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‘Moved on’? An exploratory study of the Cashless Debit Card and Indigenous mobility

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Abstract

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What is the relationship between the first two trials of the Cashless Debit Card and Indigenous mobility? In Ceduna, Author1 conducted ethnographic research into lived experiences of the first Cashless Debit Card trial. In the East Kimberley, Author3 conducted 51 structured interviews with people on the card and 37 semi-structured interviews with key informants. Author2 used regression analysis of net migration rates at the Statistical Area 2 level to determine if the Cashless Debit Card trial sites were associated with greater net population loss in 2016 Census data than comparable locations. Our exploratory study finds significant local talk of displacement arising from the introduction of the cashless debit card, as well discussion of short-term trips away from the trial sites being made more difficult. The regression analysis found that the net migration rate was 9.3 percentage points (95% CI: 2.0%, 16.5%) lower in Ceduna, Wyndham and Kununurra when compared with the group of comparable town, and 5.2 percentage points (95% CI: 0.9%, 9.5%) lower when compared with Australia as a whole. Policy effects on mobility should be taken...
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Introduction
This short paper is devoted to exploration of the relationship between the first two trials of the controversial Cashless Debit Card and the question of Indigenous mobility. The Cashless Debit Card (hereafter ‘the card’) represents an intensification of the conditional delivery of income support payments in Aboriginal Australia and in mainstream Australian communities. The card aims to restrict the availability of cash in order to curb alcohol consumption, illegal drug use and gambling. Specifically, 80 per cent of a recipients’ income support payment is available on a card, which is blocked from working when merchant codes indicate a supply of those prohibited items. The remaining 20 per cent of a recipient’s social security payment is delivered into their bank account and might thus be withdrawn as cash to be used without restriction. The Cashless Debit Card trial began in March 2016 in Ceduna, South Australia, and in April 2016 in the East Kimberley region of Western Australia, affecting the income support payments of almost all working age people (15-64 years) in these first two trial sites.

Anthropologist Author1 and development studies researcher Author3 have each conducted fieldwork and interview-based research into the card’s introduction into community life, in Ceduna and the East Kimberley respectively (AUTHORS). Working separately in these two places, we each encountered talk of movement: apocryphal tales of exodus, but also examples of particular community members relocating in response to the card’s introduction. Geographer Author2 discerned the possibility that Census data also told a story of increased movement out of these two trial sites over the period of the card’s introduction. In this paper, we explore the possibility of a connection between heightened patterns of mobility and the card’s introduction. Both the Ceduna and East Kimberley trial sites target Indigenous people disproportionately: 75 per cent of participants in the Ceduna trial and 80 per cent in the East Kimberley trial are Indigenous (ORIMA Research 2017).

Considered together, Authors’ ethnographic observations and Author’s statistical analysis point to a possible relationship between the commencement of the card trial and increased mobility in these two remote areas. We call for sustained attention to this question of mobility and policy induced displacement on the part of researchers and policymakers.

**Indigenous people and mobility**

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A recent literature draws attention to the relationship between welfare payments, other forms of remote service delivery, and questions of mobility and immobility. Perhaps most prominent has been Indigenous public figure Noel Pearson’s advocacy for the reform of the system of welfare payment delivery in remote Cape York. As Tim Neale (2019) and Paul Burke (2013) identify, although it was minimally elaborated, the concept of ‘orbiting’ emerged as key to Pearson’s vision of reduced dependence on ‘welfare poison’, which he saw as fostering disempowerment, passivity and social pathologies (Pearson 2000). For Pearson, orbiting, which involved leaving and returning to remote settlements, represents the possibility of maintaining an Aboriginal identity, links to ancestral country and kin, and simultaneously attaining individual success in the wider world. Also writing about Cape York, Peter Sutton (2009) echoed Pearson’s call for Aboriginal young people to leave remote communities, which he terms ‘ghettos’ (2009, 34), and to circulate to other places for work, education or for other reasons. For those politicians and policy advocates who would like non-employed remote-living First Nations people to migrate to areas with stronger labour markets, the income support system has come to be seen as a barrier to migration-led employment. The Cashless Debit Card was first proposed as a key recommendation by mining billionaire Andrew Forrest (2014), partly for these reasons. Forrest called for orbiting, commenting on the importance for First Nations people to be able to leave remote communities and weak formal labour markets in order to access stronger formal labour markets.

