that income management and the Cashless Debit card makes life more difficult for subjected people.

The card has been shown to have a range of adverse consequences, including stigma and shame felt by those participants, some of whom had been spending their money appropriately and felt unfairly penalised and discriminated against. It has created an inability to buy second-hand items, particularly things like clothes or furniture; an inability to send money to children who are away at boarding school; and an inability to pay for things at places where there are no EFTPOS facilities, such as school stalls, canteens or swimming pools. We have had participants missing out on participating in community life because many of the public associations such as sports clubs do not take EFTPOS, and parents on income support cannot pay for their children's sports fees, for example. There have been difficulties using the card online, and also keeping track of payments, particularly automatic payments from the card. It needs to be noted that many of the participants do not have an email account or access to the internet and may not have a phone, all of which are essential for activating the card and other processes. People are indicating that they are embarrassed when the card is declined or simply is not working.

Not only is it cruel to make people who are already struggling to make ends meet live on small amounts of cash, but also the question has to be asked: how will this card get people into jobs, or address any issues of addiction? What if a participant's fridge breaks down? They do not have cash to buy a second-hand fridge; they have to go and buy a new fridge, which means that there is no money left over to buy food to put into that fridge. Why is there an assumption that every single person on income support is a drug or gambling addict? Not only is this obviously not true, but also the majority of the people interviewed in the Kalgoorlie evaluation did not have drug or substance abuse issues before being put on the card.

Control of one's personal finances is very important for their dignity and sense of control over their own life. If this control is taken away by the imposition of compulsory income management, it has very serious implications. The cashless debit card is stigmatising, it is demeaning people, and it is infringing on basic human rights. Some people on the cashless debit card were reported as having said, "That card, you might as well give us a big sticker that says 'welfare'—it's horrible." Another quote was, "People's perceptions when you present this card, their whole body language changes and you can tell that they're making assumptions about you when you've done nothing wrong."

This card—this program—is a complete waste of money. According to *Hansard* from federal Parliament, the cashless debit card trials have cost \$34.191 million to the end of the last financial year. There have been only 6 917 participants as at 1 March 2019, so we are talking about a really expensive program. I want members to think about what sort of community investment there could be for Aboriginal-led organisations and culturally appropriate services that these regions have been screaming out for forever with the \$34 million plus that has been spent so far on the rollout of this card, including almost \$15 million that has gone to the private company Indue, the debit card provider. Why would we support spending money on what is just an ideological policy that has been tried and evaluated before and shown not to work? Why on earth would we be supportive of that? That money instead needs to go to wraparound services and towards support and programs for people who are struggling with

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drug, alcohol and gambling addictions, and tackling the underlying causes of their disadvantage. It is clear that the issues in these communities—members should know this—are complex, and that there is a serious lack of services to address them. We already know that there is a serious lack of mental health, alcohol and drug services in the regions, so if the federal government were serious—I do not think it is—about addressing problems with alcohol, drugs and gambling, it should commit to funding services in the long term in the communities that need them the most. People working in drug and alcohol services in the communities have plenty of ideas about how that money could be better spent, and we need to have a genuine conversation about how we can drive down disadvantage.

We need preventive measures that go to the root of social issues, we need job programs that actually move people into meaningful employment and we need to encourage community engagement so that people do not feel so isolated. There is also real concern about the impact of the card on people on disability support and their carers, as well as those who are living with mental health issues. The issue of the negative impact of the card on these people was raised in the Kalgoorlie evaluation interviews. Adding to these people's challenges is not okay. It is cruel and unfair. I remind members that we are talking about an evaluation that was already biased and skewed, and even then this is what is starting to come out of it.

I am also concerned that, with the introduction of the cashless debit card, social security recipients are having their fundamental right of self-determination taken away. This form of compulsory income management is a breach of basic human rights and we know that it unfairly targets Aboriginal communities. It is clear that the cashless debit card is a blanket approach, and the way in which the scheme will affect people in their day-to-day lives has not been truly considered—either that, or people just do not care. It is not simply about access to alcohol; it is also about freedom to go about everyday life without stress and without having to live with stigmatisation.

We have heard that in trial sites people have had trouble paying their Telstra bills using the card at post offices, and also when trying to pay bills and pay for services online. People are very worried about falling behind on their rent and bill payments because their card will not work. How is that possibly helpful to anybody? The most horrifying thing is that this card is a back-to-the-ration-days approach, and for these people that evokes historical trauma within a contemporary setting.

We have not seen a genuine partnership between government and communities, particularly those people who are affected by the card. There is absolutely no question that we need to do more to address poverty, drug and alcohol issues, health and mental health issues, and unemployment. I am one of the people in this place who speaks about this the most, but these are complex issues and they cannot be resolved by simplistic solutions. The Western Australian Council of Social Service has noted that restricting access to cash does not address the underlying issues that contribute to social problems.

People's lives are too important to subject them to what appears to be an ideological social experiment that is being justified on perceptions rather than on any sort of robust evidence of outcomes. This is not the first time that income management has been trialled, and it is not the first time that it has failed. We already know that compulsory income management is expensive and does not work. In 2014 a government-commissioned evaluation of income management in the Northern Territory provided conclusive evidence that the compulsory income management regime did not make a significant positive difference. It fell well short of meeting the trial's objectives, and that was despite expenditure of \$410.5 million. Income management in the Northern Territory did not reduce disadvantage or address drug and alcohol issues, and there is no reason at all to expect that it is going to work this time.

It is absolutely unfair to impose a paternalistic card that restricts cash to a community and claim that it is about addressing addiction, but then not fund adequate addiction services. Restricting someone's cash is not an effective way of helping people with addictions to alcohol, drugs or gambling. If the federal government were serious about addressing drug, alcohol and gambling addictions, it would be working with the communities and properly funding wraparound services and turning its attention to the underlying causes of alcohol and drug abuse. Instead, people who are already vulnerable are expected to have this punitive, paternalistic, terrible approach imposed on them. It is not working, it is not going to work, and it will create more harm. The Greens absolutely oppose this motion.

