

To Committee Secretary

Senate Standing Committees on Community Affairs

Social Security (Administration) Amendment (Repeal of the Cashless Debit Card and other Measures) Bill 2022

My name is Kathryn Wilkes and I am the founder of No Cashless Debit Card Australia

I am writing this submission in support of repealing the cashless debit card and returning autonomy, legal protections and human rights protections and dignity back to people who were stripped of vital protections in law when they were contracted to the private for profit company Indue without consultation or consent.

Over the past 7 years and several senate hearings, of which I have written submissions and spoken at over the last 5 yrs, I have advocated for many forced 3rd party “captured participants” as the previous LNP gov’t called people forced onto the cashless debit card.

Over the past 5 years I have been in direct communication, direct on ground contact with many parents, disabled people and their carers forced onto the cashless debit card across the country.

From being on the phone with them for months on end to help them get through exit process, wellbeing process, to advocate for them to get help from various MPs and Senators, from meeting card holders in public and having them come to my home.

I have seen firsthand the trauma this program has put people through, the stress of the card not working, the stress of the staff on the other end of the phone treating people with disdain, contempt, being rude and snarky with card holders, listening with them as they are patronised and treated like they have no right to even ask to be able to pay bills, rents etc,

Watching peoples’ mental health collapse from the loss of autonomy, the bullying in public, the frustrations of not being able to make basic decisions without having to ring and ask permission, the frustrations of rents not being paid, the stress caused when landlords get upset and in some cases threaten card holder families and their kids with violence for not being able to pay rent, because Indue refused to allow a housing limit to be approved.

I have met people who have been made homeless, forcing them to leave family connections, schools, supports in their region and having to move away, then to find housing interstate and hide the fact they are on the card in order to get a lease, then the stress of getting a rent allowance approved and then facing the constant resets, rent payments decline, “ failed payment” notices, stressing people again after leaving them behind in rent, and then having to try and explain to people what the card is why they are on it, causing humiliation and fear of being evicted again as landlords get annoyed at late payments, or no payments at all.

The constant worry of will the card work?

Anxiety increasing to the point people being medicated for depression, anxiety and panic attacks, and some cases leading to permanent health declines and in one case leaving one of my friends whilst on the card with a near fatal situation after suffering a heart attack at 32 yrs of age due to the stress induced from being repeatedly refused exit, leading to lifelong heart damage.

To some people taking their own lives after losing a job and being forced onto the card in several regions, but no one wants to talk about that, only Indue still sends statements of the indue account to families of deceased card holders, insensitive and cruel.

The stress on parents when they cannot take kids out to community events, the stress on kids when excluded from school events, excursions, and social and sporting events, the social exclusion overall has had a negative impact on families, knowing you are no longer able to take part in your community and are then judged and humiliated by people who in public take advantage and berate people for being on the card.

Snide comments of “you’re on the druggy card” when a person is not a drug addict, “that’s my tax dollars you’re spending & I have a right to decide what you can buy” as they police the shopping trolley in the supermarket,

Empowering abusers to be more abusive, in some cases taking a persons’ cashless debit card and controlling the funds, straight out domestic violence, that makes it impossible to flee.

While Indue & the previous LNP gov’t became complicit in the abuse and became the abusers too

People trying to flee Domestic Violence without access to cash, unable to flee to a hotel or motel or caravan park in regions as most are banned merchants,

The invasive processes when applying for exit, or for applying to access extra cash, mostly declined anyways, especially if the person was Aboriginal, it became clear there were differences showing that non Indigenous people had it a little easier accessing extra cash than Aboriginal people.

Money missing from accounts, never addressed, in some cases told it was the card holders fault and left out of pocket, as Indue blamed card holders, or refused to listen

Rents not paid, again refusal to listen to card holders, and blamed the tenant or the landlord etc

Card declines at retail outlets or for bills, again card holders told it was not Indue issue, it was the merchant/ business fault not the cards fault for not working when everyone else was using normal debit cards and had no issues

Late payments on bills, causing defaults and late fees

Pushing people to use Afterpay and other buy now pay later schemes, even though these are listed as “bad credit” but leaving people no choice when they are denied access to funds on their cashless debit card, so much for it being a good literacy tool !

Pushing people into high interest car loans from Money 3 Finance 48% interest, yet denying others to repay card loans with other financiers, pushing mostly single parents to purchase cars from certain car yards that have been exposed for selling defective cars, that leave the person with no car, but just the high interest car repayments, and in debt for years to come, or face going bankrupt, all because mostly parents are denied access to their end of year supplements that they would have usually used to by a cheaper car with cash

This is not good financial literacy, this is pushing the lowest paid people in the country into further poverty, leaving them with destroyed credit ratings.

The fact that any politician could support such a program that destroys people at all levels, leaves them at the mercy of a for profit company without any oversight or protections from being taken advantage of, with the same company only approving predatory finance and pushing people into corners they would never had even backed themselves into with regard to finance and credit

The misery, the homelessness, hopelessness, this has caused, the damage to children who worked out they were different to their friends because their parents were on the card

The overall social exclusion, social security payments are so low they already a poverty trap, but to push people to only be able to access predatory services and billionaire business that they would never have used is seriously a real boot down their necks, to keep people in debt, to keep people at heel

And to use the media and then see politicians supporting the cashless debit card lie about its' successes whilst ignoring every report, every card holder negatively impacted, their families and the people around them

To see even when this bill passed the House Of Reps the disgusting speeches given by pro card MPs, with regard to card holders all being drunks and child rapists etc, and not only branding people but to try and use the same lies as that were used to bring in the NTER, and to paint ALL ABORIGINAL people as they cannot make their own decisions , they cannot have self determination , must be controlled and branded sex offenders, and drunks, that was so sickening I had to turn it off as it was triggering for child rape survivors or survivors of abuse to hear them brand us all in such a manner

Individuals need the right to choose for themselves if they want some sort of income management

No one wants a privatised system where citizens are locked out of protections in law, sold off for profits for the shareholders, stakeholders and other hands in the pie, whilst leaving devastation in its' wake, all for the mighty \$\$,, \$\$ that people on social security don't get to enjoy while they watch the very politicians who want to enforce this drink up on the tax payer dollar and never have to miss out on food and see their children excluded from basic community events, markets, sports, recreation etc

The card has never stopped those that want to drink from drinking

The card has never stopped a drug addict from attaining drugs

The card has never stopped a paedophile from being a paedophile, but to wrap all that up and then to paint the picture that all on social security need this card to stop these behaviours, even when there is no evidence to even prove those forced onto the card have these issues or have been found guilty in a court of law for being a paedophile etc,

The card has never stopped domestic violence, in fact in studies it has shown to increased domestic violence.

The card has contributed to making people homeless

The card has contributed to people taking their lives

The card has contributed to mental health / physical health collapse and has had negative impacts on card holders and their children

The card has left Australians at the mercy of predators ready to take advantage

For these reasons and the very fact that if anyone thinks treating fellow Australians as lower class citizens for sale for profit, stripped of rights, and protections is a good thing to do to fellow Australians and the First Nations peoples of this land, I cannot and will not support in any form keeping the cashless debit card

The card needs to go!

Services need to be reinstated for those that may need it

People need their lives back, their autonomy and their freedoms back

Everyone on social security needs their DIGNITY BACK

Thank You

Kathryn Wilkes

No Cashless Debit Card Australia