Whereas Pearson, Sutton and Forrest envisage forms of future mobility that enable remote Aboriginal engagement with a wider world of work, another set of authors empirically document more complex contemporary realities. Much of this work has examined the entanglements between service delivery and mobility rather without examining the income support system (e.g. Prout 2008; Soldatic et al. 2017). The recent work of Felecia Watkin Lui (2012), Paul Burke (2013) and Melinda Hinkson (2018) points to diverse Indigenous experiences of diasporic existence and exile that involve both considerable hardship and improvisation, creativity and innovation. More relevant are studies of income management in the Northern Territory. Rob Bray et al found no evidence of Indigenous out-migration as a result of the introduction of New Income Management (Bray et al. 2012, 54–55). However, Deborah Cobb-Clark et al (2017),
examining the drop in school attendance that accompanied the introduction of income management, surmising that ‘the disruption caused by missing payments resulted in children being absent from school as they travelled with their parents to Centrelink offices in regional centres to sort out their benefits’ (Cobb-Clark et al. 2017, 32).

No studies that we are aware of have examined the possible connection between the Cashless Debit Card’s introduction and mobility. It is to that matter that we now turn.

‘Up and down’ Local perspectives on mobility in the Ceduna trial site

Author1 conducted intermittent fieldwork in Ceduna focussed on the Cashless Debit Card between mid 2017 and early 2019, visiting Ceduna nine times over this period. The topic of mobility became apparent in the following moments among others:

In March 2019, Author1 caught up with a friend, Keisha, an Aboriginal woman she has known for many years. They drank peppermint tea with a relative who was currently ‘camping’ at Keisha’s (staying with her). Keisha’s relative asked Author1 advice about how to avoid being issued the card. This person was contemplating moving back to Ceduna to be closer to their family but for now kept their address registered to the larger regional interstate town where they have been living. The conversation turned to the example of another family in Ceduna, who uses their relatives’ address in Port Augusta to receive correspondence from Centrelink, as a means of ensuring they are not issued the card.

Author1 then asked Keisha if she knew of people who left town because of the card and Keisha replied, ‘definitely’. The same emphatic response that Keisha supplied came from two other Aboriginal friends, who Eve talked with separately over the course of 2018. In both cases Author1 commented to her interlocutors that while people talked of movement out of town because of the card, it was hard to know what to make of these local tales, which seemed implausible in some cases (a busload departing together for Port Augusta?). Author1 asked for more concrete examples and on both occasions her interlocutors immediately nominated a
handful of named community members that had left town. In the speakers’ view, these community members had left town because of the card.

A more circumspect perspective was offered by Alicia, a non-Indigenous interviewee who worked in the local social service sector. Alicia knew of a ‘handful’ of families of people who had cited the card’s introduction as part of their reason for leaving town, although it was one reason among many.

Mobility was not, of course, a phenomenon limited to Indigenous people. Author1 talked numerous times with Craig, a whitefella who talked of two non-Indigenous friends, a couple, who moved to Adelaide before exiting the trial through the Wellbeing Exemptions clause. The card exacerbated the severe and highly specific mental health issues each of these friends was afflicted with; its introduction precipitated their departure.

In late 2017, Author1 spoke with another person in Ceduna whose business brought them into daily contact with Aboriginal people. They had observed that the members of an extended household that had a large ‘floating population’ were no longer around, and believed them to have relocated to Port Lincoln.

