



Cashless Debit Card Trial (CDCT) Follow-up Hinkler Survey Results

October 2019



qcoss.org.au

About QCOSS



We are QCOSS (Queensland Council of Social Service), Queensland's peak body for the social service sector.

Our vision is to achieve equality, opportunity and wellbeing for every person, in every community.

We believe that every person in Queensland – regardless of where they come from, who they pray to, their gender, who they love, how or where they live – deserves to live a life of equality, opportunity and wellbeing.

We are a conduit for change. We bring people together to help solve the big social issues faced by people in Queensland, building strength in numbers to amplify our voice.

We're committed to self-determination and opportunity for Aboriginal and Torres Strait Islander people.

QCOSS is part of the national network of Councils of Social Service lending support and gaining essential insight to national and other state issues.

QCOSS is supported by the vice-regal patronage of His Excellency the Honourable Paul de Jersey AC, Governor of Queensland.

Join us to mobilise a force for equality, opportunity and wellbeing. To join visit [the QCOSS website](http://www.QCOSS.org.au) (www.QCOSS.org.au).

© 2019 Queensland Council of Social Service Ltd. This publication is copyright. Non-profit groups have permission to reproduce part of this book as long as the original meaning is retained and proper credit is given to Queensland Council of Social Service. All other persons and organisations wanting to reproduce material from this book should obtain permission from the publishers.

Contents

Executive summary	4
Introduction	7
Detailed results	7
Demographic questions	7
1. Please indicate whether you are completing this survey as an individual or as a representative of an organisation.	7
2. Please identify yourself and your organisation.	7
Awareness of the Cashless Debit Card Trial (CDCT).....	8
3. Are you aware of the CDCT that began in Hinkler in January 2019?	8
4. Where have you seen or heard information about the CDCT in Hinkler?.....	8
5. Are you, or members of your family, on the Cashless Debit Card?.....	8
6. Were you involved in any meetings about the CDCT in Hinkler?	8
View of Cashless Debit Card Trial (CDCT) and issues	8
7. Which of these issues do you believe have been serious problems in the Hinkler Region?	8
8. Thinking of the community, have you observed any changes in the following since the CDCT began in January 2019?.....	9
9. What concerns (if any) do you have about the CDCT?	12
10. What is your position regarding the CDCT?	12
Individual impact	13
11. What <i>benefits</i> (if any) have you, or family member, experienced with being on the Cashless Debit Card?.....	13
12. What <i>problems</i> (if any) have you, or family member, experienced with being on the Cashless Debit Card?.....	13
13. Where do you go for help or support with the Cashless Debit Card?	14
14. Have you applied to Exit the CDCT?	14
Organisational impact	15
15. Do you believe that support services in Hinkler are sufficient?	15
16. Which services most need additional funding to address in Hinkler?	15
17. What is your organisation type?	15
18. Does your organisation have clients who are on the Cashless Debit Card?	16
19. Does your service have enough resources to deal with the issues targeted by the CDCT?	16
Other help, support and feedback.....	16
20. Is there anything else that QCOSS or the Department of Social Services can do to help <i>individuals</i> who are included in the CDCT?.....	16
21. Is there anything else that QCOSS or the Department of Social Services can do to help <i>services</i> to better support people impacted by the CDCT?	16
22. Is there anything else that you would like to say about the CDCT?	17
Conclusion	18
References	18
Appendix – additional written feedback.....	19

Executive summary

The federal government introduced compulsory income management through the Cashless Debit Card Trial (CDCT) to the Hinkler electorate, (including Hervey Bay and Bundaberg), in January 2019. The CDCT in Hinkler is intended to target youth unemployment, and the reduction of consumption of alcohol, drugs and gambling, by quarantining 80 per cent of people's income support onto a restricted debit card. The government has claimed strong community support for the introduction of CDCT in Hinkler.

Engagement. QCOSS has run two Cashless Debit Card Trial (CDCT) surveys in Hinkler, the first was in December 2018 to January 2019. A follow-up survey ran September to October 2019. The QCOSS CDCT Follow-up Hinkler Survey had strong engagement from the community with 182 responses, (up 42 per cent on the 128 responses to our first survey). These responses were primarily from individuals (92 per cent), 55 per cent of whom are either on the CDCT themselves or have family on the CDCT. Of the organisational representatives that responded, 36 per cent have clients in scope for the CDCT.

Awareness. While there was high awareness of the CDCT (91 per cent knew the CDCT details), this awareness was primarily from non-government sources of information (media and social media). Despite the government saying they held over 180 meetings, most (71 per cent) respondents did not attend any CDCT meetings (government or otherwise). Many respondents said they had received no information about any government meetings.

Community issues. A majority of respondents (65 per cent) did not see the targeted issues of drugs, alcohol or gambling as significant problems in Hinkler, with only youth unemployment seen by a majority (58 per cent) as a serious issue (down from 74 per cent).

Community changes. A majority of respondents said they did not observe that the issues targeted by the CDCT had changed in the community since the trial began in January 2019. These included alcohol misuse (81 per cent), drug misuse (80 per cent) and gambling misuse (87 per cent), employment opportunities (65 per cent) and youth unemployment (71 per cent).

A majority of respondents observed that crime and violence (71 per cent), financial hardship (85 per cent) and stigmatisation (78 per cent) had increased in the community since January. A majority of respondents observed that access to second-hand goods (64 per cent) and people's wellbeing (68 per cent) had decreased in the community since January.

Position. A significant majority, **81 per cent of respondents oppose the CDCT outright** (up from 65 per cent). An overwhelming majority of 93 per cent of respondents oppose the CDCT in its current compulsory form (up from 75 per cent), this proportion increases to 98 per cent when filtering for those with direct experience of the CDCT. 12 per cent saying they would support it if it was voluntary. A significant majority (89 per cent) have concerns about the CDCT (up from 77 per cent), and a significant majority (82 per cent) say they *experience* no benefits from the CDCT (up from 65 per cent *expecting* no benefit).

Individual impact. The most common problems people said they experienced from the CDCT were health or mental health needing support or treatment, rent problems and stigma and discrimination. A new Exit process started in July 2019, of which 27 per cent of respondents said that they were not aware, 25 per cent were aware but had not applied and 25 per cent had applied to Exit, with no respondents having been approved to exit.

Organisational impact. Survey respondents indicated that the highest need for additional service funding is mental health (74 per cent), employment (54 per cent) and drug and alcohol services (47 per cent). A majority (64 per cent) did not know if their service has enough resources to address the issues targeted by the CDCT (alcohol, drugs and gambling).

The results of these two surveys make clear that, in contrast with claims made by the government, there is strong community opposition to the CDCT in Hinkler. This opposition has grown since its introduction in January 2019, and those with lived experience of being on the CDCT, are even more strongly opposed to it.

QCOSS remains opposed to the implementation of the CDCT. We believe addressing complex health and social issues, such as alcohol, drug and gambling problems, through the welfare system is fundamentally flawed. Evidence indicates that the CDCT is ineffective, expensive, harmful, unsupported, discriminatory and paternalistic.



Cashless Debit Card Trial

Hinkler survey results - follow up

October 2019



The Cashless Debit Card trial expanded into the Hinkler region on 29 January 2019 despite widespread community opposition. We have engaged directly with the community to gauge the real impact of the Cashless Debit Card Trial. This survey is a direct follow up to our December 2018 survey in Hinkler.

QCOSS does not support the expansion of mandatory income management through a cashless debit card as attempts to address complex health issues through the income support system are fundamentally flawed.

Awareness



91% knew some detail about the Cashless Debit Card Trial.

However, information about the trial was **learned primarily from non-government sources** including local media and social media platforms.

Support for the trial



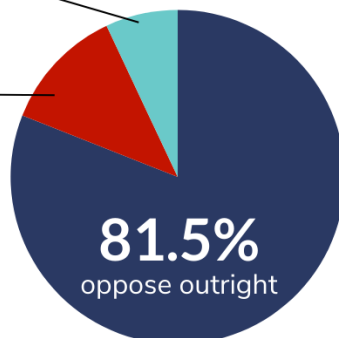
93%

oppose in its current form

↑ Up from 75%

7%
accept its current form

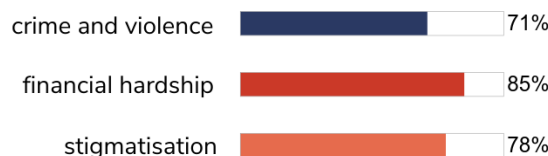
11.5%
would support if voluntary



Survey participant

I have overheard people talking about the card after seeing me use it or having it not work as being the one "given to the alco's" - although I do not gamble, take drugs, or drink alcohol.

