

Welfare Card Trial Submission

First crops sown in irrigation trial at Aboriginal cattle station

WA Country Hour By Tom Edwards

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Anonymous
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Social Justice Observer

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Cost

The most obvious stand out point to the lay person observing this legislation is the lack of information surrounding the cost of the trial. Bottom line who will end up making a profit and who will end up funding that profit?

Financial impact statement

The funding associated with this Bill is not for publication as negotiations with potential commercial providers are yet to be finalised.

Furth

ermore, to access any cash money recipients cannot operate under the **one** bank account. The nature of this trial Card will limit **any** cash withdrawals therefore a separate account will still be required to be maintained for the purpose of withdrawing any money. Are banks about to gain double the fees and charges however small per person from the implementation of this program?

Text within the Outline states *“A person will not be able to use the debit card linked to the restricted account to access cash....”*

Division 5 – Miscellaneous

New section 124PP provides for the Secretary, by legislative instrument, to determine a kind of bank account to be maintained by a trial participant or voluntary participant for the receipt of restrictable payments. The Secretary may also prescribe terms and conditions relating to the establishment, ongoing maintenance and closure of the bank account so determined. For example, one condition of the bank account prescribed will be that it does not allow withdrawal of cash from the restricted payment in the account.

As described in Division 5 New Section 124PP; the account is to be **maintained** by the trial participant indicating fees and charges will most likely be payable by the account holder.

Smaller issues rise as to eftpos costs. Currently fees are payable and many smaller businesses impose a minimum spend to avoid costs outweighing the service provided, how will this affect those on limited budgets with access to limited stores. How will CentrePay interact with the trial system, and will current cost arrangements change in any way? Government currently collects many thousands in fees payable for this service will this in any way lower revenue or shift costs? Can money be deposited into the quarantined account from outside sources such as possible employment income of a temporary or small amount, and what fee's many apply to this situation? Being limited to one bank to access income support also removes consumer choice. We all have choices in where we direct our “finances” and may choose to support business based on community involvement, interest rates offered or preference a bank that provides linked accounts to established loans and/or credit cards. Many banks reward customers for holding all affairs within the one bank. This trial will remove this consumer choice entirely and provide one of the big banks with a higher market share basically overnight.

Privacy matters

Items 17 and 18 amend section 202 of the Social Security Administration Act, which deals with the protection of personal information. If protected information relates to the establishment or ongoing maintenance of a welfare restricted bank account, a person may obtain the information, make a record of the information, disclose the information to a financial institution or otherwise use the information. This will facilitate the administration of the trial.

It appears to be open ended access to the private details of payments from the account for any 'related' purposes. Who can access this information and can it be used towards targeted marketing campaigns for the purposes of promoting big corporations products or services?

As an extreme example consider a recipient who has incontinence problems. Purchases of products will be information recorded for the purpose of the trial; will community bodies, departments or other industry employees gain access to this private and intimate detail of a person's life? Will participants end up subject to further scrutiny regarding brands purchased or product preferences? How can there be assurance this information is not going to end up in the hands of corporations who might "join" the program.

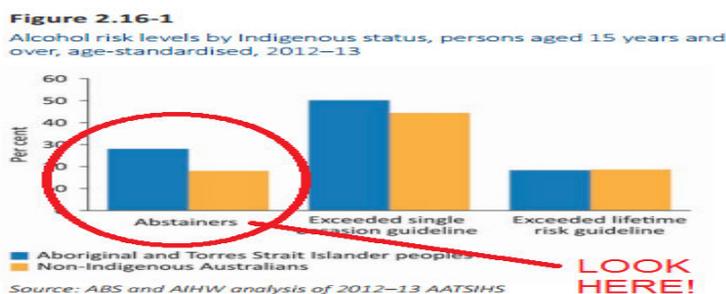
Human rights do include the right to privacy, is this right being upheld within this legislation? Current Income Management arrangements place much stricter rules surrounding the area of information sharing and would prevent this private business from being disclosed. This new trial legislation appears to offer no such guarantees and instead focus is placed on sharing information for the purpose of the trial. Yet the trial is supposed be for the purpose of stopping purchase of alcohol drugs and gambling only. What is the purpose of collecting any other information?

