

My understanding is that this Bill extends and expands the Cashless Welfare Card program in Australia.

My understanding is that it consolidates the trials that are already underway and makes them permanent.

My understanding is that it extends the program to the Cape York Peninsula and the rest of the Northern Territory.

My understanding is that it redefines the definition of Restrictable Income to include nearly every type of Centrelink payment including Carers, Disability and Aged pensions.

My understanding is that this Bill removes the need for independent monitoring and auditing of the program.

My understanding is that this Bill makes the extension of the program much easier for government by way of Notifiable Instruments rather than by needing Parliamentary approval for many things.

My understanding is that this Bill grants the Minister of the Day sweeping new powers, including the right to increase or decrease restricted portions of the payment and to determine principles for exit criteria among other new powers.

My understanding is that this Bill removes the privilege of self-incrimination for those unlucky enough to be caught up in an appeal.

Pardon me, but as a matter of pure conjecture the way the government is rolling this program out it wouldn't be at all unreasonable to assume they have their eye on spreading it quietly and carefully throughout Australia, and it is on that basis, as well as the extension of the card into the above areas and the expansion of the card to include nearly all Centrelink payments as Restrictable income, that I am expressing my opposition to this Bill.

I oppose the current legislation.

The government is trying to punish the quarter or more of Australians who are on some type of government assistance. They are trying to punish, stigmatise and turn them into second-class citizens.

Imagine having 80% (or more) of *your* income quarantined and only being allowed to use it on certain things? Imagine going into a high class shop or any independent shop for that matter and having the girl look down her nose and say "Oh we don't take those cards here!" Imagine not being able to shop on Ebay or Paypal or Amazon. This income management policy is like something out of Nazi Germany: I had to laugh when scanning through the explanatory memorandum. It appears that anybody on a Centrelink payment needs Budgeting Support. What a euphemism! It sounds like Nazi soldiers telling Jews as they're bundling them onto the trains they're taking them for a holiday.

In areas where the card has been introduced the horror stories just keep coming. Increases in self-harm and suicides, persons stranded out in the desert and declines on their Indue card, increases in crime – well what would you expect? Failures of the Indue card – (that's a story all of it's own!)

Of course the initial reason for introducing CWC was to reduce social harm stemming from drug and alcohol abuse – but then why introduce it for everybody? There's a small number of alcohol and drug dependent people for whom income management could be useful, but why introduce it for everybody? Are all the people in Ceduna, Kalgoorlie, Wyndham, NT, Bundaberg, etc unable to manage their own money?

A four year longitudinal study of Income Management in the NT, found that the policy failed in every key performance measure and did not meet any objectives in thirteen years. It also led to entrenched poverty, increased welfare dependency, and increased incidents of suicide, domestic violence and predation on children... is this supposed to be a good thing?

All the legitimate independent research studies, for example, independent studies done by the University of Queensland, Griffith and Monash Unis have found the card to be harmful, positively harmful. It may have helped some people but it has done so at the expense of everybody else.

The Card is inhuman and inhumane.

Look Social Security is a right not a privilege. I'm an old aged pensioner. For reasons of my own I was not lucky enough to build up a private income and wealth for my retirement. My daughter lives 400 miles away. She has a young family and a mortgage. She can't look after her aging mum. There are structural issues these days. The structure of society has changed. As of December 2019 there were between 2.3 and 5.6 people on Newstart, depending on the state, for every job vacancy, in other words there are far more people looking for work than there are jobs available. Why punish the unemployed?

I oppose the legislation and I oppose the CWC program altogether. The government appears to be bringing it in by stealth which is even worse. I implore our elected representatives on the Senate to put a Stop to this legislation and hopefully a Stop to the rollout of this horrendous program altogether.