Thinking about community, respondents have noticed **increases** in the following areas since January:



Thinking about community, respondents have noticed **decreases** in the following areas since January:



Survey Respondents



182

responses collected

↑ Up 42%

92% identified as **individuals**

8% responded on behalf of an **organisation**



55%

of individuals said they, or a family member are on the card

36% of services expect to have **clients in-scope** for the trial

29% attended a **consultation session**

17%

attended a **Department of Human Services meeting**

The government claimed to have held

180 sessions



Many reported receiving **no information** or notice about them



Cashless Debit Card Trial

Hinkler survey results - follow up

October 2019

Individual impacts



What problems have you or a family member experienced being on the card:

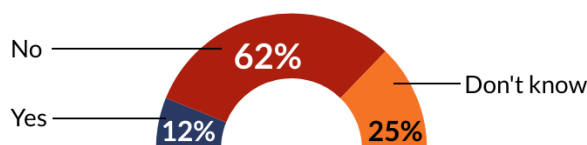
1. Health or mental health issues
2. Rent problems
3. Stigma and discrimination
4. Card declined
5. Cash-only opportunity missed



82% reported **experiencing** no benefit from the Cashless Debit Card Trial.

↑ Up from 65% **expecting** no benefit

Do you believe the support services in Hinkler are sufficient?



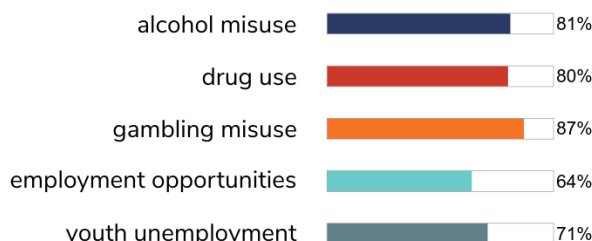
33% of organisations said they **do not have enough resources** to deal with the target issues.



Which services need **additional funds** to address the targeted issues?

1. **Mental health services**
Almost 75% believe there is a shortfall in mental health services.
2. **Employment services**
More than 54% of responses.
3. **Alcohol and other drug services**
More than 47% of responses.

Since January, individuals **did not observe changes** in key target areas of the trial in the community:



Exit process



The Federal Government introduced a new **exit process** for Cashless Debit Card Trial areas on 1 July 2019.

52%

didn't know
or
have not applied

25%

have applied to exit



To date

0%

of respondents have been approved to exit the scheme

QCOSS calls on the Federal Government to end all compulsory income management programs, such as the Cashless Debit Card Trials.

Introduction

The federal government introduced compulsory income management through the Cashless Debit Card Trial (CDCT) to the fourth trial site in the Hinkler electorate, (that includes Hervey Bay and Bundaberg), in January 2019. The CDCT is intended to decrease the consumption of drugs, alcohol and gambling by changing the way people can access their fortnightly payments. The CDCT quarantines 80 per cent of people's income support onto a restricted Cashless Debit Card and 20 per cent is paid into a person's regular bank account.

The Cashless Debit Card does not work 'just like a regular bank card', there are numerous other restrictions and problems with its use. As access to cash is restricted, gift cards, money orders, postal orders and digital currency cannot be purchased. It also restricts many other items if sold from 'mixed merchants' who also sell alcohol or gambling products. These include eBay, Gumtree, Amazon and Woolworths online. The CDCT also does not work with PayWave or PayPal. Participants cannot use the card to pay for larger second-hand items such as furniture, cars or trips without seeking permission from the private company that runs the CDCT.

QCOSS ran two Cashless Debit Card Trial (CDCT) surveys in Hinkler, the first was in December 2018 to January 2019, and this Follow-up Survey in September to October 2019. The purpose of this survey was to identify the experiences and views of the Hinkler community regarding the Cashless Debit Card trial.

Now that the trial has been in operation for more than seven months and there are more than 5,000 trial participants in Hinkler, QCOSS was keen to find out if people's views have changed since our previous survey and the lived experiences of people on the card.

Note that comparisons of responses such as '*up from*' or '*down from*' are comparing the results of this new survey with the previous CDCT survey results in January 2019.

Key result

There has been strong engagement from the community with **182 responses** arising from 200 emails sent to Hinkler individuals and organisations, social media posts and articles in two local newspapers. This compares with 128 responses in the January survey, a 42 per cent increase in responses. **81 per cent of respondents oppose the CDCT outright** (up from 65 per cent), and 93 per cent opposed the Cashless Debit Card Trial in Hinkler in its current compulsory form (up from 75 per cent).

Detailed results

Demographic questions

1. Please indicate whether you are completing this survey as an individual or as a representative of an organisation.

Most (92 per cent) identify as individuals (rather than organisational representatives).

2. Please identify yourself and your organisation.

Organisations represented included an activist group, peak body, community group, church charity, local council, social service provider, housing provider, and local business.

Awareness of the Cashless Debit Card Trial (CDCT)

For the following questions regarding Awareness, on average 95 per cent of respondents answered the questions.

3. Are you aware of the CDCT that began in Hinkler in January 2019?

Almost all (98 per cent) of the respondents knew of the CDCT (same as previously), with 91 per cent (up from 78 per cent) of respondents knowing the details. Only two per cent of respondents said that they had not heard of the trial.

4. Where have you seen or heard information about the CDCT in Hinkler?

Key sources of information about the CDCT were:

1. social media (61 per cent)
2. *Say No to the Cashless Card* activists (61 per cent)
3. media (42 per cent)
4. Centrelink correspondence (30 per cent)
5. government (28 per cent)
6. Department of Social Services (DSS) website (24 per cent)
7. QCOSS/peaks (19 per cent)
8. community organisations (14 per cent)
9. political party (11 per cent).

Other sources identified including senate hearings, friends, family and people on the CDCT.

5. Are you, or members of your family, on the Cashless Debit Card?

Over half (55 per cent) of respondents said that they or a member of their family were on the Cashless Debit Card. This question allowed for filtering of the survey results, (where relevant and noted in this report), to focus on the experience and knowledge of those experiencing the CDCT first hand.

6. Were you involved in any meetings about the CDCT in Hinkler?

Involvement in government CDCT meetings was low, with 10 per cent attending a Department of Human Services (DHS) / DSS meeting before Hinkler became a trial site in September 2018, and 7 per cent since. 71 per cent (up from 53 per cent) of respondents had not attended any CDCT meeting, (government or otherwise). Feedback included multiple people saying they had not received any information about any government meetings.

View of Cashless Debit Card Trial (CDCT) and issues

For the following questions regarding people's view of the CDCT, on average 86 per cent of respondents answered the questions.

7. Which of these issues do you believe have been serious problems in the Hinkler Region?

Of the issues being targeted by the CDCT, only youth unemployment (58 per cent, down from 74 per cent) was perceived by a majority of respondents as being a serious issue for Hinkler. Fewer respondents perceived alcohol (17 per cent, down from 31 per cent), gambling (14 per cent, down from 26 per cent), drug misuse (35 per cent, down from 41 per cent) as serious issues in Hinkler.

Sixty respondents provided additional feedback which included 15 respondents indicating a lack of employment opportunities. Multiple respondents also mentioned housing, mental health, inadequate social services and inadequate income support as serious issues in Hinkler. (Note that examples of additional written feedback not included in the body of this report are shown in the Appendix.)

Several respondents mentioned the discriminatory treatment of people accessing income support as a serious issue and linked this to inaccurate information being circulated by elected representatives. Several respondents saw the introduction of the CDCT itself as a serious issue in Hinkler.

“Discrimination of people on welfare benefits, people who are unemployed and people with addictions. The agenda that tries to make the general public believe that people on government payments don’t look after their children, are on drugs, alcohol and smoke and gamble.”

A number of respondents suggested that issues in the Hinkler region were no different from issues in other areas.