The statement included only provides for the following of principles not strict adherence to the Privacy Laws in place offering little reassurance as it contradicts the previous statements giving open ended access with the terminology uses such as "obtain record and disclose information, or otherwise use"

'It is noted that, in addition to the requirements of this section, information disclosed under this section must be dealt with in accordance with the Australian Privacy Principles.'

Some good news that appears to go without mention is the following

Indigenous are more likely to be Abstainers than Non Indigenous but how often do we hear that in the media?



Accuracy of information

After listening to radio interviews with Mr. Alan Tudge MP being head of media announcements, the dialogue and language surrounding the reasoning for the trial appear to be stereotyping and based on vague information. The usage of rates of hospitalization from assault being 68 X the national average has been quoted for both the Ceduna area in SA along with the Kununarra area in WA. It is hard to believe the rates would be exactly the same for these chosen locations. Attempting to research the validity of the claims I found the report contained at the Prime Minister and Cabinets website contained the following:

Nationally, the hospitalisation rates for assault were similar for Indigenous males and Indigenous females (10 per 1,000) during the period July 2011 to June 2013. In the NT, rates for Indigenous females were 63 times the rates for non-Indigenous females. Indigenous females in the NT account for 0.3% of all females in Australia, but represent 16% of all female hospitalisations for assault in Australia. After adjusting for differences in the age structure between populations, Indigenous males were 8 times as likely to have been hospitalised for assault than non-Indigenous males, and Indigenous females were 32 times as likely to have been hospitalised than non-Indigenous females.

As quoted in the report, in NT indigenous females are hospitalized 63 times the rate of non-indigenous females. This figure appears to be what Mr Tudge is referring to for the areas in SA and WA, yet they only relate to NT.

The increased incidents of violence are well above the national averages and concerning however appear to have been inflated for the purposes of support for the trial program.

There is however no regard to the increasing awareness and success of programs at local levels in other areas that have taken different approaches. This failure to recognize the progress made thus far has further added to the stereotyping faced by many already dealing with higher barriers to

escaping the disadvantage cycles.

After the recent visit to the Torres Strait Island areas the social media accounts of key liberal ministers all streamed with praise and shock at the success and progress of the local communities. These achievements have occurred not through restrictive government imposed lifestyles but of change within the empowerment of activities and a sense of worthwhile purpose. The trial contains no methods of empowerment or control over one's own life choices which is the very thing any human craves.

Rates of hospitalisation for assault for Indigenous Australians were highest in remote (28 per 1,000) and very remote areas (23 per 1,000) and lowest in major cities and inner regional areas (both 4 per 1,000). Indigenous Australians are also

There is no denying of problems, however it can be noted in many reports that a small section of problem people exuberate the statistics. Sobering up facilities have are quoted with high rates of usage, however it is not disclosed how much of this use is repeat admissions by the same people.

Ceduna Council

Ceduna became a declared voluntary area for the purpose of Income Management by legislative instrument in July 2014. If family and friends are currently being humbugged they have the option to access Income Management to reduce the cash on hand. Persons entering into rehabilitation could also be signed up for Income Management as part of rehabilitation, once out of rehab it does take some time to remove oneself, so a person would not be able to just access cash once they left. I am unsure why these avenues fully open to Ceduna area have not been utilized or at least attempted prior to this trial being announced.

The length of other ‘initiatives’ as submitted by Council all follow the common theme of restrictive, penalizing and without recognition to the past displacement of many which has led to the loss of hope and troubled paths currently faced by many.

It is without note of a positive program or attempt from what is written on paper. Some worthwhile programs supporting culture and providing alternatives have become very successful over the last few years in other locations. Following successful models or programs would provide a greater chance of success.

