

17th July, 2018

Committee Secretary
Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600

Dear Sir/Madam,

We have lived in the Hinkler electorate for most of our 61 and 56 years respectively and strongly believe that the **Social Services Legislation Amendment (Cashless Debit Card Trial Expansion) Bill 2018** should be passed by the Senate.

We have been involved in the local Sugar industry, both as farmers and [REDACTED] also working fulltime for many years as an engineer with Bundaberg Sugar Company. In addition, we have grown avocados, horticultural crops and beef cattle and employed locals in our business. Most of our life has been working long hours seven days a week. During our lifetime, we have seen significant changes in the Bundaberg community and now witness many generational welfare dependent families in our area.

In Australia, people are privileged to be able to get welfare payments, whether they have ever worked or not. It is the hard work of tax payers that makes this generous support available.

- The cashless debit card must be introduced to break the cycle of inter-generational welfare. The purpose of tax-payer funded benefits is to offer support for basic needs, which will all be covered by the debit card and **NOT** to allow recipients to spend money on alcohol, gambling (online gambling is becoming more of a problem), drugs and other non-necessities of life. We understand that cigarettes will still be able to be purchased. May we suggest that cigarettes and tattoos also be banned from the cashless debit card.
- Welfare recipients must learn how to budget their money and prioritize things like food, rent and health costs (all covered by the card). Not having easy access to cash will reduce the temptation to waste money on luxuries and then being unable to feed children etc.
- The card can be used just like a normal card with your own money on it, with a percentage of the benefit still available for discretionary purchases. Very few people use cash for their purchases these days.
- Because cash is the main way of purchasing illicit drugs, the introduction of the card will help to reduce the profitability of the illegal drug industry. This can only be GOOD.

- If these rules and conditions are introduced, many welfare recipients may be more encouraged to look for work and accept the jobs that are available in the area.

We implore all Senators to vote for this legislation and begin to reverse an epidemic of dependence on taxpayer-funded benefits and finally introduce some degree of mutual responsibility to the system.