



# ***COMMUNITY SUPPORT AND SERVICES COMMITTEE***

**Members present:**

Ms CP McMillan MP—Chair

Mr SA Bennett MP

Ms CL Lui MP

Dr MA Robinson MP

Mr RCJ Skelton MP (via videoconference)

**Staff present:**

Ms L Pretty—Committee Secretary

Dr S Pruim—Assistant Committee Secretary

## **PUBLIC BRIEFING—INQUIRY INTO THE OVERSIGHT OF THE FAMILY RESPONSIBILITIES COMMISSION**

### **TRANSCRIPT OF PROCEEDINGS**

**Monday, 27 March 2023**

**Brisbane**

## MONDAY, 27 MARCH 2023

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### **The committee met at 11.00 am.**

**CHAIR:** Good morning, everyone. I declare this public briefing open. I would like to respectfully acknowledge the traditional custodians of the lands on which we meet today and pay our respects to elders past, present and emerging. I acknowledge the commissioner and any other staff who are present this morning who may be First Nations peoples. I acknowledge you and your custodianship of this land over many centuries. We are very fortunate to live in a country with two of the oldest continuing cultures in Aboriginal and Torres Strait Islander peoples, whose lands, winds and waters we are so lucky to share. I acknowledge the member for Cook, Cynthia Lui, who is also a proud First Nations woman.

My name is Corrine McMillan. I am the member for Mansfield and chair of the committee. With me here today are Mr Stephen Bennett MP, member for Bennett and the deputy chair; Ms Cynthia Lui, the member for Cook; and Dr Mark Robinson MP, the member for Oodgeroo. Mr Robert Skelton MP, the member for Nicklin, is on the line.

The purpose of today's briefing is to assist the committee with its oversight of the functions and performance of the Family Responsibilities Commission. The briefing provides an opportunity for the committee to ask questions about the operational focus, strategic goals and activities of the commission. The committee's proceedings are proceedings of the Queensland parliament and are subject to the standing rules and orders of the parliament. Proceedings are being recorded by Hansard and broadcast live on the parliament's website.

Media may be present and will be subject to my direction at all times. The media rules endorsed by the committee are available from committee staff if required. All those present today should note it is possible you might be filmed or photographed during the proceedings by media and images may appear on the parliament's website or on social media pages. I ask everyone present to turn mobile phones off or to silent mode.

Only the committee and invited officers may participate in the proceedings. As parliamentary proceedings under the standing orders, any person may be excluded from the hearing at the direction of the chair or by order of the committee. I ask that any responses to questions taken on notice today are provided to the committee by Tuesday, 11 April 2023. The program for this morning has been published on the committee's webpage and there are hard copies available from committee staff.

### **McLEOD, Ms Maxine, Registrar, Family Responsibilities Commission**

### **PATERSON, Ms Tracey, Executive Officer (Corporate), Family Responsibilities Commission**

### **WILLIAMS, Ms Tammy, Commissioner, Family Responsibilities Commission**

**CHAIR:** I welcome you and wish you a very good morning. Commissioner, I invite you to make a brief opening statement. I know that you have been working diligently and have lots to share with the committee. I will ask you to make a brief opening statement, after which the committee, I am sure, will have many questions.

**Ms Williams:** Thank you for extending a warm invitation to my commission colleagues to what appears to be an annual visit; usually it is around 27 or 28 March. I, too, would like to acknowledge the traditional owners on whose country we meet today and also the traditional owners of the five communities and their elders with whom we are privileged to work in partnership. I also would like to acknowledge our colleague the member for Cook, who is part of the committee and who has responsibility as a local member for some of our communities within her jurisdiction.

There are remarks relating to three matters that I will speak to in my opening and then, of course, I am more than happy to take all questions from the committee. The first matter will relate to the tabling of the annual report and some of the performance matters, the second is what I term as the nexus between self-determination and voluntary income management and the third is an acknowledgement of our 15th anniversary.

As the committee is aware, the minister, the Hon. Craig Crawford, tabled the commission's annual report for 2021-22 in the Queensland parliament on 13 March 2023. There are some highlights I wish to draw from that report. The impact that the widespread community transmission in Far North Queensland of the Omicron variant of COVID-19 cannot be understated. It caused systemic disruption of widespread service delivery and this caused unintended consequences to our already vulnerable clients throughout that financial year.

