

## SUBMISSION TO PARLIAMENT RE BILL - CASHLESS DEBIT CARD

This Bill sets to change the parameters for future trials of the Indue Cashless Debit Card.

My submission seeks to point out that the trials of the Indue Cashless Debit Card (ICDC) have been totally unsatisfactory and absolutely derogatory and humiliating to those innocent people who have been forced to undertake compulsory Income Management.

- The Bill by seeking to increase the number of trial participants per site from 10,000 to infinity means there will be no limitations on the size of areas regarded to be trial sites (i.e. on entire State could be one trial site). It could mean that blanket rollout could be achieved and the whole of Australia deemed to be one site.
- This Bill by seeking to change the set times and dates for each trial to begin and end and by removing the end date means that there could be an indefinite time for trials thus causing them to become permanent with participants being given no hope of ever finishing the trial and with government being able to change the terms and conditions whenever they like. In fact there is provision in Indue's Terms and Conditions for there to be changes from time to time.
- It is of concern that this Bill presumes to give the government approval of the ICDC across all Social Security clients across Australia and for that rollout to become a provision of obtaining benefits and thereby ensuring the privatisation of Centrelink and the unabated continuance of the ICDC.
- There have been no definite advantages in any of the current trial sites established. In fact the government has seen fit to continue trials in order to determine the efficacy and benefits of the card to those directly affected and for their surrounding communities.
- Trials so far have not indicated a reduction in drinking, gambling or anti-social behaviour for people with serious addiction problems. At one trial site statistics were given that there had been a fall in the use of poker machines when in fact there are no poker machines in that State apart from the one Casino in the capital city. The reports also indicate that there was no pre-recording of data for people who did not participate in any of the trigger activities for which the card is intended or that of the number of people who did. As far as I am aware simply collecting Income Support is NOT a crime.
- Certain facts have been uncovered but not included in trial reporting statistics because they were not trigger points for the trials. Increased crime statistics in all sites have been played down, refuted or not included. There is ample evidence to indicate that those few people with issues have resorted to desperate measures to support their addictions and crime has increased in every trial site.
- The government promised rehabilitation centres, more support services, counselling services, and more and those services have not been made available in entirety and in some cases participants are required to travel considerable distances to seek assistance. Many of these people do not have self-transport and must rely on uncertain commercial transport which also costs money.

- Many of the people forced onto these trials have no addiction problems, do not have children of school age in their care, are physically unable to participate in any kind of work, and many more are being judged because they live in areas where there is little or no work, the work available is such that particular skills are required, or that the distances required to travel to and from a particular workplace is detrimental financially, detrimental to their health, and detrimental to their family and work life balance. There are few training opportunities available. Some of them are also participating in 'work for the dole' activities for no fair work wages and with no workplace OHS and are often placed into tasks requiring extremely mundane physical work with no "path" to real employment.
- It has been reported that many Aboriginal elders and communities were led to believe that the requirements to be on the ICDC would be voluntary or targeted - this has clearly not been the case. Some communities have had little or no input into the consultative processes and have stated that the card has made their lives unbearable. This can be sustained by the number of suicides which can be directly attributed to the bullying behaviour of this government.
- I live in one of the proposed trial sites and it is clear that our community does not have evidence of the trigger factors necessary for the implementation of the ICDC. We are being told that high unemployment is the factors and that the trigger factors were actually what is preventing people from working. This is an area where there is no Industry apart from seasonal tourism. There are no jobs for six months of the year and not enough to sustain the population for the rest. It is objectionable that the member Keith Pitt - Hinkler and the Minister Tudge are pushing for the implementation of the ICDC in our region entirely for economic reasons. It would appear that those economic beneficiaries will be the LNP and big business and selected pro-government retail and social organisations. It should be noted that very few real estate agents in our city use EFTPOS at all and insist on cash or direct deposit into their bank accounts mainly due to the transient population and those who live here permanently are forced to comply or get out - there is a thriving rental market. Some people including myself will become homeless.
- There is no 24/7 Domestic Violence shelter here and public transport is limited and not 24/7. Many of our support services are in the next city 30km away. Many people here are elderly and in fact more than half our welfare recipients are Aged Pensioners. Without cash many of these services will be beyond the reach of those in need who will be placed on the card. Most of the local festivities are at the beach and most of us prefer to shop at fresh food local markets which are cheaper. None of these have the facilities for cards and cash is the required currency. For many of the elderly these weekly or fortnightly outings may be their only recreation and there are many who also rely on relatively cheap outings with the grandchildren but require cash. The 20% cash is not always disposable and is usually needed to supplement bills and expenses so the ability to save for outings will be diminished even if you have plastic money in your Indue account.
- The card is clearly not supported by people who will be directly affected, does not have the support of families, nor local small businesses who rely on local trade particularly during non-tourist times. There has been little or no consultation with the Butchella people or their elders.

