

Say No To the Cashless Welfare Card Australia/ No Cashless Debit Card Hinkler Region

Community submission to the Senate Community Affairs Legislation

Committee Inquiry: "Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018"

Contact Kathryn Wilkes

To The Secretariate and Hon Members of the Senate Committee sitting for the Cashless Debit Card Expansion Enquiry 2018

Please accept my submission below.

My name is Kathryn Wilkes, I am the main admin for the Say No To The Cashless Welfare Debit card Facebook group and pages currently some 13 groups and pages across the nation, as well as connection to Bundaberg Awareness Group Stop the Cashless Debit Card in Bundaberg Approx 13 thousand people across the country follow us

We are also involved with The Say No Seven page, although that is a stand alone page, we all work together

For the past 12 mths I have been one of the main organizers of the Hinkler No Cashless Debit Card Hinkler Region page and very public protests and community events to highlight the issues with the card and to inform people with as much information so as they can make an informed decision , based on more than what they have seen in the media, which has not given people all the relevant information.

Due to still no ongoing public consultation within our region of Hinkler, just basically a massive media campaign in order to denigrate people on social security and income support payments, in order to gain support for the card, but without giving the people all of the information.

Reasons we oppose the expansion to this cashless debit card trial into the Hinkler Region,

Still NO public consultation from the local member pushing for the card.

Costs: \$\$\$

With the start up cost or the first year as seen on the previous senate debates at \$12,000 per person even just for the first year would total approx. \$84 Million for the Hinkler Region.

Costs Human wise:

All services in our region lost funding under the Abbot gov't this means they are underfunded, some have lost funding and so therefore there are less social workers, support services and we have NO

homeless shelters in the whole region, no rehab that is open for people with addictions to easily access and very limited dv services, with long waiting lists,

At the meeting in Bundaberg we heard from service providers:

There is 1 psychiatrist in Bundaberg!

1, and we saw Headspace take a \$157 million cut in the last couple of years for youth mental health services.

Our service providers need funding, We need housing, education, our Tafe in Hervey Bay has been gutted from the funding cuts and now our Uni in Bundaberg copped the highest cut to funding this financial year of 15%, yet the powers that be want to put our students on the cashless debit card ?

At that same meeting we heard from a lady from Youth Services in Bundaberg, they run a housing service for youth, they lost all their funding in 2014, They house people with 52 beds they provide through volunteers providing that housing per room. This program is at risk and her clients, of which 2000 people have used the service in the last 12 months would not be able to pay their cash rents of just over \$86 a week on the Indue cashless debit card, This service will close, and that is 52 beds and 52 people made homeless, and the loss of a service which helps many more throughout the year,

With our services strapped and then to be put under further pressure from people being forced to give up their self agency, even when they have none of the issues the card is promoted for, our services will not cope

We will see a huge spike in homelessness, in Hervey bay we already have too many sleeping in the mangroves at the beach every night. Bundaberg approx. 470+has more homeless than Hervey Bay( 270+) rough sleepers.

We heard from service providers and social workers concerned about the rise in suicide and prostitution, these are not just lay people, these are the people working with people in our community.

The stigma attached to the card through the constant demonising of the people on social security , the media "welfare bashing " has already changed our local community language and the way people on social security are being treated,

Example, myself: attending a gov't eye dr to get glasses, I was reminded how I should be grateful that he does the gov't glasses program, he said it in a snide way, the result was I didn't go back, and I suffered as a result until a nicer man came to town who didn't judge me or my pension card. Unfortunately the Hervey Bay community are stuck with the old judgemental guy as the new guy got sick and had to shut up shop, just as he was about to expand ☹️

WE have seen terrible social media attacks on people on social security being led by pro card business operators in the region, referring to people as parasites, bludgers, and worse, abuse, that causes distress. People are struggling now, this will push many over the edge

This card will further divide our community, excluding so many people in so many ways, from community events, school events, charity events, cash economy, secondhand economy, but also the banking economy.

We have seen and heard a lot coming from Kalgoolie people on how it is making them feel, how it is affecting their finances, their bills not being paid, being landed with Inward banking fees, defaults and even a lady left without car insurance etc.