The commission's compliance with health guidelines necessitated the postponement of conferences for approximately a quarter of the year. The FRC nonetheless saw a tremendous demand for its services which resulted in the commission recording the second highest number of clients referred to attend support services under either a family responsibility agreement or order in the commission's then 14-year history. There was a big demand from community members needing support at a time of extreme vulnerability. The FRC was proud that we were able to develop agile practices that were safe and in line with the health guidelines to ensure we could meet that demand and the expectations of our clients.

Our annual report also highlights that FRC decisions continue to have an increased focus on capacity building and client participation during and outside of conference through intensive case management. This involves multiple engagements outside of conference, sometimes over several weeks, even months, before the client and FRC personnel. It could include a commissioner or registry staff. The object is to support clients to meet their progress towards achieving case plan goals in partnership with community service providers and government agencies outside of conference. It is important to understand that, although conference is a formal process in which there are honest conversations and decisions had with clients, the change behaviour occurs outside of conference through not just referrals but, increasingly during COVID, intensive case management.

The commission further demonstrated throughout 2021-22 why it is arguably Queensland's leading model of shared decision-making and self-determination that is responsive to the evolving needs of individuals and their families. This is evidenced, I say, by the fact that as of 30 June last year all members of the commission's decision-making arm are Aboriginal, comprising 38 local commissioners and myself as CEO and the FRC commissioner. The only exception is the deputy commissioner, who is non-Indigenous. However, his powers as a decision-maker at conference are executed only upon delegation by me as commissioner.

The second matter I wish to briefly address is my observations regarding the nexus between self-determination and voluntary income management. A key element, in my view, of self-determination is the ability to support clients to build individual capability so they themselves can develop insight into their own behaviours and take greater personal responsibility for their own lives and the lives of their families. The FRC works with people who are the most disadvantaged individuals and families within communities that are amongst the most disadvantaged in the country. Change takes time to close the gap—it takes at least a generation—and our local commissioners or elders and staff have been working diligently on the front lines for now the past 15 years, which is approximately half a generation.

In our view we are sowing the seeds of that change for a small yet growing cohort of our clients, those who self-refer and engage with the commission on an entirely voluntary basis. We are talking about a group of community members who have not been notified to the commission through a government agency because of child protection risks or because of non-school attendance or domestic violence, but the commission has seen in the last couple of years and more so in the last financial year—and that trend is continuing this financial year—a small but growing group of people, including young people, who are referring themselves to the commission on an entirely voluntary basis, not just for voluntary income management but also for a referral to support services.

There is nothing stopping these individuals having their own interactions with service providers. However, clearly they are seeing that the commission, through its information-sharing powers and oversight, can actually support them and hold service providers accountable by asking for updates from service providers as to how the service delivery is matching with that particular client's needs under a case plan. I call this a true nexus to individual self-determination.

The annual report had noted an increase of 71 per cent in the number of referrals under a voluntary case plan and a 49 per cent increase in voluntary income management agreements compared to previous years. They are still small numbers but in previous years those numbers were very small, as small as approximately 20 a year. The big change for the FRC, which I believe has been instrumental in supporting the appetite for individuals to self-refer, especially to voluntary income

management, is following the Australian government's transition from the BasicsCard to the cashless debit card—and now the language is the SmartCard under the enhanced income management regime.

During the 2021-22 reporting period, which is the content of the annual report, the Family Responsibilities Commission saw continued growth in the number of community members willing to enter into a voluntary income management agreement. Over the last two financial years the FRC has seen a significant increase in voluntary income management, from originally 20 agreements in 2019-20. In 2020-21 there was an increase to 94 voluntary income agreements and then in 2021-22 approximately 140 agreements for voluntary income management. That trend is continuing.

It is also significant that since the introduction of the cashless debit card in March 2021 the FRC has processed a total of 465 income management arrangements, of which 65 per cent were voluntary. I am purposeful in my language. An income management arrangement could be an order under a conditional income management decision or it could be a voluntary agreement, where an individual approaches me as commissioner and asks to sign up to income management. Of the total 465 income management arrangements, 65 per cent were voluntary. We are also seeing that some of our clients, once their income management arrangements have expired—because all income management arrangements under the FRC are time limited to three months, six months or 12 months—are seeking to reapply and be subjected to an additional period of income management. What is also notable is that an increase in the uptake can be seen across all age groups of voluntary income management, including the younger cohort of 18- to 25-year-olds. From every age group, from 85-plus right down to 18 to 25, we have had applications for voluntary income management.