**HON KEN BASTON (Mining and Pastoral)** [2.05 pm]: I thank Hon Jacqui Boydell for bringing on this motion and for the discussion we are having. I also appreciate the Minister for Environment's amendment. Interestingly enough, the three of us all come from the Mining and Pastoral Region.

As previous speakers have pointed out, the cashless debit card is currently being trialled in Ceduna in South Australia, in Kununurra and Wyndham in the East Kimberley and, recently, in the goldfields. I believe it has also been trialled in Bundaberg and Hervey Bay in Queensland; that trial is a little different from this trial. The scheme is that 20 per cent of income support payments are going into personal bank accounts, and 80 per cent of income support payments are going into the cashless debit card. I note Hon Alison Xamon said that they could not be used to buy anything. The money is actually in the 80 per cent; people would be using the 80 per cent to buy things, not the 20 per cent. Everyone tends to get mixed up with what that is about.

**Extract from Hansard**

[COUNCIL — Wednesday, 20 March 2019]

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Hon Jacqui Boydell; Hon Stephen Dawson; Hon Alison Xamon; Hon Ken Baston; Hon Kyle McGinn; Hon Colin Tincknell; Hon Peter Collier; Hon Darren West

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There are also some credible figures on the millions of dollars; I do not have any way of actually checking those. It can be used, of course, in any store in Australia that has EFTPOS, so that is just like a normal debit card; I am sure we all have one in our pocket. Somebody said they cannot be used for online shopping. They can be used for paying bills, recurring payments and everything else, just like we do business at a bank now. I support this motion for continuing the trial and for the expansion of the cashless debit card for welfare recipients, but it is a trial and I am always open to changes after the trial. No system would be perfect without the loopholes. However, I believe it is a system that can empower people who want to make good choices for themselves and their families, and restrict people from being able to pressure others to hand over cash.

The cashless debit card final evaluation report compares data gathered throughout the evaluation period, from April 2016 to July 2017. It found that it had had a considerable positive impact. Some of the findings included reduced or less frequent alcohol consumption, gambling and illicit drug use. I can assure members that drugs and alcohol are still absolutely rampant up there. I will be back up there again on Friday. The feedback that the evaluation referred to found widespread benefits. Forty per cent of trial participants surveyed said that they were better able to look after their children, and 45 per cent said that they were better able to save money. The cost of implementing this system—the figure I was able to get hold of was approximately \$18 million—has been criticised. All government-funded programs should be scrutinised; that is what government funding is there for. However, if there are improvements in the rates of alcohol use and better outcomes for families, especially children, then that \$18 million is well spent, as far as I am concerned.

I note that there has been criticism of the trial, and the evaluation report should be considered carefully, along with the reported positive outcomes. They need to be balanced. Of course, there are negatives and positives. Eventually, we need to balance that so that we can work out whether it is working. The St Vincent de Paul Society's response to the trial outlines a number of concerns. I encourage members to read online the St Vincent de Paul Society's report. One of the concerns is the observation that people have found ways around the restrictions. I find it difficult. One of the big problems with alcohol there, of course, is that people can order it online and it will arrive at their door by post. Even if we put restrictions on hotels and taverns, we still have a problem. Of course, it has to be paid for by that card, unless they can save enough cash to pay for it.

The pressure on relatives and friends is real. Halls Creek had a trial going back a number of years now, but people wanted to get onto that system so they could take that pressure off themselves. Whatever we do in the future, we need to make sure that the card can protect personal savings.

I have personal experience because many years ago I had a pastoral property at Carnarvon and I always used Indigenous stockmen. After shearing, during which they were flat-out for a couple of months, they would all prepare to go to town. They would come to me and ask for their pay to be written out in two cheques. They would cash the smaller cheque and have a party and enjoy themselves. The other cheque would be snuck away and put into the bank account. The peer pressure on them was so great that they felt that was a better way of protecting their money. We are not doing anything different from that right now.

It is imperative that all levels of government encourage investment in regional and remote areas and provide infrastructure to help establish stronger economies that can provide better opportunities for people. The reason for the despair and complete dysfunction in some communities is complex. Individuals, families and communities need a lot of resources to overcome these problems. There are, however, some incredible success stories. An excellent program in our state also deserves more support and recognition. In May last year, I was lucky enough to attend an open day in an isolated community near Fitzroy Crossing—the Yiramalay/Wesley Studio School. Students from Wesley College in Victoria come to Western Australia and Leopold Downs station, which is an Aboriginal-controlled station run by the Bunuba people. They swap students. The school has about 50 to 60 students in total in years 10 to 12. Those Aboriginal students go on exchange to Victoria and vice versa. The kids who come from Victoria—who have probably never had a bit of dirt on their hands, being from the asphalt jungle of Melbourne—learn how to ride a horse. They learn things as simple as how to make a campfire and build infrastructure on the station. Vice versa, the kids from Fitzroy Valley go across to Melbourne. I think that is an excellent system. The school partnership is between Wesley College in Melbourne and the Fitzroy Valley community. Teachers from the school in Melbourne come to Western Australia and teachers from here go to Melbourne to teach the kids there. It has just grown. It is certainly an excellent facility and, in my opinion, it deserves whatever state or federal funding that is required to have a secure future. The school is a great example of out-of-the-box thinking and is making a true effort to improve outcomes for students in an isolated part of Australia and is helping to build better understanding of the Aboriginal culture among students.

The figures in the Wesley school annual reports are a little dated, but I can confirm that the school has been going from strength to strength in its outcomes for students and its wider community. I will quote directly from The Yiramalay school brochure, which documents the following outcomes —

... near perfect school attendance and a high retention level ...

It also states —

Retention of Yiramalay students ... is significantly higher than the national average for Aboriginal students.

It also states —

Nearly 75% of our students go on to employment or continue their education after completing years 10, 11 or 12 at Yiramalay.

Seventy per cent of the students at Yiramalay have completed year 12; the national average is 19 per cent. Eighty per cent of the students at Yiramalay have completed year 11; the national average is 10 per cent. The brochure also states —

... measurable improvements in student health —

Including increased mental health wellbeing and —

... improved sleep and physical fitness.

