

Social Security (Administration) Amendment (Continuation of Cashless Welfare) Bill 2020

Submission from

No Cashless Welfare Debit Card Australia

Please accept this submission on behalf of our online community and on ground supporters of approx. 30,000 people who stand against the Cashless Welfare Card and any further extensions of the card,

As we all call for the card to be stopped

I myself have been on the ground in the Hinkler region since prior to the "trial" commencement in January 2019

Through my contact with current card holders I have heard so much heartache and trauma from people and their families on the card.

I have had face to face with many families and their children and listened and seen the impacts on their lives

The biggest issue is the rent issue

Rents not being paid on time

Rents being declined without notice when Indue cancel payment arrangements to \$0 without notifying the card holder, this leaves people in financial stress as they panic about not being able to pay the rent on time.

Indue Staff are rude and not caring about the consequences when Indue cause card holders to breach their rental contracts with their landlords and real estate agents, with the process to rectify taking 4 days and putting the card holder in arrears, but also continually expecting the landlord to resign a letter of being the landlord and resubmit lease as proof of income, Some families are forced to go through this fortnightly,

Owners and real estates get upset at having to go through this and in many cases breach noticed have been issued, leading to evictions.

NOTE : currently there is a major housing crisis in the Hinkler region ( known for being the 3<sup>rd</sup> largest region for homelessness since the card arrived. Tenants on Indue CDC are further disadvantages as owners have gotten sick of late payments impacting their ability to pay their mortgages on time, the real estate agents are now using the 30% rule to deny people on the card access to rentals within the region,

Currently have a family in Bundaberg who will be homeless on the 2<sup>nd</sup> Nov with 5 children ( one being a 4 week old baby) after being rejected for over 50 rentals due to being on the card and having the barrier of the 30% rule being used against her for application for housing.

I have had parents in tears in my home who could not cope when Indue refused to pay their rents causing them to be taken to court and served eviction notices, I have had teenagers report how they

hate seeing mum so stressed and depressed whilst struggling with the card, being in an area over 60km away from the nearest Indue shop front.

I have watched the mental health declines of some of my friends on the card as they struggle to jump through Indue hoops, put up with snide remarks from Indue staff when having to ring the office to sort issues out, be forced to play ping pong between Services Australia and Indue, leading to in one case a good friend suffering a heart attack and now has lifelong heart damage as a result of the ongoing stress caused from being on the card for over a year without any supports

In all cases of the families I have spoken to about the issues with the card there has been no supports, the Indue staff at the offices are not support staff, not caring and just fob people off to online or Services Australia.

Constant declines for no reasons out of the blue still plague card holders especially those out of trial regions.

Money stolen from accounts never seems to be replaced and the card holder is left out of pocket

We saw in Kalgoorlie prior to Xmas 2019 multiple cases of \$200 going missing from accounts, never to be seen again

The latest stolen funds reported to us is of one lady in the Hinkler trial region who had \$942 transferred from her Indue account to another Indue account without her knowledge or consent, this is a single mum with 2 little kids robbed of her whole payment for the fortnight on a temp card as she had only just been placed onto the card, Indue staff automatically accused her of doing it herself, police are demanding the account bsb and the account number the transfer went to, Indue have given her the name but refuse to give her the details the police have asked for, result is nothing from Indue in regard to getting her money back and the police will not act without that information that Indue refuse to give up so the thief gets to keep the money, leaving this single mum behind on rent, elect, phone, and internet, and when she told the Indue staff she had to pay her bills and internet, she was smacked back with, "what do you need internet for?" well to upload police report for one! this same parents upon checking emails found that at the same time someone tried to set up a zip pay account in her name, and she received an email requesting password confirmation and she also noticed someone had also tried to access her super too! This person only gave up her job after a relationship breakdown and she has had to give up work to care for her small children.

Due to Indue many families have gone hungry when Indue have stuffed up rent payments, and other bill transactions, leaving the card holder with the default fees, the late fees, the black mark on their credit ratings, etc

Many families have become reclusive and no longer engage in community activities or shopping, utilising Coles online shopping to avoid abuse when using the card, most people in Hinkler have the old INdue card with Indue clearly visible, but even if they have the newer cards, staff just cannot help themselves in some business and make snide remarks,

Working parents do anything to hide the fact they are even on the card in many cases, getting abused and called druggy or bludger wears thin after a while.

People feel downtrodden and have had enough

Whole families now paying for private mental health treatments and those that cannot afford private are suffering in silence on medications prescribed by the doctors.

