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## Submission in regard to the Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill.

Federal, State and Territory Governments in conjunction with Aboriginal Communities need to focus on change that will create long term sustainability for Aboriginal people. The introduction of a Cashless Debit Card in Aboriginal Communities is not compatible with a sustainable economic model for Aboriginal communities.

A Cashless Debit Card will continually end up in 'DECLINE'.

Recommendation 1. Federal Government focus on positive change identified by Aboriginal Community's own organisations and internal structures. One Size Fits All is not a Policy and nor is it a Strategy.

Recommendation 2. Community's own Organisations identify services that could be run within the community instead of external Service Providers being contracted to deliver them.

Recommendation 3. Federal Government to provide support within a Community's own structures to build up skill levels, have programmes that are meeting people's real needs, provide employment in community and help the community to have a future and not be dependent on government funding. Ultimately help to CLOSE THE GAP in measurable terms.

What Aboriginal people have to 'deal' with on a daily basis is historically driven by Federal State and Territory Governments. Policy changes and how that transfers to programmes is

the one biggest issues that Aboriginal people have been having to deal with since Captain Cook stepped on Australian soil. The rationale behind a policy and transferring that into programmes is in many cases really hard for managerial staff in communities to understand. To translate that rationale for community members is even harder and often just makes no sense to them at all.

Added to this are the new batch of Service Providers (NGO's) that come with the new policy directions and the new programmes. The Service Providers are mostly urban based and have few clues on how people in communities live and the dynamics of communities, the culture, the families and family connections, the lateral violence, the generational jealousy etc etc. These Service Providers are given contracts from the Federal Government to provide 'xyz' services and many have no idea of how to even approach a community let alone any ideas of the real issues that community people deal with every day. Federal Government Departmental staff do not contact communities and ask them about a potential Service Provider and would the community support them coming in and providing 'xyz' services. No, there is never any asking or consultation and yet when community people do not respond to them it is 'no one in the community is interested'. It is always the fault of community members that outside Service Providers can't connect with them.

There is a whole 'industry' that has been built up through the Federal, State and Territory, funding Service Providers who do not live in communities. What are the programme outcomes for that community? In short basically NIL TO POOR. The Community would never know what is reported as they never see reports and nor does the Government contact them and ask for any comments about their performance and achievements. How many years have Governments been funding outside Service Providers to provide 'xyz' services in communities and yet NOTHING has changed in the communities. What does the Government do? Change the name of the programme and maybe change the Service Provider and the cycle goes on. Who is getting the jobs? OUTSIDE SERVICE PROVIDERS and PUBLIC SERVANTS. Definitely NOT Aboriginal people in their own communities.

How many Service Providers have 'Popped Up' in the last 20 years? How much money has been given to these Service Providers over this period? How does this translate into Closing the Gap be it education outcomes, health, home ownership, employment, decline in incarceration rates etc. I am sure an economist could do the maths. My guess would be that it would prove the system to be totally inefficient.

The Federal Government needs to stop funding many of the outside Service Providers and they need to work with structures /organisations within the community, many of which have existed for many years and will continue. This will allow community people to build up skills AND the programmes will be much more effective as they will address people's real needs. It will also give employment in communities and help get people off Centrelink benefits.

Instead of the Federal Government focussing on negative programmes such as cashless debit cards they need to focus on how to help the community build up their own structures and programmes to have the best outcomes for the people in the community. One size fits all IS NOT the right way and contracting organisations to go in once a week/fortnight/month IS NOT the right way. Neither have worked in the past and all have left a big trail of waste of money and have seriously added to a community's dysfunction.

Belyuen Council has concerns about the breach of a person's Human Rights and taking away people's dignity if a cashless debit card is forced on people. There is already a real

perception that Income Management is a subtle form of racism as well as targeting the poorest, most vulnerable and uneducated people in Australia.

If the concept of a cashless debit card is to stop people spending their Centrelink benefits on items that the Federal Government disapproves of then it begs the question: HOW DOES A CASHLESS DEBIT CARD HELP EDUCATE PEOPLE TO LEARN TO SPEND THEIR MONEY ON ITEMS SUCH AS FOOD, CLOTHES, POWER, RENT, SCHOOL NEEDS ETC?

The answer is simple. It does not. In fact, it does the opposite as people end up having no concept of what something costs and therefore place no value on it. JUST SWIPE THE CARD UNTIL IT SAYS 'DECLINE'.

Children will grow up having no value of money. The cost of an item becomes valueless to them. We are talking about a race of people who are the most socially and economically deprived people in Australia.

The effects of a Cashless Debit Card will become generational. Aboriginal people will continue to be oppressed because of inappropriate Government advice leading to inappropriate policies, inappropriate programmes, inappropriate outside Service Providers and poor outcomes. All equates to billions of dollars in outlay and nothing changing in any measurable way.

Generational oppression continues for our First Nation people.

Cathy Winsley

**CEO** 

Belyuen Community NT

3 October 2019