Basic medical supplies for people with severe disabilities, feed tubes, chathatas etc, not able to be purchased with the card etc.

Just like the people on the card in the other regions, our residents do not deserve to be treated as a sub class citizen with their human rights removed, their freedoms removed, their ability to travel, decided for them how they pay their bills,

Issues with Indue:

Indue is a PRIVATE company, we have huge issues that a private company is being allowed to take over RBA payments social security fund and control how it is used. This \$200 every 28 days coming in with an "inward" banking fee of approx. \$10 depending on the bank, would suggest that Indue is sending the money to the persons' account from an overseas bank account! Or an out of normal banking sector payments system. Why is our social security money being treated as overseas money transactions with 28 day clearance and the associated banks fees charged to the person for receiving their own income, as well as all the default fees and overdrawn fees people are copping due to INDUE not paying bills, or being late with bills,

With regard to the costings we would like to see that funding put into the service provides, homeless shelters, dv shelters, and charities that support our region, as well as funding for tafe, and other courses to help our youth get jobs, and of course job creation, or maybe a radical program to help people start up small business,

Attached to this submission is a video link to the Bundaberg public meeting held in Bundaberg for people to vent their worries, this meeting was organized at short notice with only 5 days notice and still got over 50 people , most were service providers and concerned parents and locals.

Other issues that are of big concern to us are as follows:

1. Amendment 124PQA: The Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018, Section: 124PQA "Cash-like products" seeks to include the unspecified term "digital currencies" into the list of prohibited items.

This amendment infringes heavily upon the natural economic rights of Australian taxpaying citizens who are Social Security recipients as these rights are defined by the International Covenant on Economic, Social and Cultural Rights (ICESCR) Part 1 Article 1:

“All peoples have the right of self-determination. By virtue of that right they freely determine their political status and freely pursue their economic, social and cultural development.”

This amendment also activates:

- The Right to equality and non-discrimination (ICCPR Article 2.1, 26; ICESCR Article 2.1; CERD; CEDAW; CAT; CROC; CRPD) and,
- Non-diminution of rights (ICCPR Article 5; ICESCR Article 5)

We assert:

- a) That the inclusion of digital currencies on prohibited lists bears no relation to the stated cash control objectives of the CDCT.
- b) That exclusion from the digital currency marketplace is a breach of economic, social and cultural rights and is radically discriminating against Social Security recipients as a cohort.
- c) That digital currencies are part of the digital /online world schema and therefore represent an essential generational and cultural artefact in their own right.
- d) That this amendment will impact significantly upon the under 36 year old cohort and others, that may require digital currency access for self advancement and self maintenance ie: the unemployed and under-employed and persons with mental illness.
- e) This amendment is changing the entire nature of the Cashless debit Card legislation from being one of cash restriction for purpose, to one of wholesale economic segregation.
- f) This amendment seeks to remove the right of individuals to transact external to the banking sector in a manner of their own choosing.

On top of the impacts of current CDCT related restrictions on borrowing, lending, assets trading and access to second hand marketplaces- conditions that already fall outside of the CDCTs stated

intention of only stopping purchases of alcohol and gambling products, we find the inclusion of this amendment within this Bill, evidence of yet another ideologically motivated imposition protecting corporate entities [the banking sector] in disregard of its impact upon the social welfare of forced trial participants.

The Hinkler region still does not support the card, even though we hear the state LNP member stand up in public and say so, we have seen polls done by the local papers and channel 7 Widebay that say the opposite of the local member and the Reach Tell poll that is being used, includes figures for support from a political party that actually no longer exists, ( links will be added to show this )

The senate already said no to this, so we don't understand why it is being pushed again.

Personally I think Indue and the gov't need to come clean on costs, and the profits being made off the backs of the people already on the card and stop hiding behind commercial in confidence excuses, the public deserve transparency !

Amendment 124PE: "The Minister by notifiable instrument, authorise a body, whether incorporated or unincorporated, as a community body, in relation to the Bundaberg and Hervey Bay area, if the body provides, or intends to provide, services relating to the care, protection, welfare or safety of adults, children or families residing in that area."