Students demonstrate a readiness to learn and engage in two-way learning. Aboriginal students act as leaders in learning on country. Since Yiramalay's inception in 2010, nearly 75 per cent of graduates have been employed or are continuing their education with further study. They demonstrate a readiness to teach non-Aboriginal students Indigenous culture. There are many examples with the three major community projects that the school is doing. That is a positive program that needs to continue.

For the community engagement of Aboriginal families in the program at Yiramalay in Melbourne, a Yiramalay parent committee was established. The Kimberley–Melbourne families are being fully engaged. They have attended many Yiramalay/Wesley Studio School–based events. The studio employs local people as residential monitors, community mentors, teachers and aides and general staff.

The cashless debit card is a solution to some social problems. It is not a total solution and it is certainly not a silver bullet, but at least it can ensure that children have food on the table. I was in Kununurra the other day—a few weeks ago now—talking to some of the police officers there. One of the biggest things—this happens in Broome as well—is that the kids are breaking into houses because they are hungry. They are short of food. We can argue that the 20–80 ratio is not exactly correct; it might be 30–70 if it is proven that way. We could say more money is needed. This is a myth that the 80–20 ratio would reduce people's money. It is the same amount; it just putting it in two different baskets and one basket protects it, taking the pressure off others.

**HON KYLE MCGINN (Mining and Pastoral)** [2.17 pm]: I thank the honourable member for moving this motion. I also want to thank Hon Stephen Dawson for his comments. I thought they were very measured and good listening. I also thank Hon Alison Xamon. I have quite a few issues with the motion that has been moved. Firstly, I do not think it should be called the cashless debit card. I think it should be called what it is, which is the cashless welfare card. It is people on welfare who have the card. That is the reality. It is not just a debit card like my Visa debit card; this card is for people who are on welfare.

**Hon Jacqui Boydell:** That is what it is called.

**Hon KYLE MCGINN:** I understand, but I am going to call it a welfare card for the purposes of this debate. I have an office at Kalgoorlie. Before the card came in, I was preparing myself right from the get-go. I am not sure whether the Nationals WA have an office in Kalgoorlie and have received complaints about the card from people coming through or heard any stories on the ground, but the stories I am about to tell members now are horrifying. The first one I will talk about is probably one of the toughest I have had to deal with. It involves a four-year-old girl with terminal cancer. She and her mother came into my office absolutely distraught because the mother had found out she was on the cashless welfare card. The four-year-old daughter did not have an alcohol problem—surprisingly!—did not have a drug problem and did not have a gambling problem. We called the departments to try to discuss how we go about making these people's social life a little easier, considering that we are talking about a young girl who is not in a very good place right now. She should be able to have an easy social life and we should not be putting obstacles in front of her that cause shame in public for the mother. We tried very hard to put a case across to the department about the fact that they want to go on a holiday. They have been saving up and want to go on an overseas holiday.

The issue was that they were heading to Singapore. The question was: will the cashless welfare card work in Singapore? Do members think there was an answer to that? “We don't know; we can't ensure that every single ATM will work.” Let us be honest, when the card was first rolled out, if there were six ATMs at Woolworths, for example, the card would work in only three of them. Each one had to be open at each port. There was no way of knowing whether that would happen. The response shocked me. The response was: “She's not on the welfare card; the carer is on the welfare card.” Even though the funds were to care for the child, it was not about that. The mother did not drink, gamble or do drugs, but she could not get off the card. As Hon Jacqui Boydell said, the purpose of

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this card is to reduce the level of alcohol and drug use and gambling. Why does this lady's mother, who does not drink, gamble or do drugs, have to live under the same banner as alcoholics and drug addicts? That is totally unfair and totally wrong.

In another situation, a man who has a son with autism came in to see me. He does not drink, smoke or gamble and his father does not drink, smoke or gamble. He was a very proud young man who had been working with his disability. One of the key things that helped him with his disability was being independent and controlling his own funds. He could buy the things that he wanted to buy and not have to go to mum and dad for them. That gave him a sense of happiness. But because he looked after his own money, he was put on the welfare card.

**Hon Alanna Clohesy:** Self-worth.

**Hon KYLE MCGINN:** It is self-worth; exactly, member. He did not drink or smoke. That was a big change for someone who was getting into the ideology of putting their own money into a bank account and spending it or saving it. How can people save with this card? The money stays within the debit system. Does the money gain interest? If people do not spend the 80 per cent of the money that is relegated to buying groceries et cetera and they leave it there, it does not gain interest. People used to be able to put that money in a savings account. They can no longer save money. They can put their money in there and never gain interest on it; there is no benefit to leaving it in that account.

There are many things wrong with the current system and there were a lot of problems with the rollout. The people who are saying that the card is working and it is great are the people who supported it heavily before it was introduced. It is like buying a horse for \$34 million and finding out it is a donkey but still betting on it. That is what we are seeing in the goldfields at the moment. The people who were consulted and supported the card, such as the councils that lobbied Canberra for it, were not the people I talked to who were against it. The people I talked to were not heard. When the people who cannot work because they have an injury rocked up to Centrelink, they found that they were put on the card, but there was no information on how to use the card. They were not even aware that they were going to be put on the card. It was a massive issue. A couple of lovely seniors sat out the front of the Centrelink office with a sign saying, "Get ready; you're about to get your card." Drove of people went into Centrelink and said, "I didn't know I was going to be on it. I wasn't aware of this coming out now. What am I going to do? How does it work?"

