

Josephite S.A. Reconciliation Circle

on Kurna Land ...

Solidarity, Justice, Advocacy, Reconciliation



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Committee Secretary
Senate Standing Committee on Community Affairs
re **Cashless Debit Card Bill Legislation**

....It's taken the whole control of the life of our people...It's not the answer...It's just another welfare dependence...We've just been taken back to the 50s that our life is being controlled and that we are being put into the yard...

It's not the way life needs to be shaped in our own country

Rev Dr Djiniyini Gondara OAM 2008 .

Looking back on the Rev Djiniyini Gondara's summary a year after its implementation of the Basic Card twelve years ago, our members feel ashamed that in a democratic country that our nation purports to be that the almost countless evidence in complaints of those based under the original card have gone unheeded and the very many submissions from various individuals and relevant bodies been ignored.

And now the present federal government, more than a decade later is seeking to fly in the face of many surveys and much evidence over the years of both the basics card in the Northern Territory and other jurisdictions and its extension the cashless card. All have seemingly been ignored. The evidence is clear. Income Management hasn't achieved the purported government goals. Nevertheless we are faced with government planning to implement the extension to cashless card with the crowning concern of making the implementation permanent.

Background: As a SA group dedicated to justice for Aboriginal people we have advocated for many years concerning the NT Intervention/Stronger futures legislation of which Income Management was a key component. We have met with people adversely affected and over the years as Australian citizens felt the fellow powerlessness which comes from knowing the overwhelming evidence of the general adverse effects of such being consistently ignored. Mounting evidence was discounted in the face of government /government department bureaucratic will.

As well we recognised the paradox of a great deal of government, that is, tax payer funds being spent on the private companies like Indue to manage the smallest incomes of the nation.

As we suspected, the basics card legislation was later extended to our own state in the Playford council area. Later extended to the Cashless Card system to the Ceduna area including the Aboriginal communities of Yalata and Oak Valley.

Needless to point out that in SA as now in most of the nation, every area chosen by government was in areas of high Aboriginal population.

It is only too true that as the Aboriginal Peak Organisations NT point out: 'The 2014 independent evaluation of New Income Management conducted by the Social Policy Research Centre found that: 90.2% of those on income management in the Northern Territory were

Indigenous and 76.8 of those were on compulsory income management. More than 60% of this group [back in 2014] were on income management for more than 6 years.'

Now the zenith seems to have been reached when the Northern Territory with its high Aboriginal population is being targeted for not only a shift from 50% control to up to 80% but is clearly declaring such will be permanent.

Our members question: Is this the kind of Australia that the federal government wants? It isn't the kind of Australia we want nor do we believe all fair minded Australian citizens want. It certainly isn't the kind of Australia those subjected to be government income managed want. Many Aboriginal people report shame and humiliation at having to use the cards.

In 2017 the Paper Tracker of the Uniting Church in SA conducted a significant and telling on the ground survey with Aboriginal people in the Ceduna area who had been placed on the Cashless Card

Its summary in part: ' Contrary to much of the media and publicity from the Coalition Government and the proponents of the Cashless Debit Card, there is a significant groundswell of community leaders and members who are opposed to the Card, with many of these leaders having indicated their opposition from the outset.

Across the existing Trial sites, the critiques, condemnation and concerns expressed by community members, have been echoed by a number of non-government welfare agencies, and academics who have an understanding of what constitutes appropriate and ethical research methodology and data analysis. In addition to ignoring community voices, these perspectives have not been incorporated or acknowledged in the evaluation reports or by proponents of the Card. '

Some of the on the ground comments within the submission made by card holders make for sobering reading of the practical disadvantages on people under the Cashless Card regime:

'On the Card, we can't see the cash in our hands and so we can't work out how much money we've got and it's confusing for people.' / ' If you've got cash you can make better choices and get second-hand things instead of brand- new expensive things. We used to be able to save more money when we had more cash and could buy more cheaply.'

□ There's no cash money for going on ceremony for cultural business. We need food and other things for that but we can't pay for these things without cash.' / 'Because people are desperate, some people have been swapping the Cards for cash. Once they've used up their cash amount and are desperate for more cash, they sell their Card to someone for cash that's less than the value on the Card.'

Our members further note that despite early government claims Quarantining can give no training in budgeting but only lead to further dependency. ACCOSS at the 2007 Senate Hearing asked *why withholding income from people would somehow enable those people to learn how to manage family budgets as if quarantining were a financial literacy 'magic bullet.'*

In 2020 Black Lives seemingly do not Matter in our own nation. If they do the federal government will take heed in this matter of the people who know like Aboriginal Peak Organisations NT (APO NT) in their totally clear introductory summary:

‘The continuation of compulsory income management in the NT will further disempower income recipients and deny them control over their lives and is contrary to the principles of self- determination, and established evidence that disempowerment and lack of control results in worse health and wellbeing outcomes.’

In contrast for this heavy handed one size fits all - as the APO NT submission also makes clear, there are no such problem with voluntary income management schemes which has formerly been successfully managed by Aboriginal organisations in Arnhem Land and Alice Springs

Conclusion: We give voice to the people themselves in the following telling general remarks based on their own lived experiences from their forced life on the Cashless Card in the Ceduna area (2017 Paper Tracker submission)

- *We want to make our own choices and not be treated like children.*
- *This is another way of government controlling Aboriginal people; controlling their economic circumstances.*
- *The Card’s no good and it doesn’t help. It’s degrading us down and people have no hope. They feel hopeless. They’re not happy. They’re stressed because of the Card.*
- *We’re starting to feel like we’re back in the ration days when white people managed our lives and everything else and treated us like children. It’s the same now. We’re treated like children and so we can’t make decisions for ourselves. We’re moving backwards, not forwards.*

Thus in the light of what we have brought forward in our brief submission but based on our knowledge of 13 years of such government practices and their effects on its own citizens, we join with so many other submissions in our expectations that humanity will prevail in this serious matter.

The Josephite SA Reconciliation Circle urge and expect federal government members to rethink and refuse to pass this proposed legislation so at odds with the basic human rights and respect for human dignity that we expect in our democratic nation in 2020.

We thank you for reading our submission.

Michele Madigan

22nd October 2020