The commission sees that this increased uptake of voluntary income management is significant in the commission's progress towards supporting increased personal responsibility in our communities. This can also be seen from the fact that since the introduction of the cashless debit card in March 2021 over half, so 52 per cent, of our clients who have entered into a voluntary income management agreement were previously on CIM—conditional income management. I will just repeat that: of our total clients who have been on income management, over half, 52 per cent, were previously ordered, as a decision of last resort, that it was in the best interests of children and vulnerable members of that community for that person to be subjected to income management. Over half of our voluntary clients were those who we previously ordered. The conditional income management period may have expired—and at the time of making decisions some of our clients are not happy we have had to make that decision—but we are finding that at the expiry of that order they then approach the commission and ask to volunteer for an additional period. That is, 52 per cent of our clients who are on voluntary income management were previously CIMed.

The final remarks are really to recognise our birthday. On 13 March, which coincided with the date of the tabling of the annual report, it was the 15th anniversary of when the Family Responsibilities Act was passed by this parliament in 2008. On 1 July it will be the 15th anniversary of when the commission commenced its operations.

In closing, I would first like to acknowledge that when the FRC Act was commenced it established an enduring tripartite partnership between the communities of the four original FRC communities of Aurukun, Coen, Hope Vale and Mossman Gorge—then later Doomadgee in the gulf—and the Queensland and Australian governments. The passing of that legislation created a fusion between two laws—the state based Family Responsibilities Commission Act and the Social Security (Administration) Act—which empowered our local commissioners to make decisions about income management—the only jurisdiction in the country. Most importantly, the FRC Act embedded the requirement for First Nation decision-makers, not advisers to me but decision-makers, and they were recognised at law. Further, it was also recognised by our act that the traditions and customs of our First Nations people must be taken into account in matters involving First Nations clients.

In closing, I would like to acknowledge and give my profound thanks to those elders, community members, clients, local commissioners and registry staff, some of who are watching right now from Cairns, who have been part of the commission's incredible journey for the past 15 years. It is their vision and hard work which has resulted in the seeds of change we are sprouting in our communities. This also would not have been possible without the continued funding from both the Australian and the Queensland governments. Finally, I wish to acknowledge the Queensland parliament. The FRC has always enjoyed bipartisan support and it is always a pleasure to appear before members of parliament in this committee who always, we have found, have taken an active and genuine interest in our work but, most importantly, in the achievements and life outcomes of our clients. Thank you for your interest over the last 15 years. My colleagues and I are more than happy to provide any assistance for the remainder of our time together.

**CHAIR:** Thank you very much, Commissioner. I always feel it is a great honour, on behalf of the committee, to serve you and to work with you and to hear about your great achievements, albeit some challenges. We appreciate the work that you do every day to support our most vulnerable Queenslanders and we acknowledge you and your team and thank you sincerely.

**Mr BENNETT:** Good morning. Over a number of years we get to a point where we talk about reporting of support agencies to the commission and to help you form your work. I think a couple of years ago we tried to work with the education department about timeliness. Are you able to update the committee? I think you mention in your annual report that that is still challenging.

**Ms Williams:** Yes, we have, but bear in mind first that the annual report is up until 30 June last year. I am pleased to report that since that time there has been some progress. I will invite the registrar, who has been meeting with education department colleagues, to speak on this matter.

**Ms McLeod:** Yes, I can advise that the Department of Education have actually created their own internal practice direction which allows their staff on the ground in communities such as Aurukun, Doomadgee, Coen, Hope Vale and Mossman Gorge to provide the commission with up-to-date information. Whereas we used to have to put our request through the deputy director-general's department, we are now getting very open and up-to-date information on the ground, which is extremely helpful. We are now having monthly meetings with the department at the higher level. We are enjoying a very positive relationship which is, I think, the best that I have seen, and I have been with the commission since 2009. That has been really very positive. When we have had problems in reporting, now that the relationship has improved we are able to talk quite frankly and they are very eager to assist us as much as they can. We did have a problem earlier on which was an ICT issue where one of their programs was not talking to another. It did mean we missed quite a few—92, in fact—notices which were then considered not within jurisdiction because of the lateness. It was a problem that was really out of their control at the time. It was rectified quite quickly. I think that shows that our improved relationship has certainly assisted in resolving problems.