“Over my time on Council we have attempted numerous initiatives including the expansion of dry areas, the use of safety and security patrols, issuing infringement notices for various offences relating to camping illegally, littering and alcohol offences, agreeing various accord arrangements with licensees, many clean ups of litter, speed restrictions in danger areas and various other methods too numerous to mention. The actions of drinkers has cost us millions of dollars in expenses, has done untold damage to the image of our town and tourism industry and has done immeasurable damage to the health of most drinkers.. Our latest initiative is to install an ID Tech system which will enable licensees to electronically check whether those purchasing take away alcohol are subject to barring orders or have not exceeded allowable quantities of grog.”

Providing a program that removes the choices of all persons based only on area and receipt of select income support payments, is not going to stop the repeat offenders who will find ways around the rules. The submission by council even highlights this. It is the many others currently doing the right thing that will have extra pressure placed on them by the introduction of this trial.

The only thing stopping income management from currently applying to the problem people in the Ceduna area is a change of legislative instrument to categorize the area from the voluntary income management declaration to one which imposes it compulsorily to those deemed unable to manage finances due to alcohol, drug or gambling addictions and as identified by referral from health or justice institutions. It would be that simple.

If Ceduna is really serious about the problem at hand, requesting immediate access to the current system which achieves the results they seek would be the most obvious course of action to take, yet for some reason it has not occurred.

Ceduna Council

The Mayor of Ceduna notes the increased cost to the city of facilities and issues surrounding the mainly indigenous related issues mentioned. He includes costings and notes no funding is allocated. He does not mention the funding provided as follows:

Commonwealth Grants

Totals for Postcode 5690 between and

Charities

ACNC Register 20

Grants

Social Services 0 \$0

Health 16 \$36,263,364

Immigration & Citizenship 0 \$0

Attorney-General 0 \$0

Agriculture 0 \$0

Industry 0 \$0

Environment 1 \$25,000

Communications 0 \$0

Criminology 0 \$0

Grants Sub-total \$36,288,364

Tenders Sub-total \$831,627

Total \$36,119,991

Funding \$187,444

2-X2D7PB
Name TULLAWON HEALTH SERVICE INC
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose FUNDS PROVIDE FOR PRIMARY HEALTH CARE SERVICES FOR ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE
Start-End 01 Jul 2013- 30 Jun 2015
Address YALATA 5690
Funding \$3,817,422

2-X2D7OR
Name TULLAWON HEALTH SERVICE INC
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose FUNDS PROVIDED FOR CHILD AND MATERNAL HEALTH SERVICES FOR INDIGENOUS FAMILIES
Start-End 01 Jul 2013- 30 Jun 2015
Address YALATA 5690
Funding \$439,112

4-1PYO6HW
Name TULLAWON HEALTH SERVICE INCORPORATED
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose INDIGENOUS PRIMARY HEALTH CARE SERVICES
Start-End 01 Jul 2015- 30 Jun 2018
Address YALATA 5690
Funding \$7,642,010

4-1Q4T7RW
Name CEDUNA KOONIBBA ABORIGINAL HEALTH SERVICE (ABORIGINAL CORPORATION)
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose INDIGENOUS PRIMARY HEALTH CARE SERVICES
Start-End 01 Jul 2015- 30 Jun 2018
Address CEDUNA 5690
Funding \$6,219,164

4-1Q4WQQ7
Name OAK VALLEY (MARALINGA) ABORIGINAL CORPORATION
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose INDIGENOUS PRIMARY HEALTH CARE SERVICES
Start-End 01 Jul 2015- 30 Jun 2018
Address CEDUNA 5690
Funding \$2,196,591

Address YALATA 5690
Funding \$394,907

2-X2H8BP
Name CEDUNA KOONIBBA ABORIGINAL HEALTH SERVICE (ABORIGINAL CORPORATION)
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose PRIMARY HEALTH CARE SERVICES
Start-End 01 Jul 2013- 30 Jun 2015
Address CEDUNA 5690
Funding \$3,597,360