As ‘evidence’ of the card’s success, trial proponents have made public pronouncements about the relative decline in street violence and public drinking. From Author1’s perspective, the public presence of Aboriginal people, many of whom hail from Ceduna’s desert hinterland, remains an ongoing, defining and at times exhilarating feature of local life. In late 2017, Ceduna’s main street bristled with energy as young men with red strips of cloth around their foreheads came into town after time spent out bush as part of ‘business’—men’s initiation ceremonies. Unsurprisingly, Eve drew mixed responses from people when she asked them if they agreed with the idea that things were ‘quieter’—a somewhat euphemistic term deployed locally—since the introduction of the cashless debit card. An Aboriginal man, Rex, disagreed, challenging the very terms of the question:
… a lot of our people are transient … or travellers. So things might look quiet one minute, and then they’re full on the next, you know? And so, when we see things like that happening, that’s what it is. It’s not like, ‘Oh, it’s working because it’s quiet.’ We’d usually say, ‘It’s quiet. Must be people gone somewhere, you know. Where’ve they all gone?’ And then all of a sudden, they’re all back.

Ceduna locals talk then of people leaving town because of the cashless debit card’s introduction. However, it was not possible for Author1 to substantiate the relationship between empirical reality and that talk—it’s not that Author1 disbelieves the people she knows who have listed named friends and kin who have left town, but that it is likely that in every case there were manifold reasons involved in the decision to move away, as Alecia conveys. It seems the introduction of the card into this area did not just result in individuals feeling ‘degraded’ or ‘insulted’ as one Aboriginal friend put it, but has the effect of contaminating the individual’s surrounds, making it a place that people desire to leave: this is what these interlocutors are narrating. Rex’s perspective calls for caution, drawing attention to the constancy of inconstancy—things are always going ‘up and down’.

**Missing people? Local perspectives on mobility in the East Kimberley trial site**

Author3 conducted participant observation in the East Kimberley over six visits to the trial site. She conducted structured interviews with people on the card (51 total: 16 pre-trial and 35 during the trial) the majority of these interviews were with people from Kununurra although 7 pre-trial interviews were with people from Wyndham. Author3 also conducted 37 semi-structured interviews key informant interviews with people in Kununurra, Wyndham, Canberra, Halls Creek and Broome.

The implementation of the card trial in the East Kimberley was swift and disorderly, taking many of the people who would be put on the card by surprise with little information available about what the trial was and how it worked (Author). Soon after the introduction of the trial, interviewees reported stories of people who had left town to avoid being put on the trial. These stories came from not only people who were put on the card, but various service providers that
noticed people missing. Some people were said to have never picked up their card. This set of stories particularly concerned residents in Wyndham who had reportedly moved west, particularly to Broome.

One whitefella who ran a local Indigenous focused organisation made a point of this to Author 3. He said that a large mob had ‘moved on’ from where they usually sat in Wyndham. When I asked where they could have gone, he suggested Broome, but he was unsure. Author 3 understood that this group of people had been displaced a few years earlier through the closure, and demolition of Oombulgurri by the Western Australian government. The residents of Oombulgurri had been taken to Wyndham by the state government, where many were left camping on the fringes of the town and placed on the 8-12 year waiting list for social housing. These stories remain largely unsubstantiated as Author 3 could not go looking for people reported to have left when the Cashless Debit Card began.

**Poor people travel! Does the Cashless Debit Card precipitate immobility?**

Other observations in both Ceduna and the East Kimberley point to a contrasting possibility: amidst local talk of people leaving both field sites, the card is seemingly limiting some people’s inclination to move around. In late 2017, Author 1 interviewed Elena, a young non-Indigenous mother whose daily life was enmeshed with the lives of her Indigenous relations by marriage and by family of origin. She was both excited and apprehensive about an upcoming holiday. ‘Welfare took them off my hands,’ Elena told Author 1, referring to her children. ‘Gave them to my mum.’ Ten months later, the children were again in her care, with her mother’s support, and the three generations had planned a trip to the east coast. Would the Indue card work? ‘If it doesn’t work, I’m stuck!’ Elena was determined to travel with cash in reserve in case the Indue card was declined. She sold make-up and other sundry items in her personal possession ‘as cheap as it can go’, through a local Facebook group.

