

CDC data analytics

December 2021 update

Key findings to note

- 50% of participants increased their spending on non-discretionary priority goods after 6 months on the program.
- 46% of participants with children increased their spending on non-discretionary priority goods after 6 months on the program.
- Merchant diversity and use has increased. This shows participants are using their cards to pay for more types of services.
- There was no significant change in the rates at which participants accessed Emergency Relief in the first 12 months after commencing on the CDC program.
- Crime rates decreased by 14% in Ceduna when the card was implemented in 2016.

This report presents preliminary findings. Some suggest positive changes, but further analysis is required to validate trends and causal relationships.

Building analytics capability

The CDC data analytics capability continues to expand as the project progresses.

Progress to date

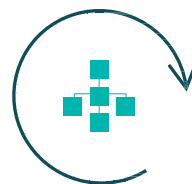
- New baseline data asset for the CDC program created
- Integration of CDC related Services Australia data into the data asset
- Linking of departmental historical data and reporting, allowing for initial analysis to commence
- Commenced analysis of policy questions
- Ongoing engagement with state and territory agencies to negotiate data sharing
- Developed new proposal to use Australian Bureau of Statistics (ABS) integrated data assets
- Analysis of Indue transaction data exploring spending patterns and financial management



Progress update

October 2021

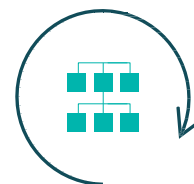
- Report on project progress ✓
- Example 'mock up' product illustrating what future analysis will produce ✓



Preliminary findings

December 2021

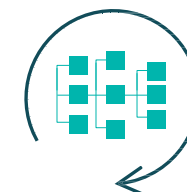
- Completion of baseline data asset build ✓
- Analysis using historical departmental data ✓
- Integration of publicly-available data ✓



Second phase findings

March 2022

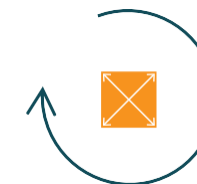
- Findings from analysis using social security data and transactional data
- Analytic capability shifts from point-in-time comparisons to time-series analysis



Third phase findings

June 2022

- Analysis addressing policy questions related to social harm, employment and education outcomes
- Integration of datasets from state, territory and other Commonwealth agencies, if available



Continuous development phase

Beyond July 2022

- Iteratively expand scope of analysis to support future policy development
- Continue to link additional datasets from other agencies

CDC participant demographics

Northern Territory

	CDC participants	Region population	Compulsory	Voluntary
Total	1,784	228,833	1,750	34
Median age	36	32	36	38
Indigenous %	68	26	67	n.p.
Gender split (f:m %)	59:41	48:52	59:41	71:29

East Kimberley

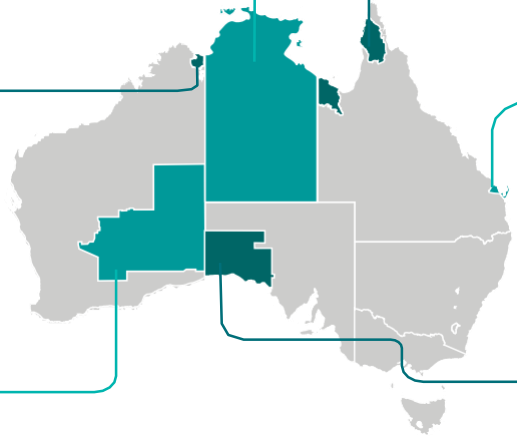
	CDC participants	Region population	Compulsory	Voluntary
Total	1,329	7,155	n.p.	<5
Median age	37	33	37	n.p.
Indigenous %	84	33	84	n.p.
Gender split (f:m %)	57:43	51:49	58:42	n.p.

Goldfields

	CDC participants	Region population	Compulsory	Voluntary
Total	2,979	39,097	n.p.	<5
Median age	39	33	39	n.p.
Indigenous %	48	12	48	n.p.
Gender split (f:m %)	57:43	47:53	57:43	n.p.

Total current participants

15,801



Cape York

	CDC participants	Region population	Compulsory ²	Voluntary ²
Total	178	10,187	-	-
Median age	42	34	-	-
Indigenous %	96	62	-	-
Gender split (f:m %)	63:37	48:52	-	-

Bundaberg and Hervey Bay

	CDC participants	Region population	Compulsory	Voluntary
Total	5,171	141,716	5,171	0
Median age	26	46	26	-
Indigenous %	17	4	17	-
Gender split (f:m %)	60:40	52:48	60:40	-

Out of area¹

	CDC participants	Compulsory	Voluntary
Total	3,608	n.p.	<5
Median age	29	29	n.p.
Indigenous %	46	46	n.p.
Gender split (f:m %)	60:40	60:40	n.p.