“All places have issues. As a tropical community with beautiful waters of course we have issues with youth. The drug issues in Bundaberg and Hervey Bay are just the same as any other place.”

8. Thinking of the community, have you observed any changes in the following since the CDCT began in January 2019?

A sample of specific feedback comments are included below the following table.

	Increased	No change / Don't know	Decreased	If increased or decreased, note the nature of your observation.
Alcohol misuse	16%	81%	3%	30 comments. Mix of experienced first-hand (7), saw in media (6), or heard about it (3).
Drug misuse	18%	80%	2%	31 comments. Mix of experienced first-hand (8), saw in media (6), or heard about it (5).
Gambling misuse	9%	87%	4%	24 comments. Mix of experienced first-hand (7), saw in media (4), or heard about it (3).
Employment opportunities	4%	64%	31%	41 comments. Mix of experienced first-hand (12), saw in media (6), or heard about it (2).
Youth unemployment	18%	71%	10%	37 comments. Mix of experienced first-hand (6), saw in media (8), or heard about it (3).
Crime and violence	71%	26%	3%	75 comments. Mix of experienced first-hand (15), saw in media (26), or heard about it (8).
Financial hardship	85%	12%	3%	85 comments. Mix of experienced first-hand (32), saw in media (15), or heard about it (9).
Stigmatisation of social security recipients	78%	19%	3%	74 comments. Mix of experienced first-hand (28), saw in media (23), or heard about it (7).
Access to second hand goods and markets	14%	22%	64%	79 comments. Mix of experienced first-hand (16), saw in media (15), or heard about it (5).
People's wellbeing	14%	18%	68%	80 comments. Mix of experienced first-hand (23), saw in media (15), or heard about it (7).
Harassment for cash	46%	53%	1%	36 comments. Mix of experienced first-hand (14), or saw in media (4).
Level of cash in the community	3%	45%	52%	46 comments. Mix of experienced first-hand (9), saw in media (4), or heard about it (2).

A majority of respondents said they did not observe change in the community of alcohol misuse (81 per cent), drug misuse (80 per cent), gambling misuse (87 per cent), employment opportunities (65 per cent) and youth unemployment (71 per cent).

Alcohol and drug misuse

"If people have an addiction taking away their money isn't going to stop them, they're gonna go and do illegal things that they wouldn't normally do to feed their habits"

"I'm experiencing it first-hand personally, I have drunk more since being put on the card to help my anxiety"

Gambling misuse

"People gambling more because they want to escape the card and winning money seems to be the only way out."

"Much larger increase in gambling the line outside the newsagents for the 100 million Power Ball Lotto was huge. A lot more gambling due to no access to cash from the Cashless Debit Card."

Employment opportunities

"It by default makes you look inferior. I have been called a "oxygen thief" because some resumes ask if you receive Centrelink payments"

"There has never been enough jobs for the people needing them and the card has created no extra jobs"

Youth unemployment

"There are not enough jobs, partially because businesses are closing due to lack of cash flow with the card. They can't even afford clothes or transport for interviews let alone getting to work"

"I have a niece who is now out of work due to the card and hasn't been able to find another job."

A majority of respondents observed that crime and violence (71 per cent), financial hardship (85 per cent) and stigmatisation (78 per cent) had increased in the community.

Crime and violence

"Lived in the same house for 5 years, before the card my street would be pushing it to have 5 break-ins a year. Last month's there were 5 break-ins in a 4 day period!!"

"I've lived it the same street for over 9 years and there has never been a break in until just recently there were two thefts"

Financial hardship

"Currently seeing a financial counsellor as I am spending more then what I usually would due to blocked merchants"

"Everything to do with my finances has become more difficult. Indue doesn't pay bills on time which leads to defaults and extra fees. Because money is split it makes it harder to budget. I no longer get high interest on my savings as I can't save due to the 80% going to Indue"

Financial hardship - rent payments

"We aren't able to have our rent or bills processed by Indue. I personally could not pay my rent off the card for nearly 3 months. I had to sell whatever I had to make up the cash for rent."

"I myself experience this myself the stress of trying to sort money out and paying my rent is so hard as my real estate doesn't accept this card therefore all my money in my normal account goes entirely on just rent, nothing left"

Stigmatisation of social security recipients

"When I use my Indue card I have people often make snarky comments about it. I have anxiety and hate using it. I try and cover the logo every time I have to use the card."

"I feel embarrassed to pull my card out and pay at places so I will often avoid shopping on busy days as the added stress makes my anxiety unmanageable." "I personally have been called a junkie and a dole bludger at the supermarket"

A majority of respondents observed that access to second-hand goods (64 per cent) and people's wellbeing (68 per cent) had decreased in the community.

Access to second hand goods

"My loan company does not accept the Indue card forcing me to use my 20% on loan repayments therefore I am forced to buy brand new goods for my children instead of second hand on marketplace."

"Cash only. Can't buy it. My sister can't buy a second hand washing machine. Because it's cash only."

"I have missed out on second-hand furniture from FB buy, swap, sell sites, I can no longer purchase FAR CHEAPER products for things like crafting, clothes for kids, bras etc off eBay as it is banned."

People's wellbeing

"I suffer from anxiety, depression, severe stress disorder and PTSD. I was in a DV relationship for 5 years where my money was controlled by my abuser. I left him over a year ago and now I am back in a DV relationship with Indue. My health has deteriorated. I suffer from chronic migraines, they have increasingly gotten more frequent and worse because I stress about money if Indue will pay my bills on time. I also sleep very little of a night due to stress. Overall my health and well-being has gone downhill."

"I had to go on medication again because it just feels like I'm in an abusive relationship again and they're just going to cut it off to change the rules again whenever they want."

Respondents were evenly split between harassment for cash being unchanged (53 per cent) and having increased (46 per cent). Perceptions about the level of cash in the community were also split with around half reporting levels of cash decreasing (52 per cent) and being unchanged (45 per cent).

Harassment for cash

"Frequently see persons around the region requesting donations of food, clothing, blankets and money. Never saw this previously before this card was introduced."

"I've been harassed and abused for having physical cash in my wallet ever since the trial started."

"I've had a lot more people ask me for change than before the card was introduced."

Level of cash in the community

"Observing 2nd hand market there has been a definite decline and drop in social numbers at markets etc"

"Seen first-hand businesses close and markets fail due to lack of stall holders and attendees"

9. What concerns (if any) do you have about the CDCT?

A significant majority (89 per cent) of respondents had concerns about the CDCT, with all these concerns shared by a higher proportion of respondents than the previous survey. The leading concerns being:

1. reduced access to second-hand goods (89 per cent, compared to 77 per cent)
2. limiting human rights (87 per cent, up from 76 per cent)
3. wellbeing worse off (87 per cent, up from 70 per cent)
4. financial hardship (85 per cent, up from 70 per cent)
5. stigmatisation of social security recipients (80 per cent, up from 76 per cent)
6. expensive program (74 per cent, up from 66 per cent)
7. increased crime and violence (73 per cent, up from 68 per cent)
8. punitive and paternalistic (59 per cent, up from 54 per cent) and
9. reduced personal agency (51 per cent, up from 46 per cent).

Only 4 per cent (down from 11 per cent) of respondents said they had no concerns.

A number of respondents highlighted concerns around the CDCT being operated by a private company; the repeated extensions of the CDCT; that the CDCT is divisive; and that the CDCT is achieving the exact opposite of its stated intentions; and that it reverses the presumption of innocence.

"It is doing the exact opposite to what it is claimed to be for, at the expense of peoples wellbeing and health."

"As an adult I shouldn't have to ask for control of my funds. I have a disability and I study while having been looking actively for work for years now."

"Instead of bringing the community together to tackle the actual issues all it is doing is driving those that have and those that don't further apart and NOT DOING ANYTHING TO ADDRESS THE ISSUES"

10. What is your position regarding the CDCT?

A significant majority (93 per cent) of respondents (up from 75 per cent) do not support the CDCT in its current compulsory form, with 81 per cent (up from 63 per cent) opposing it outright, and 12 per cent saying they would support it if it was voluntary.

The proportion of respondents who do not support the CDCT in its current compulsory form increases to 98 per cent when filtering for responses from those with direct experience of the CDCT, with 14 per cent saying they would support it if it was voluntary.

