

Cashless Debit Card Trial

The aim of the Cashless Debit Card Trial (the Trial) is to reduce the levels of harm associated with alcohol consumption, drug use and gambling within the communities of Ceduna and surrounds in South Australia and East Kimberley in Western Australia (Kununurra and Wyndham).

The Trial has been led by the Department of Social Services (DSS) and developed in close consultation with local community leaders, local and state government agencies and other Australian Government agencies. Trial participants have been issued with a debit card which cannot be used to buy alcohol, gambling products or to withdraw cash. Between 50 per cent and 80 per cent of a person's welfare payments are placed on the card.

Participation in the trial is mandatory for all working age Income Support Payment recipients in the selected trial sites. In addition, wage earners, Age Pensioners and Veterans' Affairs Pensioners who live in the Trial sites can volunteer to participate.

To support the successful implementation of the trial, DSS worked with the South Australian and Western Australian State Governments, community agencies and Indigenous leadership to supplement the support services being provided in the trial areas.

Evaluation Framework

ORIMA Research has been commissioned by DSS to evaluate the Trial in both locations using qualitative and quantitative research methods.

The evaluation design has been informed by feedback from:

- respected academics and commentators with expertise in conducting research and evaluations involving Aboriginal and Torres Strait Islander Peoples, as expert advisors to the Steering Committee;
- leaders and representatives of Aboriginal corporations and community organisations in the Ceduna and Surrounds and East Kimberley regions; and
- officers of Australian and State Government agencies with on-the-ground experience in the trial sites.

The aim of the trial is to reduce harm in these communities by limiting the amount of cash available for alcohol, drugs and gambling. Over time, it is hoped that reduction in the consumption of alcohol, gambling products and drugs leads to safer families and communities.

Evaluation objectives

The evaluation will assess harm reduction impacts of the Trial on individual and community functioning, focusing on social harm caused by alcohol consumption, drug use and gambling.

Key evaluation questions include:

1. What have been the effects of the Trial on participants, families and the broader community?
2. What lessons can be learnt to improve delivery and to inform future policy?

ORIMA Research will conduct the research, collate and analyse relevant data, including income support data from the Department of Human Services and available data from service providers and state government agencies. Wherever possible, data will be compared at two time points, for instance, at Baseline (12 months prior to Trial launch) and at Wave 2 (10-12 months into the Trial). There will also be a comparison of

conditions prior to and following the trial, including with other sites with similar socio-economic conditions. These are Derby in Western Australia, and Coober Pedy and Port Augusta in South Australia.

Interviews and Focus Groups

Interviews and focus groups will be conducted in trial communities around the time of the launch to gain a detailed understanding of conditions prior to the Trial. Follow up interviews will be done at two points to measure progress and gather insights from the community and stakeholders.

The second and third rounds of research will focus on how the Trial has impacted individuals and the broader community. These investigations will relate to the area of expertise on which observers are able and qualified to answer.

Stakeholders will be selected for participation in the research based on their capacity to provide relevant and informed feedback. Selection will be informed by desk research, the outcomes of the pre-fieldwork consultations and discussions with the Evaluation Steering Committee.

Face-to-face Survey Interviews

Two waves of face-to-face survey interviews will be undertaken with trial participants, their families and other community members. The first wave will occur between August and September 2016, and the second between February and March 2017. These interviews will provide information (stated behaviours, perceptions and observations) on the impact of the Trial on participants, their families and the communities.

ORIMA Research will conduct a total of 1,350 face-to-face interviews across the two trial locations. These will cover a longitudinal sample of participants and family members (same people interviewed across the two waves, where possible) and a non-longitudinal sample of other community members.

Key Performance Indicators

The Program Logic and the underlying Theory of Change led to the development of a series of Key Performance Indicators (KPIs) that will drive evaluation of the effectiveness of the Cashless Debit Card Trial.