Ceduna

	CDC participants	Region population	Compulsory	Voluntary
Total	752	3,408	777	0
Median age	37	39	37	-
Indigenous %	75	22	75	-
Gender split (f:m %)	51:49	50:50	51:49	-

CDC participant data as at 1 December 2021; region data sourced from 2016 ABS census

All percentages rounded to the nearest 1 percent

In line with data confidentiality requirements, numbers less than 5 have been suppressed and some other figures are not provided (n.p.). ¹'Out of area' refers to participants who have moved

² away from CDC regions but remain on the program.

²Due to limitations in how Services Australia records data about Cape York participants, a breakdown of compulsory and volunteer participants is not available. The department is working with Services Australia and the Family Responsibilities Commission to develop these data.

Ceduna crime statistics

Insight

14% ↓

Reduction in the amount of crime since commencement of the CDC program.

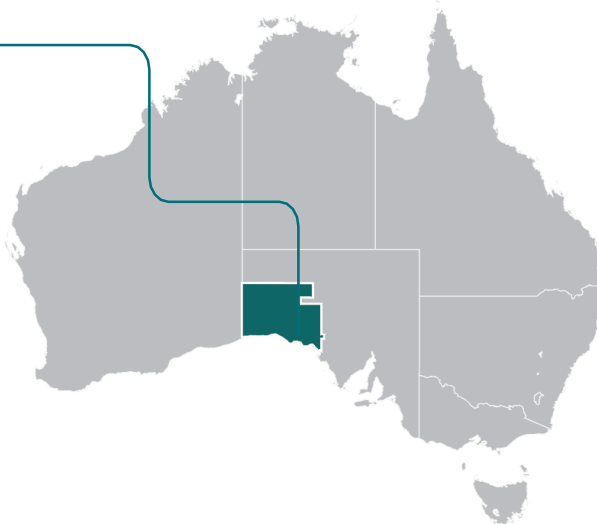
22% ↑

Increase in crime in the community in 2020. Discretionary funds from the Coronavirus Supplement payments were available at this time.

Ceduna region

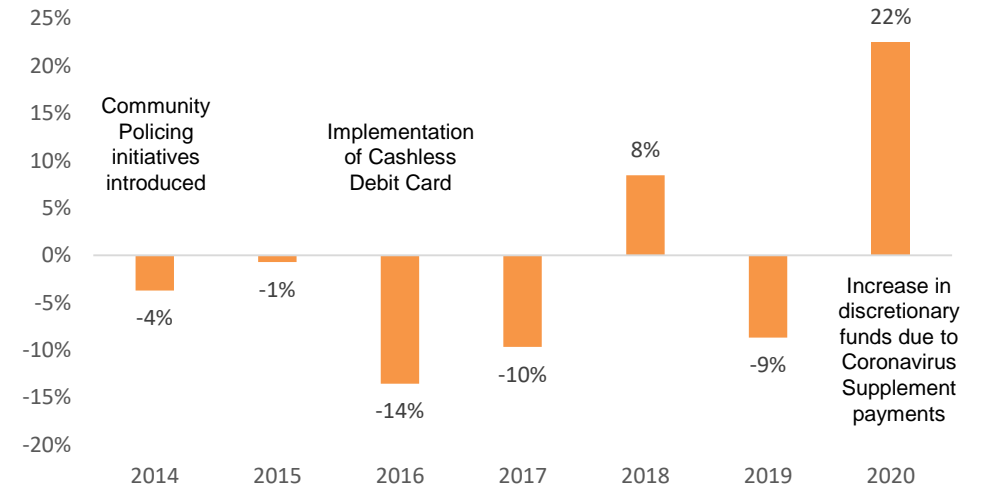
Ceduna

Year	Growth rate (%)
2014	-4
2015	-1
2016 CDC introduction	-14
2017	-10
2018	8
2019	-9
2020	22



Output

Growth rate of crime in Ceduna



	Percentage change in crime between 2016 and 2019
Cooper Pedy	-5.1%
Ceduna (CDC Region)	-4.1%
Tumby Bay	-0.8%
Kangaroo Island	-0.7%
Gawler	-0.1%

Comparison regions were chosen by similarity to SEIFA, ARIA Mean, Remoteness and AIC Accessibility Remoteness Classification scores.

Financial management

Insight

Paying for utilities*

10%
First 6 months

18% ↑
Next 12 months

Within 6 months of entering the program, 10% of participants have used their card at a utilities provider. During the following 12 months, 18% of participants have used their card at a utilities provider.