I have another story about a goldfields constituent—one of the honourable member's constituents. She has strong anxiety and depression and cannot leave the house. She does not drink, smoke or gamble. Her husband has medical issues and buys medical supplies online, and he has been doing that for years. They were put on the card and tried to do the shopping online with Woolworths. Online shopping at Woolworths did not work when the card was first rolled out, but the federal government did not prepare people. It did not consult people who have medical issues and cannot go out in public and can only shop online. Instead, it just rolled it out and said, "We'll see what happens." That family did not eat for three days. They do not go out in public and could not get Woolworths online shopping to work. They called the department and could not work out anything. It is an absolute disgrace that the federal government has rolled this out twice; this is not the first trial site. It has not fixed the issues; it has just rolled it out—smack, bang. I am pretty sure that it knows what is coming with the election, so it wanted to get this out as quickly as it could. The problem is that when the government does that, vulnerable people suffer—and suffer they did. The husband was not allowed to buy medical supplies online because it was not approved by the department. He could get the medical supplies cheaper online than he could get them at the shop down the road. They were living on their bottom dollar. They do not have much money. People used to buy things on Gumtree or eBay. Do members know what people on this card have to do to buy a second-hand car? If they see in the paper a nice registered car for 1 000 bucks that they want to buy, they will not have that cash, because, let us be honest, 20 per cent of their welfare is about 200 bucks, so it would take them potentially three months to get that cash together. If they want to purchase that car, they have to call the department and wait on the line, and we all know what it is like to call federal departments in particular. I do not know anyone who has ever waited on the phone for Centrelink to pick up! Members can imagine how long that takes. Meanwhile, this car is still being advertised in the paper; it is still floating around. Someone else who works at the mine site and is cashed up could go straight down and pick up the car. With the cashless welfare card system, it takes days to get a cash payment organised especially for someone to withdraw cash to buy a second-hand car. What are they forced to do? Are they forced to buy a more expensive car? They cannot afford to do that because they are on welfare.

I definitely do not see the community support in the way that the honourable member who moved the motion sees it, and I have an office there. The people there have told me that they did not want it to start with. I held a community forum. Even the Greens had a community forum, because I think they wanted to hear what the community had to say, unlike other parties. Let me put it this way: it was well attended. When I advertised this forum, I did not say, "Everyone who is against the card, come on down and have a whinge and let's go." I advertised it as a forum to find out what the community wants: "You tell me. Leaders of the community and community members,

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come on down and let's have the debate." I was happy to stand at the front and they could throw as much junk at me as they wanted. Well over 50 people attended. It was well publicised in the *Kalgoorlie Miner*. I can tell members that everybody in that room was against the card—and they were on the card.

What happens when these types of things happen? The media takes it and the leaders in the town talk it down and say that it is only a handful of people. All the stories I heard were powerful and were about vulnerable, desperate people, who have now been tarnished by a system that they should not be on. If we are serious about targeting alcoholism, gambling and drug use, let us target the problem, not the poor vulnerable person on welfare. It is a disgrace.

A lot of the evidence in this debate has been anecdotal. I have told stories that people will say are anecdotal. My office, which is on the main street of Kalgoorlie, was broken into a week after it opened. A window was kicked in for a donation tin for the Royal Flying Doctor Service. It was behind my security screen and they tried to pull it out. There was no money in it; no-one had donated at that point, which was a good thing. The state government increased the number of police on the street in Kalgoorlie. I can tell members now that that is the reason that crime has gone down on the main street, but that is only anecdotal evidence. We also know that the council has put rangers on the street to patrol, but probably not to its full ability. We have extra police and we have rangers, yet it is the welfare card that has caused everything to go well!

**Hon Jacqui Boydell:** I didn't say that.

**Hon KYLE MCGINN:** No. This is what people in the goldfields are saying. The people who are pro-card run the argument that the welfare card is making a huge impact. The report of the audit office has been mentioned in this place. Hon Ken Baston read out the statistics from 2016–17, after Hon Alison Xamon and Hon Stephen Dawson mentioned that the audit office had rubbished those statistics. The data collection for this trial has been disgusting. There is no evidence that the card is working, yet it was just rolled out in the goldfields. Again, we did not see the right consultation.

We talk about leaders in the community. I know that Hon Jacqui Boydell was pretty vocal about community support and leaders in the community driving this cashless debit card. The number of Aboriginal people in the goldfields who have this card is high, and the member would agree with that. One would think that people would listen to the Goldfields Land and Sea Council, which is a big body for Aboriginal people and native title. It is pretty well respected by the Aboriginal community in the goldfields for what it has to say about the welfare card. Trevor Donaldson, a Kalgoorlie elder, was quoted in an article by ABC Goldfields–Esperance, which stated —

... the Goldfields Land and Sea Council told the hearing he does not support the policy.

...

"Our mob out there are still facing the same issues out there and may be some people who see some subtle changes, but overall I would say no."

"This [policy] ... takes away the independence, basic human rights of managing their own affairs and it's driven from the top by basically all non-Aboriginal people.

That was strongly said by an Aboriginal elder in the town. Yet we do not listen to that; we just listen to the council. We should understand that people are not happy. They believe they were not consulted and that the card was not rolled out appropriately. Let us listen to another Aboriginal elder, Pat Dodson, a senator. He said —

I recognise that there are some Australian communities who may choose to trial the cashless card but this must be on the basis of their free, prior, informed consent.

Have we not come anywhere in Australia, particularly when we are now dealing with these tough, hard issues? I understand. I am a member for the Mining and Pastoral Region, just like the members who have spoken, minus Hon Alison Xamon. I understand the issues across my electorate. I am not standing here saying that we should get rid of the card and not have another option. I have been advocating for another option—the banned drinkers register. This is something that focuses on alcoholism. It does not segregate just the poor people on welfare; every single person is affected by the banned drinkers register. It works by rocking up at a bottle shop and showing identification. We are supposed to do that anyway. The ID is scanned and if a red light comes on, that person does not get served and if a green light comes on, they do get served. Then there are wraparound services that support people when they are banned. Why are we not focusing on the real problem—alcoholism? Why are we not targeting that—just the people who are drinking? But no, we target the carers and the elderly. It is just wrong.

I have heard some scary stuff in the media, including all the rhetoric. Hon Rick Wilson will carry on until the cows come home about how great the scheme is. He is on another planet sometimes. The federal government said that there would be wraparound services, money and support. How much support has come to the goldfields? So far,

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we have seen \$125 000 for a financial counsellor for a scheme to “help cashless welfare card participants better manage their finances”, now that we have restricted 80 per cent of their wage into the Indue system!

Where is the funding for the sober-up shelter? If the purpose of this card is, as Hon Jacqui Boydell said, to reduce alcohol, drugs and gambling, show me the figures proving that the number of sober-up shelters in town has increased. Show me all the support services that are assisting the droves of people who are now off the piss. Where are all the people who are now off the drugs?