Elena holidayed regardless, protected in part by the fact that her travelling companion was not on the card. But she carried with her a fear the card would be rejected, which was also expressed
others. Rejection does not refer exclusively to a potential technological problem. In theory, the cashless debit card works at any Eftpos terminal provided the merchant code has not been blocked. There are others in Ceduna who express a fear of social rejection when they use the card in a setting where its mandatory nature would likely not be understood.

Similarly, while some people may have left the East Kimberley trial site before the card’s introduction, Author3 observed others, once put on the card, experiencing significant displacement and impacts on mobility more locally. That is, once on the card, people were restricted by how much they could travel within the region and further afield because of the limited amount of cash. For example, in interviews people who were put on the cashless debit card reported difficulty in having enough cash to pay for transportation and lifts around Kununurra. Mobility within the trial site was important, as many people on the card are part of the punitive work for the dole program, the Community Development Program. If people missed their work for the dole activities, they would be penalised through a reduction or suspension in their payments. Interviewees also reported their inability to travel to places without debit card machines such as Kalumburu and outstations to engage in customary activities.

Further, whilst government officials tried to have the card accepted where all debit cards were and across Australia, in reality, people were still restricted from payments such as those made online. One man Author3 interviewed reported not being able to purchase discount airline tickets online which stopped him from being able to visit family. He said he had raised this with the Cashless Debit Card hotline, but the time it took for this issue to be fixed, his need to travel had passed. He commented that those who designed the card ‘didn’t think poor people travel’. In the design of the trial, it was never considered that people on welfare would require purchasing a plane ticket online.

Other people who did manage to travel outside the trial site whilst on the cashless debit card reported their card not working at debit card terminals. This was the case of one grandmother who travelled to Perth to see her grandchildren, but was left stranded when the Cashless Debit Card technology failed. The restrictions to mobility were part of the reason why people likened the Cashless Debit Card to going back to the ration days. Rations were used by station managers,
missions and the Western Australian colonial government, ‘to control Aboriginal movement and labour, as well as to try and discipline people out of ‘Aboriginal’ behaviours’ in the East Kimberley, as in other parts of Australia (Gibson 2012: 63). Rations aimed to encourage people to come to the stations to work, as part of the process of making a hunter gather people sedentary (Smith 2000).

Given the contradictory and partial accounts offered above, we then looked to the 2016 Census to establish whether or not local perceptions of population decline were borne out by demographic data?

**Evidence from the 2016 Census**

Author2 examined the association between the introduction of the card in the two trial sites under discussion and the domestic net migration using cross-sectional regression analysis. Census statistics on migration are primarily derived by tabulating the answers to two questions. The most recent Census, conducted on 9 August 2016, asked: ‘Where does the person usually live?’ and ‘Where did the person usually live one year ago (at 9 August 2015)?’.

Serendipitously, this one-year window coincides with the announcement and roll-out of the card’s trial in Ceduna and the East Kimberley. On 5 August 2015, the Minister for Social Services announced Ceduna as the first Cashless Debit Card trial site (Tudge 2015), and foreshadowed that discussions were underway for a second trial in ‘the East Kimberley region’ on August 19 (House of Representatives 2015, 8804). By April 2019, both trials were underway. This short timeline from announcement to commencement falls almost wholly within the window of time covered by the 2016 Census question about place of residence one year ago.

