Data definitions

This document outlines definitions, assumptions and considerations that readers should be aware of when reading the December update on CDC data analytics.

Participants who have exited the CDC program:
- CDC exits are defined as participants who exit for the following reasons:
  - ceased receiving a trigger payment
  - deemed financially capable by the Department of Social Services
  - deemed financially capable by Community Panel
  - wellbeing assessment.
- Analysis includes customers who have exited the CDC because a trigger payment has been cancelled for 13 or more weeks, regardless of the reason for that payment being cancelled. Further analysis will be conducted to understand these payment cancellations.
- Participants who exit the program for other reasons, such as where a customer has passed away, have not been included in this analysis.
- The number of CDC exits is compared with the number of participants who have participated in the CDC program for a total of 12 or more months in total.
- The time on the CDC program is calculated as the total amount of time a participant has been active on the CDC. This excludes periods where a participant has exited for a short time. The total time on the CDC program may not be continuous.

Priority goods:
- Priority goods data ceases at 1 March 2020 for this analysis.
- Analysis is limited to spending on Indue cards that occurs at merchants only. BPAY, bank transfers and direct deposits are not able to categorised as priority or non-priority.
- Spending can only be categorised by Visa merchant category codes which does not take into account spending on non-priority goods at priority merchants.
- Details of non-quarantined funds spent are unknown.

Parents and children:
- A 'parent' is someone who has at least one child under 18 at the start fortnight and end fortnight of a six month window.
- A 'child' is any person under 18 years old linked to a CDC program participant who is eligible for Family Tax Benefit (FTB) or likely to be being cared for by a participant with an FTB ineligibility code that indicates they may be caring for a child.

Spending at utilities merchants:

- Transactions are limited to merchant code 'Utilities – Electric, Gas, Water, and Sanitary'.
- BPAY and bank transfers are currently unable to be used to determine spending at utility merchants.

Distinct merchants/merchant diversity:

- Merchant diversity is defined as the number of unique merchant category codes being used during a calendar year.
- Merchant codes that were used in previous years but were not used in the current year are counted.
- Number of merchants available to BasicsCard users is current as at 31 July 2021.

Declined transactions:

- Transactions declined due to restricted Merchant Category Code include a variety of types of merchants, such as drinking places, betting and casino gaming venues and packaged alcohol stores. Transactions may be declined for a number of other reasons.

Ceduna crime statistics:

- Ceduna crime statistics have been sourced from Data SA.[1] SA crime statistics are recorded by postcode. Not all postcodes were represented in the crime data.
- Suburbs for inclusion in each LGA were sourced from the Australian Statistical Geography Standard Geographic Correspondences (2016).[2]
- Oak Valley (Maralinga Tjarutja) and Yalata were also included in the analysis of the Ceduna LGA as the CDC operates in these communities.
- Total population for this analysis was calculated using the population estimates for the LGAs of Ceduna, Maralinga Tjarutja, Tumby Bay, Kangaroo Island, Gawler and Coober Pedy, as well as the population estimates for Yalata State Suburb. Population numbers have been sourced from the ABS Census (2011 and 2016) and Regional Development Australia Eyre Peninsula Inc Population Estimates (2020).[3]

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[1] https://data.sa.gov.au/data/dataset/crime-statistics
[2] https://data.gov.au
[3] https://profile.id.com.au/rda-eyre-peninsula/population-estimate?WebID=100