A small minority of seven per cent (down from 18 per cent) indicated that they supported the CDCT in its current, compulsory form.

A number of respondents indicated in their feedback comments that they opposed the CDCT anywhere, in all trial areas Australia wide. Multiple respondents indicated that they opposed the blanket approach of the CDCT and may support it if it was more targeted.

"This is a band aid solutions for an open wound. This card is not teaching people to deal with their problems in relation to drugs or alcohol or gambling. More counselling and stable jobs and stable housing WILL fix the problem. Not this disgusting breach of human rights."

"Hate it I have no life now that I get hardly any real money can't shop locally markets or buy online Facebook etc school fees"

Individual impact

Questions 11 to 14 were intended for individuals who are on the Cashless Debit Card, (or people whose family members are). For the following questions regarding individual impact, on average 59 per cent of respondents answered the questions.

11. What *benefits* (if any) have you, or family member, experienced with being on the Cashless Debit Card?

A significant majority (82 per cent) of respondents said they had not *experienced* any benefits of being on the CDCT (up from 65 per cent *expecting* no benefit). When filtering for people with direct experience of the CDCT this proportion increases to 88 per cent saying they experienced no benefit. A very small minority of respondents reported the following benefits:

- three per cent experienced reduced alcohol
- two per cent experienced reduced drug misuse
- two per cent experienced reduced gambling
- two per cent experienced an improvement in employment opportunities
- three per cent experienced better budgeting
- two per cent experienced reduced cash harassment
- three per cent wellbeing improved

When filtering for those with direct experience of CDCT, this translates to only one or two respondents indicating they experienced benefits.

Some respondents indicated in their feedback comments that it has the opposite effect intended, making the targeted problems worse.

“Severe increase in depression and anxiety - had to double one antidepressant dose, start a new antidepressant on top and take something to control anxiety and panic attacks, only since being put on the card.”

“It has destroyed my life can't afford food now everything else has to be bought new if you can find anywhere that will sell you anything”

12. What *problems* (if any) have you, or family member, experienced with being on the Cashless Debit Card?

The problems respondents ranked most highly that they experienced with being on the Card:

1. health or mental health needing support or treatment
2. rent problems
3. stigma and discrimination
4. the card being declined
5. cash-only opportunity missed
6. budgeting and control of finances
7. family cash needs
8. online purchases blocked

The survey instrument only allowed for one answer from each respondent to this question. Numerous respondents reported in their feedback comments that they had multiple problems with CDCT and would have much preferred to have been able to choose more than one option in response to this survey question. Some respondents indicated that they experienced most or all of the problems listed in the question.

“So many problems with this card. Excluded from events that take cash only (Train ride at the Bundaberg Botanical gardens) my kids and me used to go every Sunday. Now I cannot go anymore due to unable to use Indue. I am spending more than ever whilst being on this card as I am unable to use merchants I previously used for everyday items, children's items etc. No shopping at farm stalls to support the farmers like I used to, no market place buys for 2nd hand children's clothing. I often hear smart remarks when I use my Indue card see people's negative reactions. I avoid using it unless necessary. I see a financial counsellor now because of the financial stress this

has caused me. Loan company do not take the Indue card therefore I am forced to use my 20% in my bank toward loan repayments which means I rely solely on the Indue for everything."

"Stigma, rent keeps declining and has been paid late, my mental health has suffered, I now have a diagnosis of depression and anxiety, I am socially isolated because of the stigma of the card, I am scared of how people will react when they see it"

"My card's declined at supermarkets and petrol stations, I've been publicly shamed when using my card, rents declined, missed out on second hand goods, can't shop at roadside stalls or markets, my kids have missed out on tuck shop and fundraiser school events, I've been refused by DSS to lodge a formal complaint, I have been spoken to very rudely by DSS and Indue staff on the phone, lost my ability to budget efficiently, no support from Indue or DSS"

"My car insurance has been defaulted on, my rent has been defaulted on. My depression and anxiety have increased worse than ever. The media report incorrectly, the government does not care about us. We were not given an option. We were forced against our will. Our freedom has been violated with this card. This is not what Australia is about. This card goes against everything Australia has ever stood for!"

13. Where do you go for help or support with the Cashless Debit Card?

The leading sources of help or support for respondents were:

1. 'Say No to the Card' activists (46 per cent, down from 60 per cent),
2. Centrelink (31 per cent, down from 37 per cent),
3. Indue website (25 per cent),
4. DSS Hotline (25 per cent each),
5. DSS shopfronts (25 per cent),
6. Indue Hotline (24 per cent),
7. friends or family (15 per cent)
8. community services (13 per cent).

Other sources of help or support indicated in respondents feedback comments included the Australian Unemployed Workers Union, social media, and member of parliament.

14. Have you applied to Exit the CDCT?

An Exit process was introduced on 1 July 2019, and an Exit Application form released 12 September 2019. 27 per cent of the respondents indicated that they were not aware of the Exit process.

25 per cent of respondents indicated that they had applied to Exit. 17 per cent of respondents had applied but not received a response, and 8 per cent had applied, heard back, but not received a decision. One respondent indicated that they had their Exit application rejected, no respondents indicated that they had their Exit application accepted.

"I knew about the exit process and desperately wanted to apply to be withdrawn however with my anxiety it prevented me from doing that due to the fact of someone prying into my finances and what I spend my money on. Looks like a lengthy in detail process and would cause me extreme stress worrying if I filled out forms correctly or if they will find a simple purchase and use it against me (children's toy or book) the way I see it is whilst Indue is controlling my finances I am not allowed to splurge or buy anything other than essentials. I feel bad for even using the card on a kinder surprise egg for my children at shopping in fear they will use that against me."

"I have not applied for exit mainly due to how the process to exit is. The questions I feel are highly inappropriate and denies the right to privacy"

Organisational impact

Questions 15 to 19 were intended for representatives of organisations. For the following questions regarding service impact, on average 37 per cent of respondents answered the questions.

15. Do you believe that support services in Hinkler are sufficient?

Many (62 per cent) respondents believed that support services in Hinkler were not effective.

"It's two buses to get to the Indue shop front and two bus home so takes me all day as buses run to only 3pm and I'm costing me money I don't have since I need cash to catch the bus!"

"Funding was promised for Hinkler that never came through. In addition to receiving the promise funding, funding should be restored for drug detoxification clinics, rehabilitation services, mental health, domestic violence etc."

16. Which services most need additional funding to address in Hinkler?

The issues targeted in the CDCT were alcohol, drug or gambling problems, and youth unemployment.

The highest perceived need for additional funds for services were:

1. mental health (74 per cent, down from 78 per cent)
2. employment (54 per cent, down from 68 per cent)
3. alcohol and drug (47 per cent, down from 66 per cent) and
4. problem gambling services (37 per cent, down from 45 per cent),
5. co-ordination (33 per cent, down from 58 per cent).
6. community legal (31 per cent, down from 40 per cent),
7. financial counsellors (29 per cent, down from 48 per cent).

Some respondents indicated in their feedback comments that funding was also needed for youth services, job creation and to reform the privatised job agencies.

"Employment services that actually work. I voluntarily went into max employment after months of applying for jobs from all the normal sites and getting nowhere. Max employment refused to do more than let me come in and search the job search networks I'd already been using, from their computers. I asked for help getting additional help with courses etc. I was advised they would only pay for a course if I had a person offer me a job that required that course. What employer is going to employ someone who needs to study for 9 months before starting when they could find someone trained now. I ask if I was allowed to receive assistance as I had been offered jobs 100kms away and wasn't able to afford the move. I was told I wasn't eligible for assistance with moving I had to have been on the dole unemployed for minimum a year which I wasn't as I receive parenting payment and have had my job for 15 years."

17. What is your organisation type?

The organisation types identified across all respondents included:

1. family and children (11 per cent)
2. mental health (8 per cent)
3. community development (6 per cent)
4. disability (6 per cent)
5. housing and homelessness (6 per cent)
6. health (6 per cent)
7. seniors (5 per cent)

18. Does your organisation have clients who are on the Cashless Debit Card?

36 per cent of respondents indicated that their service had clients on the Cashless Debit Card.

