

My name is Sharon Feerick, I have lived in Bundaberg all my adult life. I am aged 50, and going by current information I am not in the class of people who will be forced onto the Indue cashless card. I am a Registered Nurse, working in a caring profession, and my nature, compassion and empathy for others does not allow me to sit back while I see how the introduction of this expensive, punitive, rights removing compulsory card is going to humiliate, disadvantage and demoralize members of my community for no substantive gain and at great financial cost to the public purse.

I will now elaborate on the extent of the community consultation that I have seen in my region and how I have sought to inform myself further as to the benefits and effects of the CDCT:

- Mailouts in late May by Keith Pitt - with and without survey on back. My elderly father received a letter with the survey on it, however my son and I received a joint letter, with no survey option on the back. The document I received will be provided to the Senate by Kathryn Wilkes. My father returned his letter/survey to Keith Pitt's office stating he objected to the card. I also received a glossy newsletter mailout with limited information about the CDCT, which had a list of options that could be ticked in order of priority, however the first option was a closed question which only allowed people to tick that they were in support of the card, no opportunity to say they were opposed to its introduction to the Hinkler region. This document will also be provided to the Senate by Kathryn Wilkes.
- 5th June, public community information session, held by Leanne Donaldson - State ALP / Bundaberg. Keith Pitt was invited but did not attend.
- 18th July - I initiated a meeting with Father Keith of the Anglican Church, as he is a community leader, to find out what he knew about the CDCT, and whether he supported it or not. He had very little knowledge about the proposal and stated he may have received some paperwork about it, but he had not seen it. He did not support or oppose it, but could see there would be harm caused by its introduction.
- 19th July - I had to wait a month to get an appointment to see my Federal MP, Keith Pitt. When I arrived at his office I was told that the appointment was double booked and I would only be able to see him for 15 minutes. I was then left with two people from the DSS, who I did not expect to see or request to speak with. I submitted 7 pages of questions from my community to Keith Pitt, and due to time constraints, I was told that we would receive written responses to them as soon as possible. The DSS staff took a copy and also stated they would answer the questions. I visited

Keith Pitt's office on at least 5 separate occasions to request answers to our questions and they were not provided to me. I also contacted the DSS by email on at least two occasions and finally received answers the day before the Senate hearing.

- 20th July - The meeting at Childers was the only one open to the public that I am aware of where Keith Pitt was present. I was informed by Keith Pitt's secretary on the 19th July that I was ineligible to attend this meeting as I was not a resident of the Isis shire. Even though I live in Bundaberg, the area this card will be introduced to.
- 8th August 2017 2-4pm / 9th August 2017 9-11am - The only public meetings open to all Hinkler residents were two DSS "Information Sessions" in Bundaberg and Hervey Bay. We were split up into 3 small groups against our wishes, and were given conflicting information, such as "we don't know if Indue will be the card provider", but Indue contact details on the 'handout' and there was too much left unanswered - "we can not tell you as it is not known at present". Most people left more confused and distressed than they were when they arrived.
- 1st September, a group of people from Bundaberg hired a bus and attended Rachel Siewert's community information session in Hervey Bay which allowed us to raise concerns and objections to the card.
- 8th of September - I participated in local ABC radio Q&A panel on the CDCT, and was also shocked to find out that Hinkler was announced as the next trial site before going on air. Keith Pitt did not participate.
- 23rd October, a delegation of 3 bundaberg residents (myself included) attended a meeting at the Bundaberg Regional Council to express our communities objection to the card, however the council stated that they did not have an opinion on the matter as it was a Federal issue.

My local member Keith Pitt claims as part of the consultation process, a random survey demonstrates overwhelming community support, however I know of several multi-generational households (my household being one of them) in which only the people who we know are not in the proposed target group received the survey, which excluded those who have been targeted from having a voice.

Addiction is a recognised mental health issue, whether it be an alcohol, gambling or illicit drug addiction. None of the evaluation data supports the premise that the CDC is able to fix or cure these addictions. However, this is exactly what is being claimed as the purpose of the card trials. People who are in favour of the card also appear to be under the impression that the card is going to be targeted at those with addictions, when this is clearly not the case due to its blanket nature. There is also much research and data to prove that a blanket approach is not an effective solution, and that a targeted holistic approach is instead needed. The nursing approach to care delivery identifies an individual's needs and develops a care plan that best suits the individual's needs as a generic 'one size fits all approach' does not work. A strategy to address the problem of addiction needs to be developed at an individual, rather than a group level.

In the hinkler region there are 6,700 people who will become income managed by the Indue card at a cost of approximately \$10,000 per head totaling \$67 million. This is on top of the income support they currently receive. A single person on NewStart receives \$538 fortnightly if receiving the full payment, which totals \$14,008 per year, meaning they would now cost the government \$24,008 per year. A even more ludicrous example is where a person only receiving approximately \$2,000 per year is income managed, and now costing \$12,000 per year. This does not make good business sense to me, especially when we have all been told about the Welfare budget blowout.

This region is currently going through a jobs shortage, hence the high unemployment rate. Would it it not be better to inject \$67 million into the local economy, and stimulate jobs and growth in the region, as well as return funding to the rehabilitation and health care services that have been cut in recent years? This would also help a lot of the small businesses in the region are already struggling to remain open.

As a member of the Bundaberg Awareness Group and a resident of the Hinkler electorate, I and other members have spoken to people at our information stall every week since June, and have seen very little support for the card, quite the contrary. We have collected signatures in a petition against the card which backs up this statement and these will be tabled by Kathryn Wilkes in person at the Senate inquiry today.

The CDC greatly restricts an individual's purchasing options and spending power, and is greatly disruptive to their financial position. The vast majority of people who are on social security and unemployment benefits are excellent at managing their finances - and they have to be as they don't have any surplus money. It isn't uncommon for them to not pay a bill on time to ensure there is food on the table that week, because they know they can get away with paying it late. The CDC removes even that ability through the funds being deducted from their account before they can even access or determine where the funds should go. Not only is the CDC going to destabilise their already finely balanced financial situation, the majority of people targeted have done nothing wrong, yet they are going to be treated as if they are alcohol, gambling or illicit drug addicts, or unable to look after themselves or their children, thus further reducing the moral, self-worth and self esteem of members of my community.