**Mr BENNETT:** Are there any other agencies that are maybe having some reporting difficulties? You used the term 'support services'.

**Ms Williams:** That is predominantly the community support services, so not necessarily government agencies. There is an outstanding issue on that but, back to the education department, I really would like to thank the committee for your diplomacy in that area. I do recall my very first appearance and I expressed my frustration about a technical legal issue about delegation, and this is what the registrar is speaking to: that delegation. Their legal advice, I understand, has confirmed that an internal delegation is now in place. The practical result is that we are now able to apply an elevated school response.

The commission has been aghast at the historic low school attendance, particularly in Aurukun and Doomadgee, and now as a result of being able to exchange information in real time with principals and regional staff we can identify collectively, between the principal and the FRC, priority students and families and prioritise them for conference but then be able to case-manage them outside of conference and to track their weekly school attendance. It is still too early to make any announcements about outcomes, other than that it would be very difficult to apply such a response if we did not have access to real-time information. We are pleased that at least that part of the system is working well.

Deputy Chair, it is good to see that you have read the report, because the issue that we did highlight in the annual report is the service providers. There does not seem to be as great an awareness amongst community service providers as there is with government agencies of the application of our act and that it binds them. COVID is a perfect example. As service providers and government agencies sought to comply with the health regulations, the net result meant that the boots-on-the-ground support services were at lower levels than normally seen. It has also meant that there was a backlog of our clients who we may have referred for counselling, ATODS—alcohol and other drugs and other substances—and parenting programs, and they were not seen in a timely manner. Because of the high turnover of personnel on the ground from these service providers, they do not understand the existence of the FRC and so a lot of the registrar's time and that of her staff is spent briefing every new staff member of those organisations and explaining what is the FRC and their obligations under the act. That is very difficult.

**CHAIR:** Commissioner, it is very encouraging to see how the committee can support you in your work. That is the role of our committee: to ensure we do what we can to remove the barriers and support you to do the valuable work that we know you do. I also acknowledge that whenever we are dealing with incredibly complex issues early intervention is the key. Particularly when it comes to an

issue like school attendance, we know how important it is to intervene early so that patterns of behaviour do not become cemented in a family's general day-to-day life. We thank you, Commissioner, and certainly wish you further success around managing that very complex issue.

**Ms LUI:** Thank you, Ms Williams and panel members, for your attendance here today. In relation to the FRC future directions review, can you outline for the committee your recommendations to the review and how you see the future of the FRC?

**Ms Williams:** Thank you for expressing an interest in the recommendations the FRC has made. For the record, on page 68 of the annual report the commission has provided a summary for the public record of our submissions to the future directions review. It is a very high level summary of the 160-page document that the commission made to the review. In summary, it is an operational analysis of our entire operation since 2008 to 2022. The FRC's recommendations can be grouped into seven main areas. Is there a particular one that you would like me to focus on?

**Ms LUI:** No one in particular—just a broad review, please.

**Ms Williams:** The first one is termed recommendation 1, 'a permanent FRC with renewed local authority'. This is not in any way suggesting that the FRC should exist, for example, in Coen or Aurukun forever. It is rather recognising that as a high-impact model it has a place and that that model should apply in communities that have a corresponding high need. That is essentially what that particular recommendation is seeking.

Our comprehensive analysis has highlighted that, unfortunately, the FRC has been plagued with years of uncertainty. In fact, since my appointment in 2019, which was initially only for nine months—it has been the longest nine months of my life—it has always been couched on the basis of—and I am summarising—'Your appointment is subject to the outcome of a review.' There has always been uncertainty about even my appointment. Our operational analysis also highlighted that appointments, even outside of my appointment, have been, for local commissioners and even the deputy, 12 months, or funding has been for periods of 12 months or 18 months. Our executive officer can speak more at length about the impacts on our operations in relation to fiscal uncertainty. It is simply recognising that, just like the Mental Health Commission, there is unfortunately a need in community for quite a targeted intervention and access for very vulnerable members of community. The FRC is simply seeking recognition that there is a vulnerability in Queensland and that there is a place for the commission, and its application to communities should be made at a community level, going through an appropriate process to see whether there is an appropriate match for a community that is seeking the FRC's operations and looking at needs. That is the first recommendation.

