

# Cashless Welfare Card (Cashless Debit Card)

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## WHAT IS THE CASHLESS WELFARE CARD???

(and how did the 'trial' sites begin in regional Australia)

In 2013, Andrew 'Twiggy' Forrest was chosen to lead a review into Indigenous employment and training programs, and to present a report to the Australian government. It was delivered on 1st Aug, 2014, with 27 recommendations, one of which was a 'trial' roll out of Compulsory Income Management to income support recipients. These 'trials' initially began in Ceduna, South Australia, with subsequent roll outs over the following years to other 'trial' sites that would include Kununurra & Kalgoorlie, both in Western Australia, and then ultimately in Bundaberg, Queensland.



The administration costs of this card are in excess of \$12,400 per participant per year paid to INDUE...

The purpose of the card was touted as being the complete fix to issues attributed to high unemployment regional areas that would quarantine 80% of income support payments, with the final 20% being the cash component. This quarantined amount of money is prohibited from being used to purchase drugs, alcohol & gambling products, and only able to be used at approved businesses/providers. (This would leave just \$55.57 cash per week from single Newstart payments.)



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To date, there has been three separate Senate Enquiries into the Cashless Welfare Card held during 2015, 2017 & 2018.

Both Independent & the government’s own analysis from the first three ‘trial’ sites has clearly demonstrated a distinctly overwhelming representation of Indigenous Australians, with little to no consultation in each site with those forced to live with the card, ignoring the demonstration of very little, or no reduction in drug & alcohol consumption, or the many deficiencies associated with the program, as well as a definite stigma and vulnerability participants are exposed to daily.

In fact, there are many reports (*incl. the AUWU’s Ceduna Report*) outlining since the ‘trials’ began, hard drugs have suddenly become prevalent within the community, violent and opportunistic crimes have dramatically increased against vulnerable members of the community, and high risk behaviours such as theft and/or robbery (sometimes violent), prostitution, and extortion are commonly associated with Compulsory Income Management participants.

There have been continual reports of quarantined funds inexplicably disappearing from these managed accounts without acceptable explanation of amounts up to \$80 in a single incident. (Often blamed on participants poor fiscal understanding)

With English commonly being the second or third language spoken by local community members, it can be extremely overwhelming and confusing to understand what has happened, let alone engage to attempt to correct any erroneous errors or assistance from INDUE agents locally, or Nationally.

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## SOME INTERESTING FACTS & INFORMATION

The Cashless Welfare Card often does not work at retailers outside of Ceduna when residents travel for health and treatment, job opportunities and to visit family members.

Online purchases, markets, garage sales, and second hand stores are all prohibited, and as such severely impedes options and ability to shop with free agency to save money. *(unlike the rest of the community)*

Compulsory Income Management includes more than 33% of the local community who are unemployed/underemployed which excludes them from local community events such as Ceduna’s biggest annual event (Oysterfest) – this also means travelling entertainment such as the Moscow Circus etc no longer visit the town, as there is no longer money to be made from those without cash to spend at these events. *(Cashless Welfare Cards not accepted)*

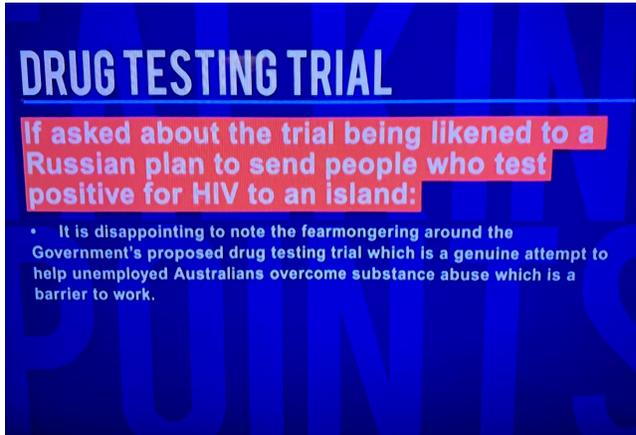
When technology fails, is unavailable, or inoperable, (*eftpos/phone lines etc are not working*) then all purchases (*incl. essentials*) such as medication, food, rent etc. cannot be obtained until the card, and facilities are again operational even if this takes days or weeks to restore again.

Every Compulsory Income Management participant is living below the poverty line.

AUWU volunteers have visited Ceduna three times to engage, consult and survey ALL residents culminating in the published ‘Ceduna Report’ in lieu of any real community consultation, and does not solely focus on those with a vested business interest within the local community and Federal Government, and their representatives.

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Some examples of Government sanctioned discrimination and stigma directed towards unemployed/underemployed Australians that justify targeting these punitive measures towards the most vulnerable in our communities...



Media 'Talking Points' (standardised rhetoric) for Ministers of the Australian Government distributed by the Liberal Party recently.



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### So why am I presenting this information to you today??

Everyone in this room knows how discrimination, stigma, lack of empathy and understanding for everyday life circumstances that are often beyond our own control can be demoralising, divisive, and exclusionary.

It can often be so detrimental and harmful, it can impede our ability to navigate and manage various life issues including management of health and well being, social inclusion, employment and personal development, and any chance to flourish.

As peer to peer advocates and supporters, it is important to understand, educate and empower the people we represent, who are often some of the most vulnerable within our communities facing many barriers and obstacles to fit into their communities, and even thrive.

When this card is rolled out Nationally to ALL income support recipients, it will mean so many more members of our communities making tough choices such as which medication to sacrifice or prioritise, or how many meals they might skip simply because they are unable to afford, or access this. There are many HIV positive members currently living below the poverty line, struggling to maintain or nurture their health needs, trying to live a life as normal as they possibly can, and it is vital as advocates for these members that we make our collective voices heard with a positive impact and message.

For more information : email – [hayden@auwu.org.au](mailto:hayden@auwu.org.au) or reach out to me privately to discuss this targeted and cruel discriminatory policy that only seeks to further isolate and demonise the very people that we support and advocate for.

Thankyou for your time and attention...

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