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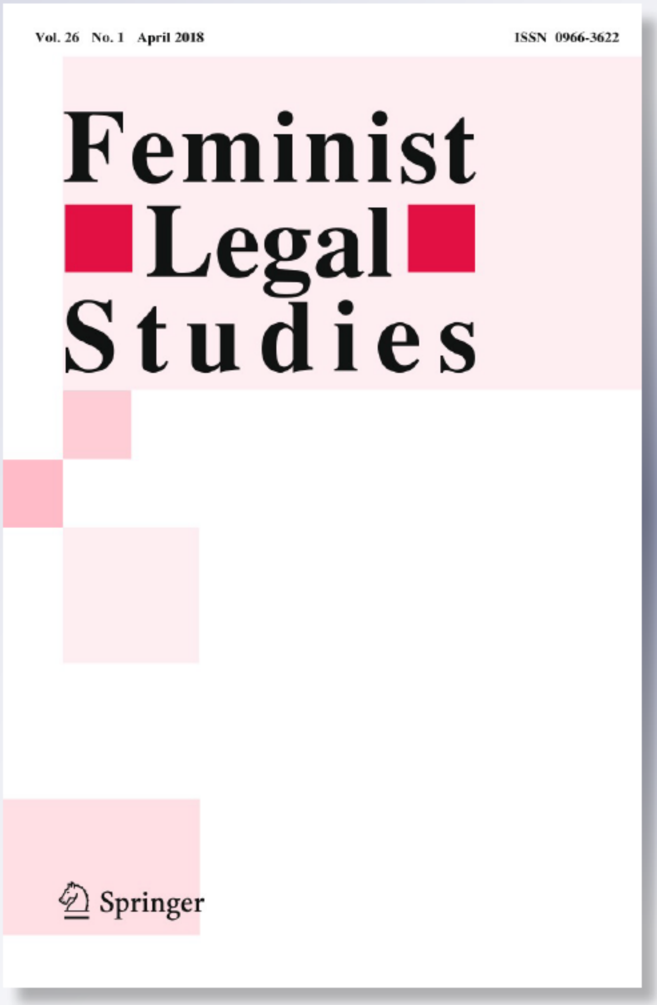

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Cashless Welfare Transfers for 'Vulnerable' Welfare Recipients: Law, Ethics and Vulnerability

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Abstract This article aims to contribute to literature on the conceptualisation of 'vulnerability' and its use by neo-liberal welfare regimes to demean, stigmatize and responsibilize welfare recipients. Several conceptions of 'vulnerability' will be explored and utilised in the context of welfare reforms that purport to regulate social security recipients as highly risky 'vulnerable' subjects. However, as this article will make clear, 'vulnerability' is a somewhat slippery concept and one susceptible to abuse by powerful interests intent on increasing coercive surveillance, discipline and disentitlement for those designated as 'vulnerable'. Legislation enacted ostensibly to address the 'vulnerability' of welfare recipients can foster intensive regulation and it must be asked who benefits most from such arrangements and the rhetoric that supports them.

Keywords Cashless welfare transfers · Neo-liberal welfare regimes · Intensive regulation · Ethics · Vulnerability · Compulsory income management · Cashless Debit Card · Indigenous peoples

Introduction

This article aims to contribute to the literature conceptualising 'vulnerability' and its use by neo-liberal welfare regimes to demean, stigmatize and responsibilize welfare recipients. Several conceptions of 'vulnerability' will be explored and utilised in the context of welfare reforms that purport to regulate social security recipients as highly risky 'vulnerable' subjects. However, as this article will make clear, 'vulnerability' is a somewhat slippery concept and one susceptible to abuse by

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powerful interests intent on increasing coercive surveillance, discipline and disentitlement for those designated as 'vulnerable'. Legislation enacted ostensibly to address the 'vulnerability' of welfare recipients can foster intensive regulation and it must be asked who benefits most from such arrangements and the rhetoric that supports them.