- The Minister and local member have done much consultation with local businesses and churches and councillors - but only if they are pro LNP. Consultations with locals has been restricted to one meeting held by DSS Canberra officers and that meeting was “to advise us of the process which will take place” certainly not whether we were in support or not and very few answers were able to be given to our questions. Any negative responses were met with “it will take time for you to adapt” ! Many of us oldies have been successfully managing our small budgets for many years and do not wish to be ‘re-programmed’ for no reason other than bullying by the government. For me it will definitely complicate what is already a good and simple system and I do not need additional aggravation on top of dealing with ill health. Any of us wishing to meet with Mr Pitt or Mr Tudge or ask questions or make comments on their fb pages are immediately blocked and no correspondence is answered. At a recent “business consultation” there were actually armed AFP and a bus full of riot police expecting a riot - we were in fact eight little old ladies with signs outside the venue (which had been changed at the last moment) and we were actually thanked by AFP officers for being so polite and respectful.
- Although I am opposed to Income Management having been a Territory resident since the original inception, I can understand the need for it to exist under certain circumstances. Should individuals need health services or some financial support in managing their lives this does not apply to all of us. The ICDC is a punitive approach for an entire community of innocent victims due to the needs and actions of a few. I also agree that if anyone wants the card for their own security or need should be given that opportunity but I have not heard of anyone wanting to take this option on a “compulsory” basis. It is certainly not giving our children any options or security or optimism.
- My own circumstances are such that I am or may not be forced onto the ICDC. I am a Disability Support Pensioner and I am 64 ½ years old. The current timeline for me to be eligible for the Aged pension at this stage is September 2018 (kept jumping fences for the last 10 years). We have been told that Aged and DS pensioners will not be forced onto the card but the same was told to people in other trial sites which proved to be totally wrong. The only paperwork we received at the recent DSS meeting clearly said in the first paragraph that ALL people of working age will be put on the card and further down the same document were the ‘trigger payments’ and DSP was on that list. The information we are getting from government is too little and either untrue and/or inconsistent.
- It is my opinion that if this Bill is allowed to pass it will give the LNP government carte blanche to totally control anyone receiving income assistance through Centrelink without any checks and balances. Even asking for an allowable deviation due to illness, accident or emergency requires us to ask a panel (compiled of government selected individuals) for that allowance. If denied there is no appeals process and this alone is humiliating and potentially lethal given the time it takes and the state of mind of the person doing the begging.
- There is no evidence that any jobs have been created in any of the trial sites for people placed on the ICDC. Destitution and desperation do not usually equate to positive outcomes and the only increases in statistics will be crime and suicide.
- While the Basics card was brought about by need and consultation with remote Aboriginal communities to reduce problems within those communities, the Indue Cashless Debit Card restricts innocent people’s Human Rights, Civil Rights, Financial

rights and it is a conduit for the LNP government to profit from the distress and suffering of people who are already disadvantaged and have done no wrong and are trapped by their circumstances. Many of us have put in many years of work and paid taxes and in some cases that hard work has caused us to become ill and frail before our time. Many of us have suffered Domestic Violence or Elder Abuse or financially controlling family or partners and it is very frightening to realise someone else will once again be in total control of our lives - telling us how much money we can have and when and where we can spend it. Put simply the fact is that governments should not be able to control our lives and dictate and humiliate and denigrate us just because our circumstances require us to exist on income support. The card will not only be more expensive for government it will also be more restrictive and expensive for us as well. Unfortunately I do need Income Support but I certainly do not need or want Income Management.

I sincerely hope that the Senate Hearing Committee will not support this Bill and will totally re-think any support for this entirely unnecessary and expensive form of human control.

Thank you.

22 August 2017