* The data asset to enable financial capability analysis through rent and other housing deductions is in the final stages of creation and will be available in the March update.

45% Increase in number of merchant types used.

Participants are accessing more diverse merchants. Participants are continuing to use their cards to pay for more types of services.

The Basics Card can be used at fewer than 18,000 merchants. The Cashless Debit Card can be used at over one million merchants that accept VISA cards, except those that primarily sell restricted items.

19% Participants exit the CDC after less than 12 months total on the program

*This figure only includes participants who have not recommenced on a trigger payment. 12 months on the program refers to total time on the CDC. Periods where a participant has exited for a short time are not included in total time on program; 12 months total time may be spread over a longer time.

No significant change in access to Emergency Relief



13% of participants accessed Emergency Relief in the 12 months before they commenced on the CDC program. 12% of participants accessed Emergency Relief in the 12 months after commencing on the CDC.

Definitions

Utilities



Water



Electricity



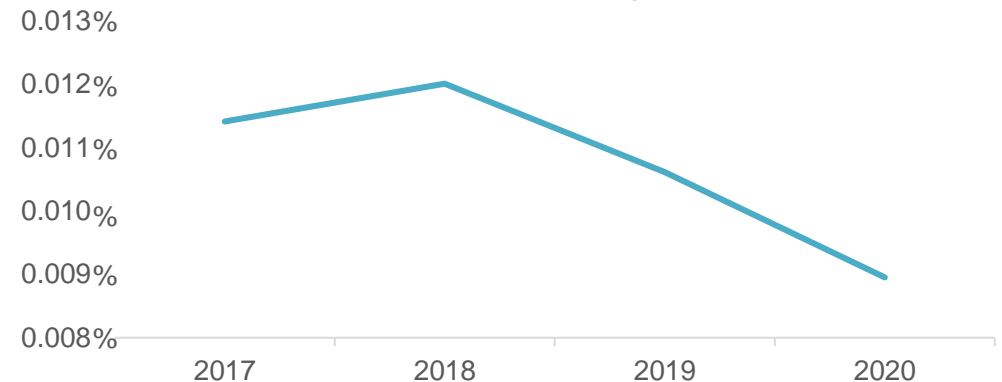
Gas



Sanitary

Merchant diversity is defined as the number of unique merchant category codes being used during a calendar year. Merchant category codes that were used in previous years but were not used in the current year are counted.

Percentage of declined transactions due to restricted Merchant Category Code



The proportion of all declined transactions that are declined at restricted merchants has decreased over time.

Priority spending

Insight

50% Participants increased their spending on priority goods.

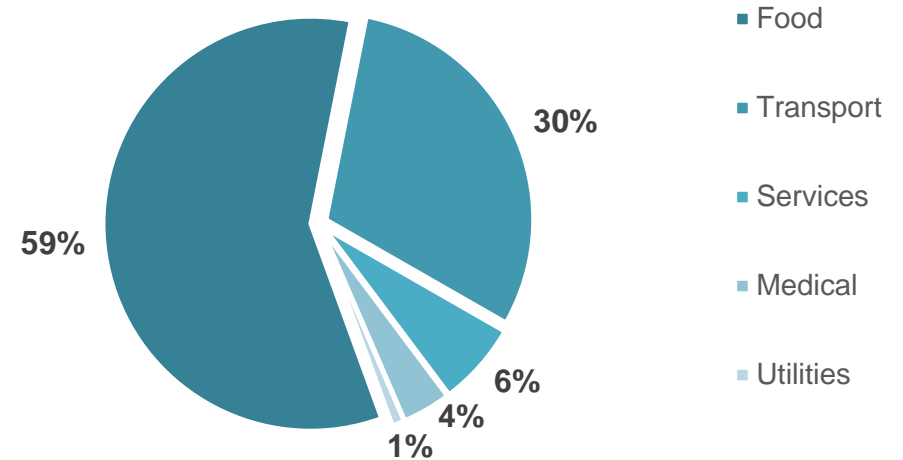
46% Participants with children increased their spending on priority goods.

Participants who used their card after 18 months on the program have increased their proportion spent on priority goods since their first 6 months on the program

Participants with children who have used their card after 18 months on the program have increased their proportion spent on priority goods since their first 6 months on the program

Detail

Top five Merchant Category groups by number of transactions



Definitions

Priority goods and services



Housing



Groceries



Transport



Utilities



Government



Telecommunications



Medical



Education

To derive our priority spending insights, analysis was conducted on participant transactional data to measure the proportion of participants' 6 month moving average of spending on priority goods. This 6 month moving average analysis identifies CDC participants who have an increase in priority spending in each fortnight after 6 months they spend on the program.