The phrase 'vulnerability' is increasingly used across a range of law and policy areas, for example, welfare reform and public health, yet there is concern about how this term can result in disempowerment for those to whom it is applied. As Fineman (2010–2011, 266) observes, "use of the designation *vulnerable* to set aside some groups considered disadvantaged within the larger society often also results in their stigmatization"; a group described as a "vulnerable population" is frequently associated with "victimhood, deprivation, dependency, or pathology". Consequently, feminist scholars have elaborated an "ethics of vulnerability" with an emphasis on respecting and fostering autonomy, highlighting that concepts of vulnerability can be used in ways that perpetuate institutional harm, foster exclusion, deny autonomy, and constrain capacity (Mackenzie 2014, 33; Mackenzie et al. 2014, 6–7, 9; Butler et al. 2016, 4–5; Munro and Scoular 2012, 189). This ethical framework will be used to analyse cashless welfare transfers for recipients defined by the Australian government as 'vulnerable' who are subject to coercive income management, which involves mandatory quarantining of a proportion of a person's welfare payments and placing prohibitions on what those funds can be used to purchase. This is implemented via cashless welfare cards that allow surveillance of welfare recipients in new ways, engaging multiple regulatory actors tasked with overseeing the behavior of the poor. Cashless welfare cards involve the "electronic omniscient watchfulness" of purchases made by welfare recipients (Lattas and Morris 2010, 83) alongside the watchful gaze of salespeople to ensure that no prohibited purchases are made with these cards. Sales data about goods purchased can also be captured and scrutinized (Bray et al. 2014, ii). Thus the poor are subject to technologically enhanced panoptic oversight.[1]

Income management has proceeded in three waves, and the first wave originally targeted Indigenous welfare recipients as an element of Australia's 2007 Northern Territory Emergency Response (the 'Intervention').[2] It required 50% of a welfare recipient's regular payment to be income managed, with funds generally spent using a government issued BasicsCard. The scheme has been extended by several legislative amendments,[3] resulting in a second wave of income management with specific categories, most of which automatically apply to welfare recipients residing

[1] Jeremy Bentham proposed that all institutions should be grounded in architecture called the "panopticon", to foster "A new mode of obtaining power of mind over mind" with continuous surveillance (Bentham 1995, 31, 43–44). Whilst the panopticon proposed by Bentham was a physical structure, new technologies have made possible different types of architecture to enable the sort of constant surveillance he envisioned (Lattas and Morris 2010, 82).

[2] *Social Security and Other Legislation Amendment* (*Welfare Payment Reform*) *Act 2007* (Cth).

[3] *Social Security and Other Legislation Amendment* (*Welfare Reform and Reinstatement of Racial Discrimination Act*) *Act 2010* (Cth); *Social Security Legislation Amendment Act 2012* (Cth); *Social Services Legislation Amendment* (*No 2*) *Act 2015* (Cth).

in government targeted geographical locations.[4] These categories include 'disengaged youth', 'long-term' welfare recipients and 'child protection' income management. 'Vulnerable' welfare recipients are an income management category under the *Social Security* (*Administration*) *Act 1999* (Cth) ss 123UCA and 123UGA. Under s 123UGA(8) people can request that their status as vulnerable welfare recipients be reconsidered or revoked. However, welfare recipients classed as 'vulnerable' are likely to be income managed indefinitely. Bray and colleagues (2012, xx) explain that "For these individuals the program is likely to effectively operate as a long term management tool, and not as an intervention that will build their capacity or change their behaviour." Ethical concerns therefore arise regarding long term denial of autonomy and capacity building for affected welfare recipients. They are at risk of being subject to a 'frozen in time' classification from which they can find it difficult to escape. The third wave of income management introduced the Cashless Welfare Card/Cashless Debit Card (CDC). Unlike earlier income management schemes operating with a government issued BasicsCard, the CDC involves a financial services provider Indue Ltd making a substantial profit from delivering this expensive program.

Income management via the BasicsCard prohibits expenditure of income managed funds on alcohol, tobacco, pornography and gambling products,[5] and the CDC prohibits expenditure on alcohol and gambling products.[6] These schemes have been broadly associated with these stigmatising prohibitions. Empirical research indicates that those subject to coercive income management are experiencing a range of negative outcomes yet to be addressed by law and policy makers. These include increased financial hardship, misrecognition of budgetary capacity, mental health problems, diminished well-being, restricted travel capacity, barriers to accessing housing and ongoing racial discrimination. These will be examined further, however, it is first necessary to conceptualise what is meant by 'vulnerability'.