**Hon Alison Xamon** interjected.

**Hon KYLE McGINN:** Yes, that was a little cheeky. I apologise for that. I should have said “off the drink”.

**Hon Alison Xamon:** Off the grog.

**Hon KYLE McGINN:** Yes, off the grog. That is the regional boy coming out a little.

We need to be shown the flooding droves of people who are coming into these systems now they are “cured” off this welfare card and are not drinking and gambling. What a load of rubbish! I do not see that out there at all. I see people struggling. I see this system that has been implemented for people who want to turn around and say, “I’ve done something to try to fix the problem.” At the end of the day, we are trying. It is not a silver bullet. The banned drinkers register will not be a silver bullet. It is another attempt to try to fix the problem. Do members know what we really need to see? I have said it in this chamber before. We need to see the Uluru Statement From the Heart acknowledged by this country so that Aboriginal people have constitutional recognition in this country and make decisions on what their people want to do rather than the white man coming in and thrusting these systems upon them. Without even living in the area, they are just jamming these schemes down the throats of those who are. Bill Shorten came out to Kalgoorlie and met with community members, unlike the Prime Minister at the time.

**Hon Darren West:** Which Prime Minister was it?

**Hon KYLE McGINN:** It was Malcolm Turnbull. He flew in at night, had these secret meetings and said, “We’re going to do the card. See you later”, and then jumped on a plane and got out of there. “Catch you later.” I am not even sure if the member voted for the current Prime Minister. I am not sure whether he supported Scott Morrison.

**Hon Darren West:** He voted for Dutton.

**Hon KYLE McGINN:** Did he? There we go.

This is the way it works. They just went out to Kalgoorlie and went bang! We are talking about elders such as Trevor Donaldson, who is respected in the community, not getting an opportunity, in my view, to be properly consulted. These organisations have a voice for Aboriginal people. I could also mention the Australian National Audit Office. This banned drinkers register that we have been working on will be trialled in the Pilbara first. If it gets off the ground and works the way it should, we could see it in the goldfields, 100 per cent.

We are talking about getting the University of Western Australia involved—an independent body to monitor the data, see how it works, report back and review, and make sure it is doing its job. When we get told by the audit office that our data is rubbish and it is not working, people should stop standing up and telling me that it is working, that it is great, that the data is awesome and that we need to continue the trial. How was that changed? What was done differently? What is being done to ensure that we can stand up at the end of that trial and say, “We’re making people’s lives better”? It is disgusting. I really believe that the people in the goldfields were not consulted properly. If they had been, we would have seen more safety nets in place. We would have seen people like that mother whose terminally ill daughter was not on the welfare card. We would have seen the father whose son has autism not having to deal with the question of letting his son look after his own money or being restricted on a welfare card. So what if he wanted to have one beer!

I am about to run out of time because I tend to waffle on a bit. One of the big issues that occurred with the system is that it went down. The power went out and no-one could access the card. The system was out so people could not access their card to buy dinner or anything else. What was the response? We cannot tell people to use cash because they do not have any. When the system is down, they cannot use the card. What is the safety net for families who buy dinner from day to day? There are no safety nets. I look forward to everyone else speaking to the motion.

**HON COLIN TINCKNELL (South West) [2.37 pm]:** I thank Hon Jacqui Boydell for bringing this motion to the house. She prepared herself very well. She talked about lots of facts and figures and how the card has been run. I would like to yield some of that information to a fellow member of mine who will talk about that. I would like to remind the house about where this all came from. The welfare card, as the honourable member wanted to call it, came from a review that was carried out. Twelve prominent Aboriginal people headed up that review. The review was conducted all over Australia in 2012–13 and a report came out with 27 recommendations. At this stage only about four or five of those recommendations have been acted on. We spent a lot of money on this review.

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The review was certainly aimed at First Australians, Aboriginal people, because of the disparity and the bad situation they find themselves in. When people talk about this as something new or something that has not been fully looked into, that was a two-year review and this was one of the recommendations. It is disappointing that out of about 27 recommendations, the cashless debit card seems to be the one that the media and most people focus on. I agree with most people that this is not the be-all and end-all. This is not the answer to all the problems. It is one measure out of 27. If they were all rolled out, it would work very well.

Early childhood intervention was one recommendation, as well as improving educational outcomes and stopping distractions to education. Living in remote Aboriginal communities is not a matter of just rolling up and going to school in the morning like mum and dad did, because mum and dad did not. When students get to 12 or 13 years of age, they do not just go to high school like most other people do at that age—that is when their elders come to see them to go through Aboriginal lore. Once they have been through Aboriginal lore, they do not go to school. Enormous change was needed to be able to give Aboriginal people an opportunity in life.

The cashless debit card is just one of 27 recommendations. It is a part of a bigger picture. I am glad that it is rolled out to all welfare recipients in the areas in which it is rolled out. That was the right thing to do. I am not sure whether it can be rolled out all over Australia. In highlighting areas that have certain issues and problems—they have been fairly clear for everyone to see—it is a good idea for us to trial this card. Over time, the findings from the trial will be a lot clearer for all to see. It has been out for only two years. Hon Kyle McGinn was right when he said that there were a lot of problems when this card was implemented, and we acknowledge that. Some of those problems have been fixed, but not all of them—just like everything else in life. My fellow honourable member will talk about that a little later.

Problems with drugs and alcohol—whatever the problem in society is—cannot be sorted out unless we can sort out housing and job opportunities. It is pretty hard for a person to get a job when they do not have a driver's licence and when they may need to travel 100 kilometres to get to a job. Many people will never have a job or a driver's licence in their life. Many things were brought up in the recommendations. A cashless debit card was one part of it. Damien McLean from Warburton said that it is a bandaid part of the recommendations because we have not rolled them all out. However, it is just one part that needs to be trialled and we will look at the results of that trial.