19. Does your service have enough resources to deal with the issues targeted by the CDCT?

The issues targeted in the CDCT were alcohol, drug or gambling problems, and youth unemployment. A majority of respondents (64 per cent) indicated that they did not know if their service had enough resources to deal with issues targeted by the CDCT to help clients, with 33 per cent saying that they did not have enough resources.

Other help, support and feedback

For the following questions regarding help, support and feedback, on average 50 per cent of respondents answered the questions.

20. Is there anything else that QCOSS or the Department of Social Services can do to help *individuals* who are included in the CDCT?

101 respondents provided written feedback to this question. More than 60 respondents indicated that the key action needed to help *individuals* on the CDCT is to end the compulsory CDCT. A number of respondents indicated that better support services (employment, mental health, housing, alcohol and drug), would be of much greater help to meet the CDCT objectives than the CDCT. A number of respondents indicated that money spent on CDCT would be much better used on support services or on increasing the levels of social security payments such as Newstart.

One respondent suggested extending the trial, and one said it should be permanently how all income support is delivered. Two respondents said DSS should simply inform CDCT participants how best to use the card.

"Continue to provide representation to this section of the community who don't have the resources to make themselves heard, and who are being unfairly punished by this punitive program, which does not help people in need."

"Provide actual employment agencies that support people looking for work. The current ones do not actually assist in any way. My Dad has moved up here to help me out and they wouldn't even help him type a resume or link him in with seek.com. They tell him it is his responsibility to do all of those things. He is not very tech savvy and never had a resume in his life."

"Stop the trial and actually help the people that have addictions, throwing everyone on this card has been be useless and a waste of time, maybe it time to build more rehab centres to help these people"

"Actually put in place the wrap around services that were promised when introducing this demeaning card. Send out information that is factually correct and actually include card recipients in their meetings and sit and talk with them listen to their concerns with compassion."

21. Is there anything else that QCOSS or the Department of Social Services can do to help *services* to better support people impacted by the CDCT?

71 respondents provided written feedback to this question. Once again, 37 respondents indicated that cancelling the CDCT was a key action needed to help support services. Again multiple respondents said additional funding for support services (mental health, housing,

drug and alcohol, education) would help more with the CDCT targeted issues than spending the money on CDCT. Some respondents suggested better consultation with the community.

"Give them more money, more resources and stop focusing on it being a numbers game. People need time and a lot of compassion. Stop the card. Use that money to increase FREE services."

"Stop funding this card and it's so called 'trials'. Increase mental health, drug, alcohol and gambling service funding and put all this money funding the card, into funding job creation."

"More services for the homeless and mental health. Change the criteria for getting DSP payment so the disabled can get the disability pension they deserve not Newstart."

"Get rid of the card and put the money into the lacking services that were not enough to start with."

"The Cashless Debit Card office was in Main Street Hervey Bay and closed without notice a letter was not sent out to people who receive the Cashless Debit Card about the new location of the Shopfront in Hervey Bay, very unfortunate and unprofessional not to let people know of the new location of the shop front in a letter. What happened to the 1 million dollars for wrap around support services?"

22. Is there anything else that you would like to say about the CDCT?

101 respondents provided written feedback to this question. A majority (55 per cent) of survey respondents provided written feedback to this question, most (92 per cent) of which was negative, criticising the CDCT.

These responses were often quite passionate variously describing the CDCT as costly, a waste of money, disgraceful, paternalistic, human rights-abusing, punitive, demonising, demoralising, inhumane, controlling, a joke, harmful, unnecessary, discriminatory, destructive, harassment, wrong, stigmatising, rubbish, abusive, unpopular, terrible, stressful, demeaning, humiliating, divisive, criminal, failed, profiteering and outrageous.

A small minority expressed support for the CDCT, also sometimes passionately, with one respondent suggesting *"every bludger should be on one"*.

"This card is an unnecessary and harmful government ploy to control everyone's money. All this card has done is cause problems."

"It is a waste of money. It stigmatises the most vulnerable members of society. It doesn't help people learn how to manage their finances. Newstart payments are so low that people on them can't afford the basic necessities. Alcohol and gambling are not illegal activities in Australia. This is paternalistic government. People have the right to self-determination. They should not be forced to shop from only approved shops. They should not be made to feel like a second class citizen in their own country."

"Stop demonizing those who are just trying to get by. If you want people to work and get off the dole then you need to have jobs that actually pay a living wage, that are stable. You need to have access to free health services and affordable housing."

"It's a complete abuse of human rights and privacy and should be scrapped completely. It's nothing more than a band aid for what the true issues government should be fixing. Like the number of jobs and community services!"

"It is not the way to go about helping fix drug or gambling issues. More rehab centres and education would be money better spent."

"This needs to be stopped and the welfare bashing also. Treating recipients of our social security system as if they are unable to care for themselves or their children is patronising and humiliating."

"It's the worst thing that's happened to me since being in a financial abusive relationship"

"Since being on the card I've lost my private rental accommodation, have not been able to buy clothes as I shop second hand and can't afford new and I've had to start taking medication for depression for the first time in my life. This card has reduced the opportunity for me to seek work as I'm now depressed and can't afford to attend interviews."

Conclusion

The QCOSS Cashless Debit Card Trial Follow-up Hinkler Survey results highlight an ongoing and growing lack of community support for the CDCT in Hinkler. The strong opposition and concerns raised by respondents have intensified since our previous survey in January prior to the Hinkler trial starting. There are also strong indicators that the majority of respondents believe CDCT does not achieve its objectives, causes additional harm, and that local community services are not adequately resourced to deal with the issues targeted by the CDCT, or by issues arising from the CDCT itself.

It is clear from some very strong sentiments expressed by a significant majority opposing the CDCT and by a small minority supporting the CDCT, that it is divisive within the community. In addition to these community surveys there is strong evidence that the CDCT is ineffective, expensive, harmful, unsupported, discriminatory and paternalistic. Government reports indicate that the CDCT is:

1. **Ineffective** - no evidence that it reduces social harm (Auditor-General, 2018)
2. **Expensive** - \$10,000+ per participant (Auditor-General, 2018)
3. **Harmful** - 32 per cent said it made their lives worse (Orima Evaluation, 2017)
4. **Unsupported** - recorded community opposition (Orima Evaluation, 2017 and Adelaide University Evaluation, 2019)
5. **Discriminatory** - breaches human rights of privacy and social security (Human Rights Committee, 2018)
6. **Paternalistic** - removes people's agency to manage their affairs (Human Rights Committee, 2018).

QCOSS calls on elected representatives to oppose any extension or expansion of the CDCT and to end all compulsory income management including the CDCT. Participation in income management should only be on a voluntary basis and supported by a suite of relevant support services.

QCOSS will continue to work with the local Hinkler community and with the Department of Social Services to limit the negative impact of the CDCT. QCOSS will also work to help implement place-based, citizen-led, strengths-based approaches to developing more inclusive thriving communities.

References

ANAO (2018) *The Implementation and Performance of the Cashless Debit Card Trial*, The Auditor-General Report No.1 2018–19, Australian National Audit Office (ANAO)

https://www.anao.gov.au/sites/g/files/net4981/f/Auditor-General_Report_2018-2019_1.pdf

Hunt, J (2017) *The Cashless Debit Card Trial Evaluation: A Short Review*. CAEPR Topical Issue No. 1/2017. Centre for Aboriginal Economic Policy Research, ANU

http://caepr.anu.edu.au/sites/default/files/Publications/topical/CAEPR%20Topical%20Issues%201_2017.pdf

Klein, E (2017) *The Cashless Debit Card causes social and economic harm – so why trial it again?*, The Conversation, Mar 2017 <https://theconversation.com/the-cashless-debit-card-causes-social-and-economic-harm-so-why-trial-it-again-74985>

Orima Research (2017) Department of Social Services Cashless Debit Card Trial Evaluation: Final Evaluation Report. August 2017, Commonwealth of Australia, Canberra.
https://www.dss.gov.au/sites/default/files/documents/08_2017/cashless_debit_card_trial_evaluation_-_final_evaluation_report.pdf