Conceptualising Vulnerability

Vulnerability is a concept capable of being strategically deployed to enact measures that undermine autonomy, rights and respect for those defined as 'vulnerable'. Instead of conceptualising vulnerability in a way that further entrenches disadvantage and disentitlement, there needs to be an ethical approach to vulnerability. This approach requires responses that avoid stereotyping, "unwarranted paternalism", coercion, exploitation, and domination (Mackenzie et al. 2014, 2, 13, 20). Such an approach requires that obligations to people with particular vulnerabilities be fulfilled in an ethical way, advancing autonomy wherever it is possible to do so (Mackenzie 2014, 33). In theorising her "ethics of vulnerability", Mackenzie (2014, 33, 40) states that unless there is an "overall aim of fostering autonomy and

[4] *Social Security* (*Administration*) *Act 1999* (Cth) ss 123UA-123UGA.

[5] *Social Security* (*Administration*) *Act 1999* (Cth) s 123TI.

[6] *Social Security Legislation Amendment* (*Debit Card Trial*) *Act 2015* (Cth) s 124PM.

promoting capabilities, then interventions to protect the vulnerable may at best be inadequate and at worst may compound vulnerability or create new forms of pathogenic vulnerability." This ethical approach to vulnerability offers an important analytical tool to interrogate how the term 'vulnerability' has been used in the income management context. Relational conceptions of autonomy are connected to this ethical approach to vulnerability, with autonomy seen as "a capacity that exists only in the context of social relations that support it and only in conjunction with the internal sense of being autonomous" (Nedelsky 1989, 25). Autonomy in this sense includes "the ability to make choices by one's values" (Lindsey 2016, 300). Societal institutions can structure social relations in ways that enhance or diminish personal autonomy, and in ways that either recognise or misrecognise capacities. Where institutional responses foster social relations that misrecognise capacities and thwart the exercise of autonomy based upon class prejudice this perpetuates social injustice (Mackenzie 2014, 41–42). As will be made clear throughout the article, the compulsory income management schemes Australia has introduced are inconsistent with an ethical approach to vulnerability and they undermine relational autonomy.

An ethical approach to vulnerability requires an appreciation of different types and causes of vulnerability, understanding that each may necessitate a particular law and policy response. It also requires examination of whether measures purporting to alleviate vulnerability redress or reinforce imbalances of power. Rather than using 'vulnerability' as a simplistic concept that increases government power at the expense of dignity for those designated as 'vulnerable', adequate consideration must be given to meeting peoples' genuine needs (Mackenzie et al. 2014, 12; Thompson 2014, 171). This is especially important for individuals and groups who experience disproportionate precariousness, disadvantage and inequality (Mackenzie et al. 2014, 3).

There is considerable discursive power in framing a law as a necessary measure to redress 'vulnerability'. Although the term vulnerability has been understood in various ways, Jackie Scully (2014, 219) states that "the idea of vulnerability trails a host of predominantly toxic associations, which trigger some well-characterised (though considerably less well-understood) discriminatory social responses." Those characterised as vulnerable are often treated as though they are immature, weak, helpless, passive and "unusually open to manipulation and exploitation" (Scully 2014, 210). Categorisation as 'vulnerable' can therefore profoundly impact the lives of those so categorised, turning them into "stigmatized subjects" (Fineman 2008, 8). It is therefore important to be precise about what type of vulnerability a person or group is susceptible to experiencing. The term 'vulnerability' is often used in political discourse without particular actors distinguishing between different types of vulnerability. Yet "many forms of vulnerability are caused or exacerbated by social and political structures" (Mackenzie 2014, 33); a classification of specific types of vulnerability is therefore important. Classification of particular types of vulnerability could enhance understanding of what specific types of services and supports might be genuinely needed for people facing a variety of challenges and those that might be more readily dispensed with. A deeper comprehension of vulnerability could therefore be productive in terms of efficiency as well as ensuring that people are not subject to systemic stigmatisation.

All humans experience "Inherent vulnerability" (Mackenzie et al. 2014, 7; Fineman 2008, 1). Mackenzie (2014, 38) explains that "*Inherent* sources of vulnerability are intrinsic to the human condition" arising "from our embodiment, our inescapable human needs, and our inevitable dependence on others." This conception of vulnerability requires that humans adjust to the reality that all will experience some degree of vulnerability. The idea of an inherent vulnerability to which all humans are susceptible is distinct from "recent trends in social policy" to categorise particular people or groups of people as "especially vulnerable" (Mackenzie 2014, 37) and then expose them to a range of interventions designed to diminish their autonomy, ostensibly for their own good.