If we are not going to trial things and we are not agreeing in a bipartisan sense, we will not be able help all people on the dole—not just Indigenous people. We really need to find a way for both sides of Parliament to come together. I say that because we split Parliament down the middle—the left side and the right side—but until we come together and find ways of working together, it will not be a great program. We have to find bipartisan support. A cashless debit card does not have bipartisan support, which is a shame. Many of those other 27 recommendations obviously did not find bipartisan support and have not been rolled out. That is why the federal government did not roll them out. It does not mean that money was wasted on the review—some of it may have been—but there is no denying that all these aspects that could improve people's lives were studied. This recommendation was one of 27. It was done for obvious reasons, and those things have been discussed. The findings and the ultimate result will come in time. If it does not measure up, it will be moved on, like most other things that do not measure up. I believe this trial should go on. I commend Hon Jacqui Boyde for bringing this motion to the house.

**HON PETER COLLIER (North Metropolitan — Leader of the Opposition)** [2.44 pm]: I stand to support the motion moved by Hon Jacqui Boyde. I think it is a good motion and is something that we should be debating. One of the great privileges of my life is that I was Minister for Aboriginal Affairs for six years and loved every second of it. I remember quite vividly and profoundly that when I told people who spoke to me that I was Aboriginal affairs minister, they would cringe as though I somehow had this poisoned chalice. I did not—I regarded it as a great badge of honour. I was desperate to have that portfolio. I specifically asked the Premier of the day if I could be Aboriginal affairs minister. I was born and bred in Kalgoorlie. I am a Kalgoorlie boy. I grew up with the Wongatha people; I grew up with the Wongais. I have a deep personal regard for Aboriginal people. In my early days, our family had a shop on Boulder Road. The Wongais would come in from the lands every second or third week. In those days we used to get bread in whole loaves, not cut bread—not this new soft stuff! My dad would keep all the stale bread; he would keep everything for them. I would go out and sit with them. They used to camp in my backyard, so I understand Aboriginal people. I grew up with the Wongais. When I got the mantle of Aboriginal affairs minister, I was absolutely delighted. The thing that really, really bugged me was that the quality of life for original Australians is appalling in many areas. I am talking in a generic sense. In a lot of instances it is not the case, but in too many areas it is the case. Education standards are unacceptably low. Health standards and housing facilities are appalling. Child protection is a real issue, particularly in some of the remote communities. People were saying that the great white hope has come in and he will do something about it. The biggest challenge I had was that each government department did what it liked and, as Aboriginal affairs minister, I could do nothing, quite frankly; it was just a title.

**Extract from Hansard**

[COUNCIL — Wednesday, 20 March 2019]

p1493c-1510a

Hon Jacqui Boydell; Hon Stephen Dawson; Hon Alison Xamon; Hon Ken Baston; Hon Kyle McGinn; Hon Colin Tincknell; Hon Peter Collier; Hon Darren West

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I digress for one second. I established the Aboriginal Affairs Cabinet Sub-Committee to ensure that all departments worked together. That is why we now have the Regional Services Reform Unit. That ensured that changes that were made for regional communities in the north in particular were done in complete and absolute consultation with those communities. It ensured that any changes made in education, health and housing were done in full consultation with those communities. I was also mindful of the fact that alcoholism is endemic in a lot of those communities—not in just those communities but also in metropolitan communities. I am aware that the cashless debit card is not exclusive to Aboriginal people. Of course, one does not need a PhD to work out that a significant number of people who will be impacted by that card will be Aboriginal people. It is not a silver bullet. It is one other facet to what is happening.

The Western Australian Regional Services Reform Unit is doing really good work. I thank Hon Peter Tinley for keeping me engaged and informed about the process of that unit. Across the board, governments of all persuasions have always committed financially to Aboriginal welfare. In Western Australia, we spend over \$6 billion a year on Aboriginal people. If that is the case, why do some of our original Australians still have such an appalling quality of life? As I said, there are a plethora of different programs. Multinationals—the Rios and BHPs—have a raft of different programs for training in their communities et cetera. Local councils in the metropolitan area have a raft of different programs in their communities. The federal government will come along and try different things in consultation with the state government, but very frequently it mirrors or contradicts what happens at the state level and that does not work. One of the biggest issues we have in trying to establish the way forward for Aboriginal people is getting both levels of government working together.

The cashless debit card was established under Tony Abbott when he got Andrew Forrest involved. The work of the review involved trying to improve education and training outcomes for Aboriginal people. It was altruistic and honourable in its merit. I applaud that. One recommendation from that review was, of course, the cashless debit card. I support that.

I take on board the comments that were made by Hon Kyle McGinn and his passion for this area. However, it is not a silver bullet. I acknowledge what he said, and it is so true: it must be a multifaceted approach. I appreciate that in a lot of instances, the cashless debit card could potentially have negative impacts. However, at the same time, if we look at the endemic issues of alcoholism, in particular, and gambling and dysfunction within family units, I really can see some merit in it.

Communities across Australia, particularly those that are affected in Ceduna, East Kimberley and the goldfields, and now Bundaberg and Hervey Bay, had the opportunity to contribute to the Senate Standing Committee on Community Affairs on the establishment of the cashless debit card, and they made a contribution. It was not the case that there was a tsunami of opposition to the cashless debit card; there was enormous support for it.

I want to draw from some of the submissions to the committee. I will table these letters afterwards for members' benefit. They are readily available, but I will table them anyway.

The letter from the Ceduna Aboriginal Corporation states in part —

On behalf of Ceduna Aboriginal Corporation ... I submit our submission which includes the attachments in support of the introduction of a Cashless Debit Card Trial across the far west region of South Australia.

The letter goes on to say —

As a region, Ceduna and surrounding communities have been plagued by excessive alcohol consumption or substance misuse leading to domestic violence, assaults and other type of antisocial behaviour.

...

Many children are going without food and essential clothing and as a result failing to attend school or are subject to all night parties, potential adult violence (assaults), including domestic violence as a direct result of individuals having disposable cash and not meeting their daily or weekly living commitments

The CAC Board and Community Leaders see that the introduction of a Cashless Debit Card would eliminate a lot of the hardship many families are currently facing by limiting the availability of cash to spend on alcohol, drugs and gambling.

The letter from Wunan Foundation to the secretary of the Senate Standing Committee on Community Affairs states, in part —

Wunan Foundation is a well-established and respected Aboriginal development organisation in the East Kimberley. Our goal is to improve the lives of Aboriginal people in the region by driving socioeconomic change, including welfare reform.

