

## **Submission: Social Services Legislation Amendment (Cashless Debit Card) Bill 2017.**

After having worked as a professional Social Worker for twenty years including in agency management and interdisciplinary team leader positions, then having to leave the workforce due to illness, how dare our current Government assume that I am suddenly incapable of managing my own income and decide that I should be treated like a child and a criminal?

They are taking away my basic Human Rights of dignity, self-determination and social freedom. They are also illegally disadvantaging me by letting Indue retain interest earned on money in my account as well as forcing me to access goods and services that are more expensive than I get them for now. Money is tight and I am managing my budget accordingly, this card and private for profit company Indue will blow my budget out the window.

The card was initially brought in to support people that had difficulties managing their income appropriately due to addiction issues. That is where it can be targeted, at an individual level for people identified within existing frameworks as being at risk e.g. via police, child safety services etc.

It is not appropriate to bring the card in wholesale across entire communities and eventually across the nation. We all have the right to live without excessive government interference in our day-to-day lives.

Another issue is that people with chronic illnesses or disabilities could be stuck on the Cashless Card for life. They already have a hard time and diminished opportunities in life and now you want to segregate and punish them further?

The low amount of cash that can be accessed through compulsory income management is not enough to participate in alternate markets such as farmers markets, trash and treasures, local craft markets, alternate food and goods banks and many charity shops, which deal exclusively in cash transactions. People cannot shop at cheap fresh food markets or garage sales but can go to Woolworths or the very expensive David Jones. Even my regular \$20 hospital appointment parking fee can only be paid for in cash. I will no longer be able to get my lawn mowed either as I normally pay a neighbours teenage son to do so. On the disability support pension you can't afford to pay \$50 or more for a professional lawnmower service each time the grass gets long.

20% cash (approx. \$12 per day for disability payment recipients, much less for other payments) does not come close to meeting costs where you are unable to use the card.

Neither can you pay off a credit card debt or a mortgage with a re-draw facility loans as you are not allowed to transfer money to those.

Indue charges 50 cent for every \$50 people spend on their card. This in fact means they are effectively skimming 1% off our total fortnightly pay in account keeping fees. The Government is already paying Indue thousands of dollars per person to administer the card; this additional fee is just a blatant rip off from disadvantaged people.

There are individual 'spending categories' on the card and set amounts of money are allocated that you are permitted to spend in each category. It's not enough that they have a daily limit of amount we can access of our own money and we have no cash available, Indue then also tells us how much of our money we can spend on various types of products / services.

The worst is that direct debits for bills are disallowed on the card. I get 10% discount on my electricity bill for paying via direct debit and would lose that. Having all my bills set up to be paid via direct debit also allows me peace of mind, I know they will be paid on time and don't have to spend time and energy keeping track of bill due dates when I'm sick.

I am also very concerned that as well as many smaller local shops not accepting the card, internet shopping will be severely restricted. I buy goods cheaply from e-bay, gum-tree, 75% discounted books from Mighty Ape etc. Will all that be denied? What about paying via PayPal, I believe that is also denied.

It is a total lie that the card works exactly like a visa debit card with the exception that you can't buy alcohol or gambling products.

Unscrupulous individuals as well as shop owners are already taking advantage of people on the card and ripping off the most vulnerable in our society. They do this by taking a percentage of desperate people's money in return for a cash exchange and shops in areas with little competition massively increase their prices.

The sad thing is the card does not even address the initial issue the card was brought in for - those few who might actually need such assistance have found ways around it out of sheer desperation or embark on crime sprees to make up their shortfall.

This card is a total invasion of privacy and gives private company Indue total control over not only what you are allowed to buy but more importantly perhaps from where and from who in terms of food, goods and services.

Why should we be expected to sit back and have all our basic human rights for social and financial freedom taken away from us, leading to social exclusion and financial disadvantage? We have the right not to be treated as second-class citizens. Might as well put a star armband on our sleeves. Why should I have to pull out an Indue card in front of strangers or to shop keepers or God forbid if I had a date. Oh, that is right, could not go on a date to a eating place that serves alcohol as they might decline my card. Could not even order a single glass of wine with dinner on a date as alcohol is not allowed.

Logistically and practically the card is not working and is a nightmare for the general public, whom politicians are employed to serve in their best interest. This is in no one's best interest except Indue and its shareholders. The \$6000 and more the scheme costs to manage per person could be better spent on increasing beneficiary payments, at least that way the money would be funnelled back into local communities and thereby stimulating the economy. Instead the Government has decided to pay a private company a billion \$s per year to manage peoples meagre Centrelink payments.

We are a free country and as politicians there to serve the people, you have no right to impose such a punitive and draconian scheme on unwilling Citizens. We NEVER voted or said yes to such a scheme.

In the words of Robert Menzies on the establishment of unemployment and sickness benefits, Wednesday, 29 March 1944.

"People should be able to obtain these **benefits as a matter of right**, with no more loss of their own standards of self-respect than would be involved in collecting from an insurance company the proceeds of an endowment policy on which they have been paying premiums for years."

Faithfully,

12/09/2017