The second recommendation is themed 'the FRC to be supported to expand and contract across communities'. That is a follow-on. For example, with regard to operations in Coen, our fingerprint over time in the last 15 years has decreased slightly. In recent years we have had to elevate our operations slightly in Coen to reflect some recent changes in the community need—similarly in Aurukun. Because parts of the FRC are a special measure, the extent of our operations should always be reflective of need and be proportionate. Before even my tenure the FRC has been contacted by other communities—not just Indigenous communities but also non-Indigenous leaders from other locations—interested in the application of an FRC model. That is an important point too, because the FRC is not an Indigenous model. It just so happens that those communities that have the greatest need tend to be from our remote communities. Coen is a good example. Coen is not a discrete Aboriginal community; it is a township. We conference non-Indigenous clients as well who fit our jurisdiction. The way communities are added to the FRC's jurisdiction is through instrument, so through regulations, and it depends on how a community is defined. It could be a local government area; it could be based on Department of Resources plans. There are a variety of ways our communities are described.

The third recommendation is 'adding opportunity to responsibility and renaming the commission'. We are called the Families Responsibilities Commission. As the needs of our clients are moving to more of individual empowerment, I suggest there might be merit in the commission to perhaps be called the Family Responsibilities and Communities Commission to reflect that there is a small but growing group of community members now over a couple of years who are entirely referring themselves to the commission, seeing income management, for example, as a banking and financial management tool to access the e-economy and voluntary referrals. Some of our clients are now not only seeking support with budgeting and reactive responses to crises but also starting to think about saving, financial management and acquiring assets. There is a case to be made for the FRC being called the Family Responsibilities and Communities Commission.

Recommendation 4 is themed ‘FRC supported to ensure the service ecosystem is working as required’. That picks up the point of the deputy chair. The FRC is only as good as its ecosystem. We appreciate the collective effort in terms of strengthening the relationship with our government partners, but there needs to be further strengthening of community support services. For many quarterly reports now the commission has identified the limits of our referral pathways for either perpetrators and/or survivors of domestic and family violence in our communities. With the trend of cross-orders, a couple could both be named as respondents and applicants of a domestic violence protection order. It therefore makes it difficult to refer those parties to a support service in their community—similarly for mental health and proper referral pathways for young people who have quite chronic substance misuse issues. We are talking about those under age 15.

Recommendation 5 is themed ‘the FRC to administer voluntary income management statewide to help those suffering entrenched disadvantage to protect income’. The basis of this recommendation is to consider that the FRC has quite an intensive approach at a community level, but there may be individuals—Indigenous and non-Indigenous—who might live in Logan, West Cairns or Mackay who can see the benefits themselves in voluntary income management. The FRC would like the consideration of our jurisdiction for voluntary income management to be made available to all Queenslanders who would like to self-refer for a limited period of time and to obtain the benefits of using the smart card for a period of no more than 12 months leading up to Christmas, or around when the rego is due to save for those bills, or if they are aware of some stressors in terms of humbugging or coercive control from partners and financial abuse.

**Mr BENNETT:** Mr Pearson was in the *Australian* talking about that yesterday or today.

**Ms Williams:** I have not read the papers today, but I did read it last week. When the annual report was tabled, the *Australian* and *Courier-Mail* picked up on that. I was quoted in those papers.

Recommendation 6 is the second-last theme, ‘changes to strengthen the FRC model’. This is revisiting the Childrens Court trigger. There are aspects of our existing model which could be refreshed or enlivened again, and the Childrens Court trigger—which I will not speak to because I have previously briefed—is listed as one matter where we would strongly encourage a revisit.