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Wunan strongly supports the proposed trial of a Restricted Debit Card for all working-age welfare recipients in the East Kimberley. Indigenous people in the East Kimberley are among the most disadvantaged in Australia.

It goes on to list the issues that exist. It then states —

We believe that a Restricted Debit Card, which will severely limit people's ability to purchase alcohol and drugs, is likely to significantly reduce social dysfunction, including family violence, child abuse and neglect, and crime. In Kununurra, takeaway alcohol is not available on Sundays and local police report that this results in a massive reduction in incidents.

The letter concludes —

Wunan strongly believes that the proposed Restricted Debit Card trial could be the catalyst we need to break the devastating cycle of poverty and despair in the East Kimberley. We urge all Members of the Federal Parliament to support this measure.

The letter from Yalata states, in part —

The Yalata Community Council has considered the cashless debit card at Council meetings and the card introduction has been subject to formal community consultation, including a meeting with the Parliamentary Secretary Alan Tudge in Yalata. There is overall Yalata community support for the trial of the cashless debit card within the Ceduna region.

The impact of alcohol and other drugs has had a devastating effect on Yalata and community members in Ceduna for a very long time. The cashless debit card is seen as a positive step towards reducing the harm of alcohol and supporting families live better lives.

Each of those three contributions is quite extensive, so I will table those letters at the end of my contribution for the benefit of members.

My whole point in bringing that up is that it was not the white man imposing his will on the Aboriginal community. As Minister for Aboriginal Affairs, I was intent on not doing that—I am not an Aboriginal man, and I never, ever wanted to impose my will on Aboriginal communities. However, in this instance, there was consultation and there were opportunities for the communities to be directly involved, and they were; they had their say.

I acknowledge what Hon Kyle McGinn said. I respect him, and I have no reason to disbelieve him. I am also, as I said, from Kalgoorlie, and I also hear a lot of anecdotal evidence. I am sure the member is very familiar with my sister in Kalgoorlie. She is a very well-known local identity, so I hear a lot about what goes on. I still go back to Kalgoorlie very regularly, and I hear an enormous amount about the problems that exist in Kalgoorlie. So, yes, there is the anecdotal concept. If we want pure science to establish a threshold level to say whether the cashless debit card is succeeding or otherwise, that will not happen. It certainly will not happen after a year or two. After 200 years of trying this, this and this, we still cannot get it right. Therefore, to assume that a program like this will be the silver bullet or panacea for success is naive in the extreme.

However, I have to say there has been some success. The Australian government Department of Social Services "Cashless Debit Card Trial Progress Report" of October 2016 identifies some significant improvements. I know that in pure science, we cannot suggest that this is entirely accurate. However, at the same time, we cannot just throw it out and say it is irrelevant. We cannot pick and choose on this issue. The report states about the Ceduna review —

- 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 report states about the Kununurra-Wyndham review —

- Admissions to the Wyndham Sobering-Up Unit in September 2016 were 69 per cent lower than before the trial began in April 2016.

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- 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 Kimberly trial participants have been seen.

As I have said, it is all good and well to dismiss that and say it is irrelevant and we cannot consider it. I will not do that. We cannot just pick and choose in this instance and say these particular figures suit me, so I will use these. I am saying that if we genuinely want to make a difference, we cannot dismiss an argument based on our, dare I say it, ideological bent in this area. We cannot do that. To suggest for one second that the cashless debit card should have resulted in 100 per cent approval or support, and 100 per cent success overnight, in 12 months or two years, is naive in the extreme. For 200 years, successive governments have been trying things, and they have not worked. The simple fact remains that too many Aboriginal kids are out of school. Too many Aboriginal adults do not give a damn. Too many Aboriginal adults are prone to alcoholism, and too many Aboriginal adults are prone to substance abuse. Therefore, we should, in any way, shape or form, give it a go and see whether it has a positive impact. Ultimately, of course, this is for the benefit of the original Australians. We can do a whole raft of things with early intervention and education et cetera, and that is imperative. However, I can tell members that one of the greatest issues in that area is that if a parent is so disengaged from their child's education that they really do not give a damn, that child has no hope at all. I promise members that I have been to dozens upon dozens of those remote communities, and that is why we now have the regional reform unit.

The cashless debit card is definitely a cultural shift. With all due respect, a lot of people who have been used to getting their money will no longer have the motivation to go to the bottle shop as soon as they get their money. They will have much more motivation to be a bit learned about what they do with their assets and their money, and ultimately, of course, that will benefit Aboriginal people.

The cashless debit card is a genuine attempt on the behalf of the government to try to improve the quality of life of Aboriginal people throughout our community. This trial is trying to achieve that. As I said, without a doubt the results are mixed, but certainly there is enough evidence from the initial contributions that there is enough support behind it. There is enough evidence to show that it is working, to a degree—I am not saying that it is the panacea. If we couple that with everything else, I would like to think that we can collectively get to the point at which the quality of the lives of Aboriginal people improves. That is why I strongly support the motion and I strongly support the cashless debit card.

**The ACTING PRESIDENT:** The member indicated that he would seek leave to table various documents. Is the member seeking leave?

**Hon PETER COLLIER:** I seek leave to table the documents.

Leave granted. [See paper 2500.]

**The ACTING PRESIDENT (Hon Adele Farina):** I note that there are nine minutes remaining and I might also remind members of the temporary standing order 61, which requires me to interrupt debate to allow the mover an opportunity to reply for five minutes. I will give the call to Hon Darren West but he only has four minutes.