The publicly-available Census tabulations geocode responses to the question regarding place of usual residence one year ago to the Statistical Area 2 (SA2) spatial unit. Our analysis of migration takes SA2s as the unit of analysis, ignoring movements within individual SA2s. In Ceduna, the township of Ceduna and some smaller discrete Aboriginal homelands are contained within a single SA2, but the trial site extends beyond those boundaries to encompass the
communities of Koonibba, Yalata and Oak Valley (see Figure 2). In the East Kimberley, a single SA2 contains the entire trial site, which in population terms is dominated by the towns of Kununurra and Wyndham. The same SA2 also contains the township of Kalumburu and several small Aboriginal homelands that are not part of the trial (see Figure 1).

Figure 1: The Ceduna Cashless Debit Card trial site, showing ABS SA2 boundaries, towns and discrete Aboriginal communities. Oak Valley lies beyond the map extent, approximately 250 km northwest of Yalata.

Figure 2: The East Kimberley Cashless Debit Card trial site, showing ABS SA2 boundaries, towns and discrete Aboriginal communities.

In order to investigate whether the introduction of the CDC trial increased domestic net migration, Author 1 selected a sample of ‘comparable towns’ against which Ceduna, and Kununurra and Wyndham might reasonably be compared. The selection was based on a random-forest based propensity-score analysis, matching on variables relating to: remoteness, population, Indigenous population, low-income population, low-income Indigenous population, employment-to-population ratio, and Indigenous employment-to-population ratio. Some basic descriptive statistics relating to the two trial-site SA2s and the group of comparable towns is displayed in Table 1. In the Kununurra and Wyndham SA2, 15.3% of the population left the SA2 in the single year between August 2015 and August 2016, being replaced by an in-migration equivalent to only 10.0% of the 2015 population, resulting in the area losing approximately 5.3% of its population to net domestic migration in a single year. Similar patterns were evident in Ceduna and the group of comparable towns, which lost 2.2% and 1.0% of their populations due to domestic net migration respectively. Of the three sets of locations, Kununurra and Wyndham were both the poorest in 2011 (as measured by the ABS Index of Economic Resources) and had the highest proportion of the population who identified as Indigenous.
While both the Ceduna and Kununurra and Wyndham SA2s saw greater net population loss than the group of comparable towns, it is unclear from the descriptive statistics whether this difference is due to other characteristics of the towns. To determine whether the introduction of the card was associated with greater net population loss, Author2 conducted two linear regression analyses, with the net migration rate as the dependent variable. Author2 adjusted his estimates for jurisdiction, remoteness, population, the Index of Economic Resources, proportion of the population who identified as Indigenous and population density. The first model specification compared net migration rates between the trial site SA2s and all other Australian SA2s. The second specification limited the sample the group of matched comparable towns.

Table 2 shows that in both models, the domestic net migration rate was negatively associated with an SA2 being a CDC Trial Site. Specifically, after adjusting for other covariates, the net migration rate was 9.3 percentage points (95% CI: 2.0%, 16.5%) lower in Ceduna, Wyndham and Kununurra when compared with the group of comparable towns, and 5.2 percentage points (95% CI: 0.9%, 9.5%) lower when compared with Australia as a whole.

These findings lend modest quantitative support to the narrative accounts heard by Author1 and Author3, which linked the introduction of the card to increased out migration from the trial sites. However these ecological regression results should be interpreted with caution, and may not be indicative of a causal relationship between migration and the card. The trial site locations were reportedly selected ‘on the basis of high levels of welfare dependence, where gambling, alcohol and illegal drug abuse are causing unacceptable levels of harm and there is an openness to participate from within the community’ (House of Representatives 2015, 8804). It is possible that these same factors may be responsible for the population loss in the trial sites, not the trial itself. Furthermore, only a minority of residents in these towns were subject to the card, but because the census does not indicate eligibility for the card we have modelled net migration among all residents. Finally, as Figure 2 and Figure 1 show, the spatial extent of the CDC Trial
Sites only concord modestly with the SA2s under analysis. Because we were concerned that migration between the towns of Ceduna into Koonibba, Yalata and Oak Valley may have biased our results, we re-ran the analyses combining the SA2s containing these communities into a single spatial unit. This did not change the results in any substantive way.³