This card is on no way a financial literacy tool, as it is showing over and over again how it destroys the card holders ability to budget, save money by being able to access cheaper goods, it destroys, their credit ratings, and their self esteem and self worth, impacting on their health, their children and those of extended family who try and help out where possible,

The card has not impacted anyones' ability to get alcohol, drugs or gamble, as the majority of the people forced onto this card don't have issues with any of those things in the first place and for those that do have issues, well the card is not going to cure any addiction for them and they are not missing out anyways.

The card is impacting good families that have not committed any crimes, they are low paid workers and families raising kids, in the other 3 sites we have disabled people and their carers and oldies up to 67 struggling and suffering as being on the card has wiped out whatever savings they may have had and left them in poverty,

When we have people posting to our pages on how Indue refused access to a mums bereavement payments to pay for the funerals and urns of her twin babies lost to miscarriage it shows that the card is not a support but a cruel tool from a private company who will do anything not to release peoples funds for such emergencies, the parent in question was only in Bundaberg for 8 days and was placed on the card, when the parent lost her babies, she moved back to Brisbane for family support,

Indue likes to push people to sign up with Afterpay to buy things they would normally buy outright by refusing to release funds and telling people to Afterpay things and use the card to repay the debt, they also only approve Money 3 finance for car loans, the most expensive out there for car loans for families on social security payments at 24.95% interest instead of allowing people to access saving to buy a cheaper secondhand car privately.

I am not going to fill this with all the stats that others will have included with their submissions, but I am going to blunt

Over the last 5 yrs I have watched as people have become homeless, become hopeless, been medicated, tried to kill themselves, have opportunities ripped away for self employment as Indue refused to allow access to their cash to be able to buy stock etc.

I have seen people bullied, reduced to tears, I have seen Indue staff try to trick young people into giving out bank and credit card information for their parents without consent .

When a 10 yr old child walks up to the doors of Keith Pitts office and announces in a big voice,

“ the place where hopes and dreams go to die” what does that say about the impact of the card on children who are missing out on normal community events, school stuff, etc due to their parent being forced onto the card

One thing that is very noticeable is the impact on women, as we very rarely here from the guys on it out there.

The women and their children are copping the brunt of the stigma, exclusion and financial destruction caused by being forced onto the card.

Over the course of trying get supports for people on the card in the last 18mths in Hinkler I have learned that these people have already had all their legal protections under law removed.

This has resulted in people not being protected against Indue in any way, having to put up with the staff, the comments, the declines for non banned items, loss of money when it goes missing etc

Leaving people with no one to turn to, apart from our social groups and their GPs for meds.

With regard to the new bill now on the table it appears to be a lot worse from here on in

Total removal of all protections under law, statutory law , consumer protections, privacy acts , human rights, ALL RIGHTS REMOVED, even convicted criminals have not had that amount of rights stripped away from them

The powers of the minister to be able to effectively do as she pleases without senate oversight

Expanding and making the policy permanent for people who have not committed any crimes, have not had their day in court, have not been allowed a defence/

Having all decision making removed from their lives by Indue staff who may or may not be even qualified financial officers, and they are certainly not welfare support officers as they work for a for profit private company that relies on the profits being made off the backs of keeping current card holders under the boot.

Stripping up to 40,000 Australians of the basic legal protections under our rule of law as punishment for receiving \$1 of social security money shows us that this we never about helping people with additions or problems, and everything to do with profit making for the privatisation of Centrelink as we know it, and making social security recipients commodities instead of being treated like every other Australian and being protected under law.

For all the reasons above and many more

We do not support the further expansion and extension of the cashless welfare card and call for the program to be shut down

The human impacts are being ignored and the children are being impacted of the families that are struggling

The financial impacts are being ignored

The people are being ignored

With so many out of work or working casually as a result of covid, the new Jobmaker program will also see many workers between 18-35 working and on the card too! As many will not be given fulltime hours enough to earn the amounts required to get people off of Centrelink payments totally

The impacts of work for the dole, cheap casual workers on the card and the impacts of the CDP for our First Nations people show this program is all about control nothing more.

Considering the failure of the basics card 13yrs NT Intervention, the impacts of low birth weights, starvation, and entrenching people into poverty by entrapping them to be fully dependent on welfare on the state

We cannot allow this program to expand and continue to creep like a cancer across this country

People have had enough of being demonised and dehumanised by the media and the language of the gov't based on their income source and lack of wealth

Australian Citizens are supposed to be equal under law in this country, and this program excludes or could exclude up to 40,000 or more if it is allowed to continue, creating a second class citizen with no protections and no help against a corporate and their shareholders.

Being poor in this country should not make you any lesser a person or citizen than your wealthy neighbour next door.

Thanking You

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