**HON DARREN WEST (Agricultural — Parliamentary Secretary) [3.00 pm]:** I do not support this motion either. It is very interesting that it has come on today. I am not surprised that there is a race for the right on the other side in political posturing before a federal election. I know that the National Party is feeling a little left behind with the Liberals and One Nation getting along so well. What I am most surprised at is when Minister Dawson moved a very sound, sensible amendment that actually empowered local communities to have a say in this matter and represent the region in question, and when he put forward a very eloquent and well-crafted case for why we should perhaps change our tack a little on this and involve those who are actually being affected, the complete right—this is how far the conservative side of politics has gone—rejected that and said emphatically, “We will decide who goes on this card and we will decide from Perth. We will not engage with any local welfare recipients who are subjected to this scheme”, and “subjected” is the word. As we have heard, this is not a good deal for those who are forced to use the card. Services are in place for people who need income management, which was established by Minister Dawson during his contribution, but that was not acceptable to the conservative side of politics. The federal government has spent \$34 million on this experiment—I have questions about where that money goes in due course—and the connections to the former Leader of the National Party need further probing. However, that comes to \$4 943 per recipient who has been subjected to the card, which is nearly \$5 000. We could have done better with that \$5 000 for people who have an addiction or who need support and wraparound services.

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Remember, the federal government has cut enormous amounts from remote community funding and former Premier Barnett of a Liberal–National government suggested that it would be a good idea to close down some of these communities. We know how the conservative side of politics views remote communities and Aboriginal people, and it is disgusting! The conservative side of politics is in a race to the bottom and it is disappointing—it really is.

The cashless debit card disempowers people, it is demeaning, it is degrading and it is very expensive. Many problems with the card have been highlighted, but here is the main one: it does not work! It has not been proven to work. It has been a very expensive social experiment and I think we can find better ways to deal with the many issues faced in our regional communities. These issues are not just confined to people who are on welfare for whatever reason. They are broader issues that are spread throughout the community to people who go to work each day, people who own businesses and people who work as fly in, fly out employees on mines and the like. These issues are not the domain of people on welfare, and that is where the member has this completely wrong. If the member thinks a piece of plastic will solve these social issues, she is dreaming. I have said that to councils in the goldfields region. The member has talked to the wrong people about this. She needs to be more inclusive in her discussions. I have talked to all the local government people and I do not know why they would want it. The CEO of City of Kalgoorlie–Boulder was concerned that his disinfectant bill has risen as a result of Aboriginal people coming into Kalgoorlie. That is what we have to deal with. This is a bad motion and it should be voted down.

**HON JACQUIBOYDELL (Mining and Pastoral — Deputy Leader of the Nationals WA)** [3.04 pm] — in reply: I thank members for their contribution to the debate today. It is an emotive issue, but what I and other members of this house—apart from Hon Darren West—understand, is that we do not accept the status quo, and neither do Aboriginal people or people living in remote and rural communities. They do not accept the status quo of what is happening to our next generation of young people due to serious neglect and addiction, and issues with gambling and dysfunctional families. Different support services can be used to help people to live a healthy and prosperous life. I believe that the cashless debit card, as other members have pointed out, is just one of the ways in which we can help people to better support their family to get children to school, to have them fed and to have a harmonious relationship with not only their family, but also their community. We cannot just say, “That person is an alcoholic and that person is an addict.” That is more of a stigma than actually rolling out a full trial of any type of social service, as this state government has done with the Pilbara liquor restrictions. That is a blanket approach. Governments have to take a blanket approach. For those children and young people whose parents have a welfare card, at least their parents have sought welfare because a lot of parents do not do that and their families live on the street. The greater stigma for those children is to turn up at school with no food, no appropriate clothing and no housing to support them into the future when they look for a job. I think Hon Colin Tincknell said in his contribution that without the appropriate housing and support services, they cannot get a job. This is a way of trying to draw a line in the sand, to re-evaluate the situation and to allow people some space to work with their counsellors, their community members and their family to find a way to live a better life. I appreciate the contributions from all members in this debate, but no-one has suggested that the status quo is okay. I think that is worthy to note.

Let us not forget that this is a trial. It is not being rolled out forever and a day, never to be re-evaluated. Governments do not do that. They re-evaluate programs, as they should. We can take the learnings from these trials and, as a result, put in place a better system. The great thing about that is that at the end of the day, it will be the families and their children who will benefit from that. I fully endorse the motion today.

In closing, I just want to say that I brought this motion to the house today because there is a roster, Hon Darren West. That is why this motion was brought on for debate today. There was no deceptive reason. When I was in the goldfields recently, I met with not just the council, as Hon Kyle McGinn suggested, but a number of stakeholders and affected people right across the gamut from the council, small business owners and people who are on the card to people who work with people on the card.

When I have mental health workers, health workers, support workers, financial planners and psychiatrists telling me that this is working, that they want it to stay and that they want the opportunity to continue to work with people who need their support, it is a worthy debate for this house to have to ensure that the federal government takes heed of the results of the trial, listens to the people in the community and continues the support that people in the community are asking it to deliver for them. I thank members for their contributions. It has been an exceptionally worthwhile debate.

*Division*

Question put and a division taken, the Acting President (Hon Adele Farina) casting her vote with the noes, with the following result —

**Extract from *Hansard***  
[COUNCIL — Wednesday, 20 March 2019]  
p1493c-1510a

Hon Jacqui Boydell; Hon Stephen Dawson; Hon Alison Xamon; Hon Ken Baston; Hon Kyle McGinn; Hon  
Colin Tincknell; Hon Peter Collier; Hon Darren West

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Ayes (15)

Hon Jacqui Boydell  
Hon Jim Chown  
Hon Peter Collier  
Hon Colin de Grussa

Hon Donna Faragher  
Hon Nick Goiran  
Hon Colin Holt  
Hon Rick Mazza

Hon Michael Mischin  
Hon Simon O'Brien  
Hon Robin Scott  
Hon Tjorn Sibma

Hon Charles Smith  
Hon Colin Tincknell  
Hon Ken Baston (*Teller*)

Noes (15)

Hon Robin Chapple  
Hon Tim Clifford  
Hon Alanna Clohesy  
Hon Stephen Dawson

Hon Sue Ellery  
Hon Diane Evers  
Hon Adele Farina  
Hon Alannah MacTiernan

Hon Kyle McGinn  
Hon Martin Pritchard  
Hon Matthew Swinbourn  
Hon Dr Sally Talbot

Hon Darren West  
Hon Alison Xamon  
Hon Laurie Graham (*Teller*)

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Pairs

Hon Martin Aldridge  
Hon Dr Steve Thomas

Hon Samantha Rowe  
Hon Pierre Yang

Question thus negatived.