Concluding comments

We present this incomplete but arresting picture in order to draw attention to both the possibility that the card has set in train movement, potentially accelerating a pattern of contemporary Indigenous population displacement and decline in remote areas (AUTHOR), and the possibility that being on the card might deter temporary movement, out of a fear of it not working outside of the geographical bounds of the trial site. In any case, we should pay attention to local talk of decline and displacement regardless of the fact that the reasons for leaving one’s home are likely to always be complex. It is possible that a fall in net migration in the trial sites may have partly resulted from territorial stigmatisation. This discourse itself is an intensification of a larger story centred on rural demographic, economic and ecological decline.

Despite the caveats we discuss, our three separate studies are consistent with elevated net migration from the Cashless Debit Card trial sites during the period from the announcement of the card to the first few months of its operation. The magnitude of the associations between trial site status and reduced domestic net migration rates estimated from Census data are considerable, with the point estimates ranging from 5-9 percentage points. Although considerable uncertainty remains around these estimates, these are associations of substantial and policy-relevant magnitude. At the very least, these findings suggest that potential policy-induced displacement should be taken seriously by researchers and policymakers when considering the introduction of place-based welfare policy.

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Endnotes

1 Cashless Debit Card holders might be exempted from the trial if participation in it would seriously risk that person’s mental, physical or emotional wellbeing; elsewhere I have highlighted that non-Indigenous people are disproportionately exempted from the trial under this provision (Author1)

2 More information on the propensity-score analysis and the list of comparable towns is available on request.

3 Full results are available on request.

Tables

Table 1: Descriptive domestic migration and population statistics for the Ceduna and Kununurra and Wyndham trial sites, and the group of comparable towns.

<table>
<thead>
<tr>
<th>In-scope population, 2015</th>
<th>Ceduna SA2</th>
<th>Kununurra and Wyndham SA2</th>
<th>Comparable towns</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-scope population, 2016</td>
<td>2,212</td>
<td>6,341</td>
<td>309,754</td>
</tr>
<tr>
<td>Number of SA2s</td>
<td>1</td>
<td>1</td>
<td>55</td>
</tr>
<tr>
<td>Per cent out migrants</td>
<td>9.6</td>
<td>15.3</td>
<td>13.1</td>
</tr>
<tr>
<td>Per cent in migrants</td>
<td>7.4</td>
<td>10.0</td>
<td>12.1</td>
</tr>
<tr>
<td>Per cent net migrants</td>
<td>-2.2</td>
<td>-5.3</td>
<td>-1.0</td>
</tr>
<tr>
<td>Per cent Indigenous</td>
<td>22.3</td>
<td>36.7</td>
<td>19.3</td>
</tr>
</tbody>
</table>
Table 2: Regression estimates, predicting SA2-level domestic net migration rates, August 2015 – August 2016, among Australian SA2s and SA2s in the group of comparable towns.

<table>
<thead>
<tr>
<th></th>
<th>Ceduna SA2</th>
<th>Kununurra and Wyndham SA2</th>
<th>Comparable towns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Index of Economic Resources, 2011</td>
<td>939</td>
<td>875</td>
<td>962</td>
</tr>
<tr>
<td>Residents per km²</td>
<td>5.4</td>
<td>0.1</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Notes: ‘In-scope population’ refers to the in-scope census count, which includes only those who were counted in the 2016 census and who were resident in ‘geographical’ SA2s in 2015 and 2016. The Ceduna SA2 is identified by the 2016 ASGS SA2 code 406011129, while the Kununurra and Wyndham SA2 has the code 510011265.
## Domestic net migration (per cent)