Another form of vulnerability is situational. Mackenzie (2014, 39) explains that "*Situational* vulnerability is context specific and is caused or exacerbated by social, political, economic, or environmental factors; it may be short term, intermittent, or enduring." For instance, a person who is unemployed and without an independent source of income could be said to be experiencing situational vulnerability, that is, a situation where their lack of finances makes the person vulnerable to not having their essential needs met. This is vulnerability of an economic kind, and it can be redressed by providing sufficient material resources to persons in need. Politically supported poverty, such as that which occurs with below poverty line welfare payments, could also be seen as situational vulnerability, albeit one grounded in the attitudes of the political elite and their control over wealth.

Mackenzie (2014, 39) also refers to "*Pathogenic* vulnerability". This type of vulnerability "is a subset of situational vulnerability" and it includes "vulnerabilities arising from prejudice or abuse in interpersonal relationships and from social domination, oppression, or political violence" (Mackenzie 2014, 39). The "*pathogenic* vulnerability" (Mackenzie 2014, 39) concept is particularly constructive in the context of welfare reform debates where dominant political discourse demands harsh measures and increased surveillance of welfare recipients based upon prejudice as to their largely imagined budgetary incompetence. This concept is apt to describe how interventions intended "to ameliorate inherent or situational vulnerability can have the paradoxical effect of increasing vulnerability" (Mackenzie 2014, 39). This is relevant for welfare recipients designated as 'vulnerable' who are subject to compulsory income management, many of whom have consequently experienced negative outcomes.

Welfare recipients experiencing compulsory income management due to their characterisation as 'vulnerable' by government are arguably also experiencing what Scully (2014, 209) describes as "ascribed global vulnerability". Writing in the context of disability, Scully (2014, 209) explains that there is a "tendency on the part of the nondisabled to extrapolate a genuine vulnerability in one area of a disabled person's life (e.g., physical weakness, economic precariousness) to a globally increased vulnerability stretching over the entirety of that person's life." She elaborates (2014, 209) that universalised vulnerability "is analogous to the well-known "Does he take sugar?" syndrome, in which an impairment of one's ability (e.g., to walk) is assumed to extend to other abilities (e.g., to answer questions about how one likes one's tea)." By analogy, advocates of compulsory income management have extrapolated genuine situational vulnerability in one area of the lives of those who rely on welfare income—the need for financial resources—to a universal vulnerability encompassing "the entirety of that person's life" (Scully 2014, 209), including their capacity to budget responsibly. This non sequitur is used for highly politicised purposes by a neoliberal government dedicated to intensifying welfare conditionality and further stigmatising recipients of social security.

Another form of vulnerability that income managed welfare recipients can experience is "temporal vulnerability", defined by Janna Thompson (2014, 163) as "the vulnerabilities that people possess in respect to their position in time and their relationship to preceding and succeeding generations." Compared to previous generations in the not so distant past, social security recipients now subject to various forms of compulsory income management experience diminished access to cash payments. This can produce a range of adverse consequences, as will be discussed further in the article.

Vulnerability and Cashless Social Security Payments: Three Waves

Australia has been experimenting with restrictions on access to cash for particular people in receipt of social security payments for some time. Whilst welfare payments have always been calculated to render minimal financial support, the government has introduced new disincentives to claiming social security, with intensified regulation of the poor via cashless welfare transfers. Vulnerability has featured heavily in parliamentary discourses rationalising these measures.[7] Cashless welfare cards have been introduced in what might be described as three waves. First, the introduction of compulsory income management under the Intervention, which was an overtly racially discriminatory measure only applied to Indigenous welfare recipients (Bielefeld 2012, 534–535). This was a context in which vulnerability was expressly racialized. Second, the development of what the Australian government called "new income management" from 2010 which operates in the Northern Territory and trial areas in other jurisdictions. Areas outside the Northern Territory were selected on the basis of "unemployment levels, youth unemployment, skills gaps, the numbers of people receiving welfare payments, and the length of time people have been on income support payments" (Department of Social Services 2015; Bray et al. 2014, 7). Third, the Cashless Welfare Card/Cashless Debit Card (CDC), triggered by the Forrest Review (Forrest 2014), which at the time of writing operates in select trial areas in South Australia and Western Australia, but will be expanded to additional trial areas in 2018 (Department of Social Services 2016a). The government states that these areas were selected on the basis that they had "high levels of welfare dependence" combined with drug and alcohol related social harm (Department of Social Services 2016a). Wave two and wave three continue to operate in the areas in which they were introduced.