PJCHR (2017) *Parliamentary Joint Committee on Human Rights - Human rights scrutiny report*. Report 9 of 2017. 5 September 2017, Commonwealth of Australia, Canberra
http://www.aph.gov.au/Parliamentary_Business/Committees/Joint/Human_Rights/Scrutiny_reports/2017/Report_9_of_2017

QCROSS (2017) *Review of the Cashless Debit Card Trial and Evaluation*. Queensland Council of Social Service (QCROSS), September 2017. <https://www.qcooss.org.au/wp-content/uploads/2019/05/QCROSS-Review-of-the-Cashless-Debit-Card-Trial-and-Evaluation-1.pdf>

QCROSS (2018) *QCROSS Position Statement Cashless Debit Card (CDC) Trial*, July 2018, <https://www.qcooss.org.au/wp-content/uploads/2018/09/QCROSS-Position-Statement-Cashless-Card-Expansion.pdf>

QCROSS (2019) *Cashless Debit Card Trial Hinkler Survey Results*, https://www.qcooss.org.au/wp-content/uploads/2019/05/QCROSS-Cashless-Debit-Card-Trial-Hinkler-Survey-Results_1.pdf

Appendix – additional written feedback

Many respondents took the time to provide additional written feedback to many of the questions. Some of this is selectively quoted throughout the body of this report. Below are further examples of the written feedback provided by respondents. This feedback shines a spotlight on people's lived experience of the CDCT in their own words, and adds further evidence of the failure of the CDCT.

Additional written feedback 7. Which of these issues do you believe have been serious problems in the Hinkler Region?

"The Cashless Debit Card policy is about the privatization of Social Security payments so a private company can make a profit, No extra wrap around services with the extra 1 million dollars have been introduced to the Hinkler Region, Hervey Bay to Bundaberg."

"Discrimination of people on welfare benefits, people who are unemployed and people with addictions. Discrimination brought about by the governments and media's lies to suit their own agenda. The agenda that tries to make the general public believe that people on government payments don't look after their children, are on drugs, alcohol and smoke oh and gamble. So the main problem is the governments lack of real knowledge and its hatred towards the poor, whilst the high ups in governments sit back smoking cigars, getting drunk and god only knows what else.."

Additional written feedback 8. Thinking of the community, have you observed any changes in the following since the CDCT began in January 2019?

A majority of respondents said they observed alcohol, drug and gambling misuse, employment opportunities and youth unemployment as unchanged in the community.

Alcohol misuse

"I have observed people in the town of [-] purchasing alcohol with the Indue card. The card was not declined the purchase of alcohol was approved."

"I haven't heard of anyone thanking the government for improving their life by restricting alcohol use. How they obtain it is another matter!"

Drug misuse

"I don't believe drug misuse was an issue in this age group, realistically, how the hell could they afford a drug habit on Newstart. The ones who are using are now putting themselves at greater risk by stealing, seeing older people for sex etc"

"Shame and humiliation of being on the card leading people to use drugs more"

Gambling misuse

"No one on these benefits can afford to have a "habit" how boring for say an 18yo to sit at the Pokies"

"They did not gamble before being forced onto the card"

Employment opportunities

"Seeing the dwindling numbers of jobs, hearing of high levels of job applications for jobs through friends and colleagues, inability to find a suitable job"

"There are more and more people relocating to the area, more housing estates being approved and more advertising for people out of area to relocate here for the positions on the council, hospitals and other government positions"

"So many businesses in Bundaberg alone are closing down & the job's that are created either require experience / degree or the company brings their own staff because there are no appropriate applicants for their jobs"

"As an employer I can no longer pay my ABN holder staff on the day as required so have unfortunately lost a lot of business causing me financial stress"

"The number of full time jobs in Bundaberg seems to have decreased with more and more people like myself having only permanent part time work which isn't enough for the government"

"Businesses leaving the area or refusing people on the card assuming they have drug / alcohol issues"

"Hervey Bay has had a lot of local shops close down a lot of Age Pensioners at the local RSL"

Youth unemployment

"The federal member makes certain claims about the Hinkler region, it appears the neighbouring Wide Bay division also showed an apparent decrease in Youth Unemployment, leading to the question of WHAT was the true cause in Hinkler? Seasonal work? Moving out of the division?"

"We feel hated by the public, older people and sometimes family because of how difficult it is to engage with centre link and the stigma of the cashless card that we sometimes avoid public all together"

A majority of respondents observed that crime and violence, financial hardship and stigmatisation had increased in the community.

Crime and violence

"My house and my car have both been broken into since the card started and I have read and heard that petty crime had increased in most regions that has the cashless card"

"People are going crazy stealing cars and break and enters, we had four break and enters in our other house had to move"

"Break and enters happening every day, my car has been broken into 3 times since the card was introduced and never had anything happen before the card."

"Our home insurance jumped by over 20% because crime rate in our area has increased according to our insurer."

Financial hardship

"It's made it harder to manage bills as I now have to juggle my money between what accounts I can pay out of, especially for expenses that require cash."

"Makes it harder for us to plan things and pay for things for children at school when they only accept cash"

"Have experienced it myself with now limited opportunities for the kids and I to do. Also know family struggling with the cashless card"

"The card limits your ability to save money and makes it a lot more complicated. We now have 2 bank accounts to deal with and try to remember what payments comes out of which card."

"I myself are struggling more on the card to pay my bills and budget my money"

"I was already struggling BEFORE the card was brought in. Now it's even worse."

"I find it harder to pay bills and pay my mum board money. Sometimes my card gets declined when paying for groceries. I find it harder and more stressful to manage my money between two bank accounts. Some places I go (hair dressers, farmers markets) are cash only so it limits how I can spend my money."

Financial hardship - rent payments

"First-hand accounts of defaulting on car loan repayments, rent not being paid on time, inability to purchase goods for start-up business due to Indue CDC"

"Literally my sister not being able to pay her rent because they don't support Indue. Not being able to buy from markets. Having to borrow money for bills because Indue is not supported."

"Credit ratings are being shot to pieces, peoples rents aren't getting paid on time, which means the owners of the houses miss out too, late fees are being charged. Can't save for car repairs"

"I've had nothing but problems since being on this card. Its caused me unnecessary stress when it comes to paying rent & my car finance repayments"

"One of my friends hasn't been able to pay rent for a month because her housing limit won't reset."

"Friends rent not getting paid, was direct debit from card but not going thru or constantly late causing extra fees and bad credit rating with housing."

"Lots more homeless people on the streets in Bundaberg since the card came in. I ask them and they say that due to the card they were unable to pay rent on time. Some pay cash to landlords and now can't pay."

"Indue either pays bills very late or not at all 3 people i know are now homeless because Indue didn't pay their rents as arranged"

Stigmatisation of social security recipients

"I experience this every time I have to hand over this clearly labelled card that is thrown all over the media as a way to combat drug and alcohol misuse. People assume that only addicts have been placed on the card and I feel those looks when they see my card, then look me up and down and then my children."

"I have experienced this first hand and I feel ashamed every time I pay with this stupid card. I feel that people are judging me so I only try to use it when I am on my work uniform so people know that I don't just sit at home all day and claim Centrelink."

"People are being treated like second class citizens when using the card, looked down upon by the shopkeepers and other shoppers have people roll their eyes when they see the card, get negative comments hurled such as 'druggo', 'bludger', 'get a job'. Makes me feel as though i am nothing but dirt and deserve nothing."

"People have assumed I'm a junkie because I'm on the card, the card has failed in regular stores where it SHOULD have worked, my children now believe that we're poor due to me having to say no more often due to a lack of access to cash, the general public's absolutely disgusting welfare bashing on social media"

"I now get shitty comments at the checkout about how I'm on one of them druggie cards. I have no self-esteem left cos i had to have shoulder surgery."

"I've had people have a go at me and call me a druggo. I don't drink, smoke, do drugs or gamble. So why were people like me put on the card?!!!"

"At the shopping centre, a woman before me was in a distressed stated and when she showed her Indue card the replied from the staff member was " oh is that the junkie card" I paid for her food and left a \$400 trolley of food behind, I walked out."

A majority of respondents observed that access to second hand goods and people's wellbeing had decreased in the community.

Access to second hand goods

"It is very difficult to work out different methods of payment especially if the seller does not wish to give bank details and you can't draw out money."