2-X2H8B5
Name CEDUNA KOONIBBA ABORIGINAL HEALTH SERVICE (ABORIGINAL CORPORATION)
Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER HEALTH
Purpose CHRONIC DISEASE SERVICES
Start-End 01 Jul 2013- 30 Jun 2015
Address CEDUNA 5690
Funding \$187,444

Ceduna Council

Name CEDUNA KOONIBBA ABORIGINAL HEALTH SERVICE
ABORIGINAL CORPORATION

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDE FOR PRIMARY HEALTH CARE
SERVICES FOR ABORIGINAL AND TORRES STRAIT
ISLANDER PEOPLE

Start-
End 01 Jul 2013- 30 Jun 2015

Address CEDUNA 5690

Funding \$3,553,382

[2-X2H8B5](#)

Name CEDUNA KOONIBBA ABORIGINAL HEALTH SERVICE
ABORIGINAL CORPORATION

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDE FOR SERVICES TO MANAGE
CHRONIC DISEASE FOR ABORIGINAL AND TORRES
STRAIT ISLANDER PEOPLE

Start-
End 01 Jul 2013- 30 Jun 2015

Address CEDUNA 5690

Funding \$185,153

[2-XDZ5VT](#)

Name OAK VALLEY (MARALINGA) INC

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDE FOR PRIMARY HEALTH CARE
SERVICES FOR ABORIGINAL AND TORRES STRAIT
ISLANDER PEOPLE

Start-
End 01 Jul 2013- 30 Jun 2015

Address CEDUNA 5690

Funding \$1,184,941

[2-X2D7PB](#)

Name TULLAWON HEALTH SERVICE INC

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDE FOR PRIMARY HEALTH CARE
SERVICES FOR ABORIGINAL AND TORRES STRAIT
ISLANDER PEOPLE

Start-
End 01 Jul 2013- 30 Jun 2015

Address YALATA 5690

Funding \$3,813,132

[2-X2D7OR](#)

Name TULLAWON HEALTH SERVICE INC

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDED FOR CHILD AND MATERNAL
HEALTH SERVICES FOR INDIGENOUS FAMILIES

Start-
End 01 Jul 2013- 30 Jun 2015

Address YALATA 5690

Funding \$433,744

[2-X2D7NN](#)

Name TULLAWON HEALTH SERVICE INC

Program 5.3 ABORIGINAL AND TORRES STRAIT ISLANDER
HEALTH

Purpose FUNDS PROVIDE FOR SERVICES TO MANAGE
CHRONIC DISEASE FOR ABORIGINAL AND TORRES
STRAIT ISLANDER PEOPLE

Start-
End 01 Jul 2013- 30 Jun 2015

Address YALATA 5690

Funding \$394,907

*Information accessed via openaus.net.au website produced by Rosie Williams

All health funding that has been allocated to the postcode towns within the Ceduna area have been allocated towards indigenous health. A great deal of money has been injected into the Mayors area for the purpose of indigenous people directly and this should not be ignored in the mayor's analysis, yet has been.

The scope to access additional funding currently open for a number of Indigenous focused programs is also available to council, have any attempts been made but failed in other areas such as Job Creation, Innovation or the like?

By the councils own admission reduction in purchases was effective at reducing the harm, however the profits of business who have come to rely on the problem were placed ahead of the outcomes with the removal of restrictions at the bequest of liquor store owners. How can council allow the blame to then be shifted to consumers who are known to have problems? The new ID tech started in May of 2015 provides an instant ability for stores to stop purchases to those barred, coupled with current Income

Management opportunities there is scope to achieve the desired limitations the council seek without the need to fund another program.

Ceduna Council

What are the current plans to increase job opportunities and how will a card interact with a part wage situation? Without reference to how it will interact with wages appears to show little hope at creating paths out of income support. Have any Work for Dole projects started in the region and if a participant does work for the income support payment, how is it not deemed earned money? That ought to be spent as chosen in the same manner as other wage earners. If real employment reproduction is the aim of work for dole, would management of one's own finances not also represent a real employment situation?