Finally, recommendation 7 is about governance. One of the learnings when I undertook the operational analysis was that original commissioners, longstanding staff, community members or even government partners speak fondly about the early years of the FRC. They speak about a joining up. There was the FRB, which is the Family Responsibilities Board, which is only advisory to myself or to the minister, but there was a second board which was established, the Welfare Reform Advisory Board. That was where leaders from community met with leaders from both governments and discussed the service delivery system away from the FRC’s core business. They spoke about the issue of what is need and demand in communities and the accountability of service providers. Over time that board ceased to exist, so although the Family Responsibilities Board meets—and I am meeting with them tomorrow—it only has jurisdiction that relates to the operations of the commission. What is lacking is a forum for the Australian government, the Queensland government and community leaders, with input from the FRC, to actually talk about their service delivery ecosystem in communities, identifying not only barriers and challenges but also opportunities to identify service delivery opportunities in community for each of these five welfare reform communities. I am strongly recommending that that be revisited so that it can complement the legal framework in which I operate to drive the accountability and responsiveness of service providers. I hope that has answered some of your query.

**CHAIR:** That was very comprehensive, as always, Commissioner.

**Dr ROBINSON:** In terms of the income management approach you described earlier, you described both voluntary and involuntary situations. This is a two-part question. You did give some detail, but perhaps you could expand a little more on some of the reasons involved when somebody volunteers for it. I am just interested in how that process works. How do they come to the point where they realise, ‘This is good for me’? Obviously you are working through some sort of discussion with them about how it works, but I would be interested to hear more on that. In terms of the involuntary cases, how does that in practice work alongside what sounds like a good principle—I think you said something like individual autonomy—where you try to maintain their sense of decision-making and their input into that? Can you perhaps tease that out a bit more? That sounded very interesting and quite positive.

**Ms Williams:** Perhaps I will take the last one first and then I will get my colleagues to remind me of the first one. Our decision-making has evolved over time because our clients’ needs have evolved over time. I am advised by my longstanding colleagues that in the earlier days of the

commission, under the leadership of former commissioner David Glasgow, the honest conversations that had to be had in the forum or the formal setting of conference were very much around responsibility, accountability and starting to create a nexus for community members to understand, 'If you behave in a certain way it means X happens. It means this is what happens, or the impact on community members or your family.' For example, they might be a single person partying at night on a Wednesday night. They may not understand that, although they do not have children, their neighbours do have children and they do not go to school or those children are going to school tired. Our act must be applied in the best interests of the child. I am advised that a lot of the early conversations that were had were helping people to join the dots between their behaviours and the impact on others.

The conditional income management, CIM, is applied as a decision of last resort. It is an extraordinary decision. It is an extraordinary power to intervene and to say, 'Part of your money should be protected under the technology of a card.' It has always been applied as a decision of last resort but the number of times it was applied was greater historically. What we have seen—and we document it in our operational analysis and we even referenced it in our annual reports—is a decrease in the number instances of FRC imposing income management on community members.

I can speak from my own experience that on the occasions where I have had to preside in a conference hearing because of the complexity of the matter or the potential aggression that that individual is at risk of displaying—for example, the person could be a serious violent offender and it may require me or the deputy commissioner to have the honest conversation with that individual and explain why it is in the best interest of vulnerable persons and children for that person to be subjected to income management—there can be displeasure displayed by that individual of, 'How dare you income manage me?' Equally, I can speak from experience of when that person's income management is about to expire and registry staff contact that individual to say, 'Look, Jan, your income management is about to expire. Just letting you know,' they will say, 'I don't want it to expire.' I am personally aware of those instances.

Then we can explain to that individual—and I am starting to answer now the first part of your question—that they fall under a different part of the act, which is part 10 of the act, which creates a self-referral process where anyone in our community can approach me or the deputy commissioner directly. Usually it is facilitated through, because I am not always in every community every single day. I have to split myself amongst five communities. They can contact a local commissioner or a registry staff member or phone in to say, 'I actually want to be on income management.' I have to be satisfied that there is no duress, that they understand exactly what they are signing up for. We record the reasons on a form.

We have started documenting, and in the annual report I believe—the registrar can help me find that as I am speaking—we record the reasons individuals may wish to volunteer for income management. I am quoting now the submission that I made to the Senate inquiry for August. As of that date—I will go to the annual report. In our annual report in terms of describing circumstances—the reasons, and people can tick multiple reasons—

**Mr BENNETT:** What page are we on?

**Ms Williams:** Page 39. We have two categories of questions. One is to ask the person to describe their circumstances. In the case of some clients we are very familiar with them and for others we may not have had any interaction with them before. We prompt them with a series of questions to describe their circumstances. Sixty-four per cent of our clients have said that they want to go on income management because they need support for themselves. It is less so for their family, so it is a personal decision. Interestingly, almost half—and it is usually around 50 per cent—say they want to go on income management because they like the card.