"There is not enough cash in the 20% allowance to buy a decent 2nd whitegoods, school uniform, preloved dress"

"Having my money split on two different cards/2 different accounts makes it hard when it comes to buying off Facebook marketplace or markets, garage sales & fruit & veg stalls on side of roads."

"Unable to withdraw cash, which means that if I have spent all my money in my other account which usually all goes towards bills then I do not have the ability to buy cheaper items that myself or my children might need from Facebook groups or garage sales"

"Have seen people ask for items to be held as they need approval from Indue. most wont but some have been happy to wait a few days but again due to the slow process it just doesn't work"

"Am now unable to buy second-hand stuff anymore. I go without so much in the last few months"

"A lot more items at the local council reclaimed/recycled shop just less customers to buy the items. Council would have to be sending more to land fill."

People's wellbeing

"My family are suffering from having to support my sister because she is on this card. She is constantly stressed. I am on Austudy and constantly stressed that I will be put on the card. Which means I can't buy from markets and won't be able to pay my bills because Indue is not supported by the companies I have bills for."

"I hate being on this card. I hate going to the shops or out to pay my bill and I've gotten myself in more debt by using my credit card to pay so I can avoid being seen with the Indue card"

"We are now looked at like scum. We can no longer buy second hand which puts us out of pocket. The amount of street this card has caused me personally is ridiculous"

"I was standing behind a lady at Aldi and her card rejected the sale because she wanted to pay part card, part cash, the manager was called and he said The cashless card doesn't allow this, she was quite distressed and I could tell she was embarrassed because people were staring at her."

"My mental health and that of my children has significantly worsened due to the effects of this card"

"I suffer from depression and anxiety, both of which have gotten much worse since being forced on the card. I am in counselling because of it"

"The threat of the card has already affected me, my anxiety is out of control"

Respondents were evenly split between harassment for cash being unchanged and increased and also between level of cash in the community increasing and being unchanged.

Harassment for cash

"Now I'm on the card it's so much harder to repay friends or family who have help out in emergencies and now I'm unable to repay a much grateful debit. That's first-hand experience"

"Personally seen people being threatened to hand over cash due to the threatening party being on the card."

"Family members and friends frequently feel pressured to assist with cash purchases so that the card holder is not disadvantaged. Card holders offering to pay for goods with the card in exchange for cash, even at a loss"

"Humbugs, for money happens a lot. On no less than 4 different times I have been asked for cash to use in the photo copy machine at the public library in Hervey Bay to photo copy Resume / CV. - Cash Only for photo copy of Resume / CV. Private job agencies should help with this however private employment agencies are more interested in making a profit that providing some Resume/ CV for customers."

Level of cash in the community

"Less cash transactions at garage sales, road side fresh food stalls and markets."

"Just look around and see all the empty shops and businesses that have gone broke"

Additional written feedback 9. What concerns (if any) do you have about the CDCT?

"Private companies profiteering from taxes originally designed for support to tax payers."

"It's a waste of money when they should be raising the rate and putting money into rehab and mental health services."

"I am a carer and I do not deserve to be on the card yet here I am on the card. I receive carer allowance because if I get carer payment I will be unable to study."

"The cost benefit analysis just doesn't add up to it being worth it plus I don't agree with a blanket approach. I would feel a whole lot better about the card if it only targeted those who actually have the problems it's pertaining to solve."

"I feel sorry for the kids that go to school only to be picked on because their parents on the cashless card it's not right"

"Dehumanisation of the already vulnerable. When does the supposed "trial" end?"

"The Federal government being honest and keeping to the end date not extend the Privatization of Social Security payments of June 30, 2020."

"Disgusting card that does not allow access to their own income. Most people are responsible with bill payments etc"

Additional written feedback 11. What benefits (if any) have you, or family member, experienced with being on the Cashless Debit Card?

"No benefits, my pay goes to bills food and to my children. I never have money left over to use on alcohol and i am not a drug user or have ever gambled. I am a student nurse doing the best I can for my 2 babies"

"In fact since being reduced to only 20% of my pay in cash I've been able to provide less for my family than usual. Not to mention rent payment issues constantly."

"Its destroyed my self-esteem an made it so i never leave the house. I only go to coles and home. To ashamed to use it for public transportation to visit my son so he miss out as well."

Additional written feedback 12. What problems (if any) have you, or family member, experienced with being on the Cashless Debit Card?

"I have had the card not work in Woolworths when trying to purchase groceries (in their defence, they were having major EFTPOS issues at the time, but the Indue card wouldn't work when other cards did), I have missed out on opportunities to purchase second-hand goods due to not having access to cash - i.e. a \$15 line trimmer, and have overheard people talking about the card after seeing me use it or having it not work as being the one 'given to the alchos' although I do not gamble, take drugs or drink alcohol."

"I'm currently having details with rent and have had major difficulties with paying a road side mechanic as well as every option I was allowed to choose in this question."

"A lot of discrimination being on CDC. Unable to purchase second hand goods as well as unable to go to the markets on weekends. Constant fear of the CDC declining when purchasing food."

"Card declined despite available funds, inability to pay my bills as required without having to send off invoices each time, Rent problems, Exclusion from venues related to kids, Inappropriate service from DSS."

"I was shopping for groceries as Aldi and I could only afford to pay part of my payment on my card as I only had a small amount left and I just enough cash to pay the rest, as Aldi requires to process cash first, I did but then when I went to pay with my card it declined and said it couldn't be used, so then I had to stand there embarrassed with my groceries already half paid for but unable to pay the rest."

"I have agoraphobia and now am forced to leave my house because my online shopping is declined which is very distressing."

"I would love to share my story more in depth. I moved to Hervey Bay 2 yrs ago for support and a house to live in following my husband's suicide. I have family here and they allowed me to live in their investment property while I waited for support payments from Centrelink. (It took 4 months by the way). The reason I am on this trigger payment is beyond my control and I have repeatedly discussed this with dept of social services. I have since bought a house, have an excellent credit rating and am a damn good mother to my sons. My youngest has turned 5 and I am now able to begin looking to return to work next year. Even my teenage son has a job and works at MacDonald's. We shouldn't be lumped into this long term welfare dependency category just because we moved here 2 years ago. I wish we didn't, because I wish my husband never took his own life, and I wish I never had to receive a goddamn single parent pension."

"My cousin was refused an apartment due to being on the card for he cannot pay his rent from it according to the landlord."

"We get degraded and called dole bludgers.. I am a mother of two and i have a spinal injury from working as a jillaroo for 7yrs! i don't want to be made to feel like a second class citizens in my own country!"

"I get discriminated by people every time I use the card. People have negative things to say or roll their eyes at me and treat me as if I am a huge inconvenience to them. I am a carer I do not deserve to be on this card."

"Stranded no way to pay Car loan not paid Rent won't process School fees"

"Online purchases blocked, lack of solution or feedback to enquiries, lack of information and inadequate response, Family cash needs, transfer fees"

"My son was placed on the card at seventeen, he was too young to purchase alcohol, too young to gamble and doesn't do drugs. The card didn't help him gain employment. He has found himself feeling less than at times, and without access to certain products due to the restrictions on the use of the card. After ten months of searching, he finally landed a job, and he can hardly wait until he can send the card back to Indue."

"This card has made my depression and anxiety much worse than it was I can't even stand to leave my house because of it"

"I've been demoralized in line at the shops been discriminated trying to buy second hand stuff. Have lost any self-esteem i had and am now isolated in my house. I never leave except to go to Coles"

"Card chip stopped working. Was left without card for 2 weeks because I wasn't told I could get a temporary card until new card arrived... Was left to survive the fortnight with the 20% cash from account"

"My rent was not able to be paid without warning, as my housing limit was set to \$0. Every 6 months i have to fill out 2 forms and get my landlord to sign them just so i can continue paying rent. They didn't send me a text, email or letter to warn me it was going to happen."

Additional written feedback 14. Have you applied to Exit the CDCT?

"I called to start the exit process on the 3rd of July. I waited several weeks for a phone call (which technically I never got as they called while I was at work then advised they would call me back the next day and never did) I waited several more weeks and after 2 months of waiting was advised about the new form for the exit application. I don't have access to a printer so have been unable to get the form."