Finally on the approach by council I reluctantly also add the following statement.

There is currently large property developments within the township and surrounds and there is sincere hope no motive exists, to make living in the area for anyone on income support much less appealing in the hope of an exodus with view of higher estate prices or a township demographic of only those of a set wealth; as this would be most concerning. It is a question that does need to be asked however unappealing the question may be. Displacement has led to many problems faced today and anything that furthers this should be avoided to continue the earned trust of indigenous people. Simply moving people onto another area is not saving anyone.

A news story I also happened upon disclosed the Mayors desire to look at options such as a Wildlife park for the region, but concluded the money was instead spent on policing and addressing the problems of alcohol and drug use. Would there not be a better response to rehabilitation and dry up programs if opportunity to be involved in such a park were provided, thus assisting to lower the cost of the problem areas in the long term. Could the money being placed into trialing a program that mirrors the current Income Management program be better directed towards this exact style hand in hand program where a park could be created that pays tribute to the people of the land. Would people not feel more connected to a purpose if this or any other programs gain some real air time when considering peoples futures?

I understand the trial has backing of community leaders, these leaders however seem to have been provided with limited options and if given real choices that included full support and funding I am sure they would prefer other methods.

The current Income Management system can be utilized by these communities again at no additional cost and posing no additional privacy and cost shift risks that the trial program leaves open for decisions to be made after legislation has passed rather than being upfront and fully transparent in its overall cost and direction at onset.

CONCLUSION

To conclude I would like to mention the trial program being branded as new and innovative is misleading, it has been suggested by a person who has created wealth for himself through hard work and ideas; however this alone does not provide him with any more qualifications or knowledge of behaviors than many before him and many more to come. It is dangerous to allow those who run companies to run government policy. Mr Forrest has been known to aim high and at times too high his employment quotas have been far from successful with a shift from real positions to pledged positions, however with many industries facing downturns there is no guarantee any pledges will be seen through to create real employment positions. Corporations should not interfere with government responsibilities. Including the issuing of welfare cards, that will require banks to service participant's needs relating to card loss, card failures, and balance discrepancies. The service will need to be paid for in addition to the staff supporting the Income Management regime. The line between government service and big business needs to ensure service delivery is not farmed out at higher cost. The current Job provider system is evidence that contract services are not as cost effective and open to fraudulent activities on a larger scale than government run and more accountable programs.

I urge members to fully consider not just the information relating to past atrocities being used to implement a trail many years later, but the current more positive progress and growth in areas where programs are better targeted towards those with the problems rather than imposing restrictions on all.

It might only be classed as a trial but if allowed to start, it will grow and eventually it will erode upon the privacy of all income support recipients at a time when government policy is failing to create the necessary jobs to ensure everyone can achieve a minimum standard of living. This is not the time to continue punishing style policy that is created to target a small section but places burdens on many others surviving on limited income sources.

Legislation states it is not aimed at indigenous**, however non indigenous communities do not have community bodies who perform leadership duties, a requirement of the trial is for it to be run in conjunction with community bodies and community support. It does imply the trial is entirely indigenous based and borders on discrimination due to this factor alone.

The inclusion of a paragraph stating it is not further adds to the implications it can and will be viewed that way my the majority of the nation.

It will hinder the progress made in cutting through stereotypes that only add to barriers faced by the majority of our indigenous people and something we should be learning from rather than repeating.

Direction action towards those who are the problem is the only way forward for all.

Tourists will still be disgusted as they travel through Ceduna and every second person is begging for cash, humbugging or robbing as a determined person will always find an alternative way to get what they desire most. Let's give people something else to desire and let them make the path there through choice.

Thank you for your consideration whilst not directly affected by the program in its first stage, I am concerned for progress in equality and opportunity for all.

This is already how the media are selling th



**to help remote communities