The previous BasicsCard had very basic technology and it was quite restrictive on how people could access that card outside of their communities. It was limited to certain points of sale. With the introduction of the cashless debit card in March 2021, the card has a microchip in it like our Visa cards and you can access your money on that card at any EFTPOS terminal or payWave, for example taxis, whereas the BasicsCard had a magnetic strip. It was restricted to only approved point-of-sale facilities, predominantly in their local community. It meant that a community member who might leave Doomadgee to travel to Townsville for dialysis struggled to actually access their BasicsCard. I suggest that was one of the reasons few people volunteered for income management. Then in March 2021 the technology changed. We had access to the cashless debit card with that microchip, and people can even access online banking and online sales.



In answer to the second category of questions, as you can see on page 39, we group them into future needs, proactive needs or reactive needs. You can see there is a bit of a split there. Some of our clients quite clearly are wanting to be on voluntary income management for a reactive reason. There are bills they have to pay and they use income management, the voluntary card, as a way to help them budget. For example, some people use it as an alternative to Chrisco. As opposed to signing up to have money taken out so you get a Christmas hamper, now some community members recognise they can save on the card to buy Christmas presents and their Christmas dinner.

About 43 per cent of our clients have indicated some future needs that they are wanting to use the card to save for. I am personally aware of one individual in community who had several thousand dollars in their account—an elder—and was using that to buy either a car or a boat. Another elder I am aware of bought white goods. Does that help explain some of those reasons?

**Dr ROBINSON:** Yes, thank you.

**Ms LUI:** You mentioned the voluntary consent to be part of your program or extend participation on your program. Is there any further work to empower individuals to transition away from that ongoing dependency on what FRC entails and more around that individual decision-making about managing their own affairs?

**Ms Williams:** In my earlier remarks I mentioned community members who volunteer and entirely self-refer to the FRC. I split that by explaining voluntary income management and voluntary case plans. The change behaviour, the learning, comes from the referral to the support service. One of the practices that the registrar and I have implemented in the commission in recent years is: as an individual approaches for a voluntary income management agreement so they can access the card, we also offer them a referral to an appropriate service to learn budgeting or to upskill them in terms of their financial management capabilities. Unlike income management in other jurisdictions, ours is time limited. If an individual signs up for three months or we order three months, it expires; it cannot continue unless you apply for a new arrangement. Twelve months is the longest, whereas in other jurisdictions such as the Northern Territory or Western Australia before the amendments went through, my understanding is that it was a blanket approach; individuals came under the regime and they had to apply to come off, whereas ours is time limited.

**CHAIR:** Commissioner, our time together has come to an end. I thank you on behalf of the committee for your great leadership. Your knowledge of the communities over which you have oversight is tremendous. You always provide such tremendous and detailed responses which the committee very much appreciates. You always demonstrate such great knowledge of your communities. We thank you immensely for your leadership and certainly for the difference that you and your team make, as I said, to the most vulnerable communities in Queensland. Thank you for your work and thank you for your time today. I know it is an imposition for you to come to Brisbane to meet with us, but it is important that you do. The committee is here to support you and certainly endorses the work that you do. Thank you very much and we wish you a good couple of weeks. Hopefully you will get a break at Easter.

**Ms Williams:** Thank you. We also would welcome the opportunity to meet with you and your colleagues when you hold the Queensland parliament in Cairns. Would you like to share about the commissioners?

**Ms Paterson:** Every year we have what we call an annual development week. All of our commissioners will actually be in town that week if any of you have the opportunity to perhaps stay a little bit longer. We bring them all down for some training and they get to share their own experiences from their own communities and we find it very valuable. They will all be there the following week. If any of you are still around and would like to come and meet some, you are more than welcome.

**Ms Williams:** If there are particular issues relating to certain communities that you would like a delegation from, we would be more than happy to facilitate that to support your understanding and your own considerations.

**CHAIR:** Lovely. We do hope to see you in Cairns when parliament sits there. I am sure you will be in and around parliament during the week. Thank you immensely again for all the work you do. We hope to see you soon.

**The committee adjourned at 11.59 am.**