"I know of the exit process but resent the amount of personal information they want from me in order to apply. I am gathering all the paperwork I can but HATE the complete violation of privacy when for my entire adult life I have done the right thing and managed my money fine. Now I'm being punished for it"

Additional written feedback 15. Do you believe that support services in Hinkler are sufficient?

"Need more support services such as accommodation support to help people moved to into an area that has better employment opportunities to allow people to get a job. Definitely need more psychologists to help diagnoses and treat people with mental health"

"We need more social housing. There are 488 people waiting for social housing (200% increase in a year), 239 of which are "critical need", and the government plans to build 56 new houses over the next 10 years. There is no way this can meet demand."

Additional written feedback 20. Is there anything else that QCOSS or the Department of Social Services can do to help *individuals* who are included in the CDCT?

"Stop the trial. It does not work. Raise the Newstart amount by \$100 a fortnight. Focus on building housing that is affordable. Create jobs in renewables that don't require people to be intelligent. You have a whole lot of people who can work but can't do jobs with a high intellect level required. Make the DSP more available for those who need it. E.g those whose bodies have failed them after years of working. Those who have mental health problems. Also lower the age pension to 55. Those who volunteer at organisations should be paid extra because they are trying to get experience."

"Yes provide more individualized support to the people who have been placed on the program. Many individuals do not have access or knowledge on where to get support if they need help to address concerns such as mental health, addictions etc Additionally services in the area are underfunded and have waitlists for people to access support for example there is an average of 3-6 month waitlist to access a psychologist on a mental health care plan in the wide bay area additionally there are even longer times for a child psychologist Rehab facilities and outreach services are essential if you are genuine about addressing the problem of drug and alcohol misuse - just taking their cash options away is not going to work"

"Get rid of the cashless debit card or at the very least get rid of all of the issues. Its pathetic that my rent has to be late because Indue says I can only pay rent on Wednesdays and rents due on Tuesdays."

"Yes stop the card immediately. The costs to administer the card would be better spent on social services in the community, example, drug and alcohol services, funding for homeless"

"Please get us off it, I've never done drugs, never gambled, and rarely drunk alcohol before this trial. I just want out so I can get my self-worth back"

"Not do it at all the unemployment is what needs addressing and this does not help with trying get a job when there is none makes people depressed and worse off"

"Let their voices be heard. Mainstream media only says the card is "working perfectly". Those of us with problems are silenced, and go unheard. We need a voice to speak out against being treated this way."

"Since I had no idea about an exit program, make information about the card more aware. Also understand it's made things worse rather than better. I am witnessing the increase in crime and illegal habits all around me. What we truly need is jobs, if there's an increase in jobs and people could get them without extreme efforts there would not be drug and alcohol problems and crime rates would go down."

"Get this abomination of a scheme removed, never to be repeated, and fight to raise the rate of all Social Security payments."

Additional written feedback 21. Is there anything else that QCOSS or the Department of Social Services can do to help *services* to better support people impacted by the CDCT?

"Provide the level of funding needed in order to actually fix the problems this area does have, rather than create more via this policy."

"Haven't noticed or heard of the introduction or increase of any services to assist people who have the problems that this card is supposed to address so actually running the support programs alongside the card as they were promised. Make it easier for businesses to be a recipient of the card."

"Talk to locals on the street, you don't not see the full impact or barriers- you are creating more by removing money, not every jobseeker is a drug addict, not every member of parliament is drug free"

"Provide education on budgeting beginning in the schools, increase education on addiction and increase access to mental health professionals"

"Treat people as equals with respect . Stop treating ppl as though it was YOUR own money you are administering. Acknowledge the pressure welfare puts on people."

Additional written feedback 22. Is there anything else that you would like to say about the CDCT?

"Stop this blinkered, compulsory, non-targeted and disproportionately rights-removing policy. It's one thing to make it available on a voluntary basis, and another to actually place people on it on a evidence-based approach. In its current form it is nothing more than a program taking public money and giving it to a private company, whilst treating everyone as if they are all junkies, alcoholics, and unable to manage their own finances - i.e being treated as if they are guilty and having to prove themselves innocent. It seems to be another step in the agenda to remove cash from the economy, allowing for more government and commercial control over what people do and don't do with their money."

"I was put on it when I tried to buy a car and was not told and spent the whole day Thinking I'd been robbed and was at the bank looking like an idiot when they were telling me I'd only been paid \$98. I had an angry seller swearing at me and incredibly little help from anyone.. then just to be made an idiot and feel helpless at centre link... I had previously had problems with mental health and that was a massive

blow. I don't believe it will help anyone because I have watched people give away their personal belongings to get what they can't on the card... The card is just another jab at us and makes life so much harder"

"The CDC has proven it has caused more problems and done more damage to those who are on the CDC. It has separated everyone in the community. People on CDC get harsh judgement as well accused of doing the wrong thing. A lot of misleading information has been thrown around"

"It has made getting ahead in life and securing savings and a life security harder and contributed to the increase in personal anxiety and depression."

"The government should be putting all the costings on the table instead of using the "commercial in confidence " clause. The public have the right to know how much it is costing and has already cost. They are willing to use the figures of how much social security costs why not the other"

"I have been on the card for over 7months and before the card my finances were in impeccable order, now they are still under control but with more restrictions and so much muck around to even just pay my rent it is ridiculous, not to even mention the human rights that are violated every day a single person is on this card along with the Australia wide ridicule when they hear anyone say a bad word about the card when they have absolutely no idea how disgusting the card and the people behind the push for the card really is."

"It's a waste of money and has done nothing but cause me unnecessary stress and embarrassment. You have no idea what it feels like to be someone who doesn't do drugs or have an alcohol addiction yet be classed as a druggo the moment I get seen using the card. It's made my anxiety 100 times worse so THANKS A LOT"

"I was financially sound until this card. I lived within my means and had a solid budget, now I am behind in bills and cannot live a normal life. Nor can my son."

I feel this is discriminating to people that have been told where to spend their money I work and I'm a permanent staff member , I have recently had a child and because Centrelink take so long to process payments I'm receiving next to nothing at the moment and most goes on this Indue card that I can't even pay my rent with . My stress levels are ridiculous and in panicking every day about money and if I can afford stuff my daughter needs."

"This card is an absolute joke and takes away our basic rights as humans. What gives the government the right to open a bank account in my name and take away my rights to use the money that I am entitled to in the way I see fit."

"The CDC is a costly program that has no value to the people that are made to use it. The money would be better spent on drug and alcohol programs, although I don't believe that drugs and alcohol are the real reason for the introduction of the card. Aged pensioners are next and we do not have alcohol and drug problems. Also, the 'trials' are never ending trials, meaning that it's a roll out, not a trial"

"Stop it now- it's wrong in so many ways. It should NEVER be run by a private company- it should be a branch of Centrelink. Find/develop a better program to address the issues (drugs, gambling, alcohol) - one that works and hopefully one that doesn't have all the bad stigma attached to it like this card. Only target those who actually need help with these issues- no blanket approach."

"Destroying lives for corporate profit. If a man or woman controlled their spouses finances, said where, when and how they can spend it, quarantined a percentage and then made them ask for any additional funds and justify why they need it, everyone would be screaming DOMESTIC VIOLENCE, FINANCIAL ABUSE so why is it ok for the government to do to???"

"The gov need to stop lying about the results for a start. Admit they were wrong, scrap it and pass the funds to organisations that really will help people."

"It's a terrible idea and waste of so much money which could've been spent on unemployment and creating jobs not job network places they're useless as well just jobs"

"It has been a struggle the whole time I have been on this card making what you to be easy into a hardship."

"It should never have been introduced. There is no information re the length of the trial and the end date. The only information that has been released has incorrect data that includes statistics from surrounding areas. It is a complete and utter disgrace."

"Personally my family cannot cope with the increase in crime since the introduction of the Cashless Debit Card."

"It's stressful. I have disabilities and I feel like people with disabilities should not have to get put on the card."

"It's stigmatises, its demeaning, humiliating, takes away your self-worth, it's controlling financial abuse and breaks basic human rights to people"

"It violates human rights for autonomy. Segregates people stigmatises them in other words the card is so wrong the cost of the card to run is outrageous and no political party or others should be profiteering on unemployed people"