This is concern as to who would be empowered to run such programs without being professionals, who would be involved, what experience would they have? Who would be able to gain power to take control of other peoples ' lives? PRIVACY !

The card has already been proven to not be a "just a normal debit card" it cannot and does not work in the same manner, as your normal debit card and bank do not infringe on your normal day to day living, or human and consumer banking rights at law,

Creating segregation and financial apartheid within the community will cause many more issues to arise,

We have already seen crime, prostitution, black market rising in the other trial areas, after nearly 3 yrs in the original trials, why would peoples' behaviour to being forced into to contract with Indue be any different just because we are in Qld ?

The card will not:

Stop an addict from being an addict and it will not cure addiction, but it will push addicts to the absolute limits or over the edge or into more criminal activities to trade for drugs

It cannot stop and alcoholic from drinking, nor cure their alcoholism. Yet we have heard from some people that have sobered up by themselves now worried the stress could drive them back to the drink,

The card will not stop a pedophile from being a pedophile as Twiggy Forrest stated on the ABC , however it will put a big red light over the towns the card is in, as it pushes people to do things and teenagers to act in order to gain access to cash, we don't need anymore deviants coming to our region to take advantage of people already struggling, yet also putting our teens at risk.

Our kids attending breakfast clubs don't all come from social security families, many are from working families taking advantage of an INCLUSIVE program for all, they can drop their kids off early from school, it is also linked to anti bullying programs and social programs to help get kids into class , Social anxiety with kids is an enormous barrier for some kids to get to school at all, I know I had a child that suffered badly from it, when she attended breakfast club, not often at least she got school on time, in class on time, instead of the panic attack that rendered her unable to get out of the house, this 1000 starving children and attack on breakfast club is deplorable at best when other states are celebrating the positives, Vic just celebrated 5 million breakfasts and the positives it was providing for all the kids in schools, without stigma or judgement, encouraging inclusiveness , not segregation and exclusion that the LNP seem to want to create in our region.

Our poorest don't deserve the kicking they are getting at the moment and the card will damage our community and our whole social structure beyond repair,

The card is being used to punish people for circumstance like just being a parent or a student, or for not having a job, even for people not required to even look for work, sole parents, disabled people on newstart who can't get past the new tough dsp changes, and parents caring for disabled kids or parents who cannot access carers payments. There are people in this region under 36 in these categories which will end up captured on the card, the majority do NOT have addictions, take drugs or drink to excess

The card is about privatization of our Social Security System and the profits for Indue, it is not about the people or helping the community, if the gov't wanted to help the community they would not have cut over 300 billion across the country for drug and alcohol, drug rehab, homeless shelters and employment and mentorship programs and mental health services in 2014, and the money going to Indue would be going to those services in the community to help all of the people in need. Those budget cuts exposed the people who needed the help and left them stranded, now the gov't is blaming the whole social security recipient cohort in the region for the needs of a few, and branding everyone the same.

People are sick of being branded , druggy, drunk, bludger parasite, for receiving their eligible legal payments they need even if they are working.

The trials have not worked in the other regions, there is no evidence to suggest Hinkler will be any different, in fact with up to 7,700 people in over 22 towns and suburbs it could be far worse, many have no mains water, or sewerage and pay cash for such services, wood, water, sewerage gas, transport, limited public transport and school busses that don't take eftpos. Not only do we call for the stop to expand the card, but we also call to stop the trials and help people regain their credit ratings and get

them back on their feet in the other regions, A rise in newstart of at least \$100 a week will go a long way to helping people to cope with the rise in housing, elect and food costs of the last 25yrs since payments have been increased.

Social Security is set down to protect our economy and our small business, with every penny spent back into the community, whether at small business, sole operator, markets, small growers, or larger business, every dollar kept in our community can keep some one in a job, an increase in social security payments will boost our area, creating jobs,

The Indue card cannot and will not create any jobs outside those working for Indue !

Thanks for accepting my submission on behalf of the Hinkler Region

Kathryn Wilkes