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To the Senate Standing Committees on Community Affairs
Via email: community.affairs.sen@aph.gov.au

Thank you for the opportunity to comment on the Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019.

Based on my research into lived experiences of the first Cashless Debit Card Trial in Ceduna, South Australia, I advise against passage of this bill.

Background

I conducted anthropological research in Ceduna between mid-2017 and the end of 2018, talking to community members affected by the introduction of the Cashless Debit Card. This research builds on relationships established with Aboriginal and non-Aboriginal people in Ceduna since 2008.

I explained to potential research participants: *“I am **not** evaluating the Cashless Debit Card. I am seeking to record people’s life experiences in all of their complexity. I want to get beyond the label of ‘welfare recipient’ and better understand how people affected by the trial see themselves, see their lives and describe their personal experience of welfare reform.”* Nonetheless, my deeply qualitative research sheds light on complex personal experiences of the Cashless Debit Card. I hold serious concerns about the everyday effects of imposing this simplistic and punitive instrument of behavioural reform.

In this submission, I highlight some of the themes outlined in more depth in the following publication: Vincent, Eve. 2019 Lived Experiences of the Cashless Debit Card Trial, Ceduna, South Australia, Centre for Aboriginal Economic Policy Research (CAEPR) Working Paper No. 129. <https://caepr.cass.anu.edu.au/research/publications/lived-experiences-cashless-debit-card-trial-ceduna-south-australia>. I append this publication to my submission.

Concerns about the Cashless Debit Card’s effects

The Cashless Debit Card purportedly empowers vulnerable community members to take responsibility for their own lives and circumstances. However, I spoke with people who expressed that quarantining personal income **takes responsibility away**. As June*, an Aboriginal grandmother,



foster carer and talented artist said to me: “It has taken responsibility away from me. It’s treating me like a little kid again.”

The Cashless Debit Card also purportedly protects vulnerable community members from the demands of kin. However, I spoke to Aboriginal and non-Aboriginal women who compared their experience of being **controlled by their partners in the past to the ways in which they perceived the government now sought to also control their financial independence**. These women spoke of being “under the thumb”, first of male partners and then again of the federal government. This is a grimly ironic finding, and should alarm committee members as to the lived effects of this policy.

The racial dimensions of this experimental policy are well understood by Ceduna community members, Aboriginal and non-Aboriginal alike. As calls to expand the Cashless Debit Card more broadly gain ground, it is clear that **Aboriginal communities have served as a testing ground** for new technology and a contentious policy initiative. An Aboriginal research participant, Dustin, put it bluntly: “This is a racial discrimination, you know, against Indigenous people.”

Not only did I speak to people who felt demeaned, controlled, and discriminated against, I also heard about ways of getting around the Cashless Debit Card’s restrictions. I asked one person, “You reckon people can get around the card?” and they replied, “Of course, they can! They think blackfellas is stupid. Blackfellas not stupid. ... They know to use their brain.” One such circumvention strategy involves exchanging temporary use of the card for cash. With terms that nearly always disadvantage the card holder, the Cashless Debit Card has the potential to make life harder for people whose lives are already characterised by material deprivation.

Concluding comments

I have no doubt that many local supporters of the card in Ceduna sincerely seek to help their fellow community members, some of whom struggle with distressing and connected issues involving alcohol abuse and violence. However, the concerns I raise above point to the fact that **far from helping those in need of assistance, the card is causing additional hardship in many cases**.

I urge the committee to recommend against passage of this bill.

Your sincerely,

Eve Vincent

*Pseudonyms are used throughout this submission.