<table>
<thead>
<tr>
<th></th>
<th>Australia Coef.</th>
<th>95% CI</th>
<th>Comparable towns Coef.</th>
<th>95% CI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-3.44***</td>
<td>(-5.18, -1.71)</td>
<td>35.01*</td>
<td>(6.51, 63.52)</td>
</tr>
<tr>
<td>CDC Trial Site</td>
<td>-5.19*</td>
<td>(-9.50, -0.88)</td>
<td>-9.27*</td>
<td>(-16.52, -2.01)</td>
</tr>
<tr>
<td>NSW</td>
<td></td>
<td>(reference group)</td>
<td>(reference group)</td>
<td></td>
</tr>
<tr>
<td>Vic</td>
<td>0.14</td>
<td>(-0.13, 0.40)</td>
<td>-10.32*</td>
<td>(-20.32, -0.32)</td>
</tr>
<tr>
<td>Qld</td>
<td>-0.07</td>
<td>(-0.34, 0.21)</td>
<td>-0.07</td>
<td>(-5.25, 5.10)</td>
</tr>
<tr>
<td>SA</td>
<td>-0.36</td>
<td>(-0.76, 0.03)</td>
<td>-0.13</td>
<td>(-6.51, 6.26)</td>
</tr>
<tr>
<td>WA</td>
<td>-1.13***</td>
<td>(-1.47, -0.79)</td>
<td>5.08</td>
<td>(0.09, 10.07)</td>
</tr>
<tr>
<td>Tas</td>
<td>0.28</td>
<td>(-0.37, 0.94)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NT</td>
<td>-0.82</td>
<td>(-1.88, 0.23)</td>
<td>3.63</td>
<td>(-2.27, 9.53)</td>
</tr>
<tr>
<td>ACT</td>
<td>-0.89*</td>
<td>(-1.65, -0.13)</td>
<td></td>
<td></td>
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<tr>
<td>OT</td>
<td>-0.23</td>
<td>(-8.03, 7.56)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Cities</td>
<td></td>
<td>(reference group)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inner Regional</td>
<td>-0.28</td>
<td>(-0.57, 0.01)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outer Regional</td>
<td>-1.43***</td>
<td>(-1.84, -1.02)</td>
<td>-8.57**</td>
<td>(-13.85, -3.29)</td>
</tr>
<tr>
<td>Remote</td>
<td>-2.85***</td>
<td>(-3.81, -1.90)</td>
<td>-9.88**</td>
<td>(-15.87, -3.88)</td>
</tr>
<tr>
<td>Very Remote</td>
<td>0.56</td>
<td>(-0.83, 1.94)</td>
<td>-4.67</td>
<td>(-10.80, 1.46)</td>
</tr>
<tr>
<td>Population (1000s)</td>
<td>-0.03***</td>
<td>(-0.05, -0.01)</td>
<td>0.20</td>
<td>(-0.10, 0.51)</td>
</tr>
<tr>
<td>Index of Economic Resources (2011)</td>
<td>0.005***</td>
<td>(0.003, 0.01)</td>
<td>-0.03*</td>
<td>(-0.06, -0.004)</td>
</tr>
<tr>
<td>Per cent Indigenous</td>
<td>6.67</td>
<td>(-5.28, 18.62)</td>
<td>-30.97*</td>
<td>(-54.14, -7.79)</td>
</tr>
<tr>
<td>Per cent Indigenous$^2$</td>
<td>-0.29</td>
<td>(-7.69, 7.11)</td>
<td>-4.43</td>
<td>(-17.24, 8.37)</td>
</tr>
<tr>
<td>1000 residents per km$^2$</td>
<td>-0.42***</td>
<td>(-0.50, -0.34)</td>
<td>-10.20**</td>
<td>(-16.08, -4.32)</td>
</tr>
<tr>
<td>Observations</td>
<td>2,191</td>
<td></td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>$R^2$</td>
<td>0.15</td>
<td></td>
<td>0.47</td>
<td></td>
</tr>
</tbody>
</table>

Notes: $^*$ = p < 0.05, $^{**}$ = p < 0.01, $^{***}$ = p < 0.001, SA2 = Statistical Area 2, Coef. = coefficient, CI = confidence interval, CDC = cashless debit card.