[7] Commonwealth of Australia (2007, 4, 6); Commonwealth of Australia (2009, 12786); Commonwealth of Australia (2015, 2); Statement of Compatibility of Human Rights (2015, 3).

The First Wave: The Intervention

The Intervention was triggered by the *Ampe Akelyernemane Meke Mekarle: Little Children are Sacred* report, which highlighted the problem of abuse of Indigenous children occurring in some remote Indigenous communities (Wild and Anderson 2007). Children are often seen as "exemplars of vulnerability" (Mackenzie et al. 2014, 23) because they lack necessary resources to ensure their protection and secure their needs. Hence, vulnerability was conceptually significant in first wave of income management under the Intervention. In introducing the *Social Security and Other Legislation Amendment* (*Welfare Payment Reform*) *Act 2007* (Cth) and accompanying Intervention legislation (then) Minister Malcolm Brough referred to the vulnerability of Indigenous peoples living in the targeted areas numerous times (Commonwealth of Australia 2007, 4, 6, 13). Whilst the people living in Indigenous communities were characterised as vulnerable, particularly children, the Indigenous communities targeted were also described as "vulnerable places" (Commonwealth of Australia 2007, 13). Vulnerability was therefore declared by virtue of a person's residence in a particular geographical location. The communities were described by Brough as places where "Normal community standards, social norms and parenting behaviours have broken down" with "too many … trapped in an intergenerational cycle of dependency" (Commonwealth of Australia 2007, 6). It was said that the compulsory income management reforms would "help to stem the flow of cash going towards substance abuse and gambling and ensure that funds meant to be for children's welfare are used for that purpose" (Commonwealth of Australia 2007, 6). The government introduced cashless welfare cards with personal identification numbers (the BasicsCard) for welfare recipients to spend income managed funds. The BasicsCard requires welfare recipients to spend income managed funds at government licenced retailers on legislatively defined priority needs.[8] This considerably limits consumer choice in regard to everyday items because not all merchants will accept the BasicsCard (Bray et al. 2014, 136–137). The income management measure only applied to Indigenous welfare recipients and was overtly racially discriminatory, suspending the *Racial Discrimination Act 1975* (Cth).[9] This was criticised by the Committee on the Elimination of Racial Discrimination (CERD) (2010, 4). No consultation with affected communities took place before the Intervention measures were introduced to see whether people were opposed to or in favour of mandatory cashless welfare.

The Second Wave: New Income Management

In 2010 the second wave of income management commenced, with continued use of the BasicsCard. In introducing the *Social Security and Other Legislation Amendment* (*Welfare Reform and Reinstatement of Racial Discrimination Act*) *Act 2010* (Cth) the government was responding in part to CERD's criticism. By virtue of this

[8] *Social Security* (*Administration*) *Act 1999* (Cth) s 123TH.

[9] *Social Security and Other Legislation Amendment* (*Welfare Payment Reform*) *Act 2007* (Cth) ss 4(3) and 6(3).

legislation the government ensured that "new income management" measures would also apply to some non-Indigenous welfare recipients (Commonwealth of Australia 2009, 12783, 12786). However, Indigenous welfare recipients remain disproportionately represented in new income management categories; and as of 25 March 2016 comprised 79% of 26,508 welfare recipients nationwide subjected to the scheme (Department of Social Services 2016b). Limited and inadequate consultation with affected Indigenous communities took place before the 2010 new income management measures were introduced. Vivian (2010, 62) indicates that this consultation process "did not provide a genuine opportunity for Indigenous communities to influence decision-making." They were never given the choice as to whether income management would continue or cease, rather, the consultations proceeded on the basis that income management would be ongoing. This shows how the government's depiction of 'vulnerability' and inability to regulate oneself can undermine Indigenous claims to self-determination (Bielefeld 2014b, 311). Those portrayed as 'vulnerable' are only presented with curtailed choices in government consultation processes and their views readily dismissed by government who are convinced that they know best what the 'vulnerable' need.

The 2010 legislation introduced several problematic compulsory income management categories, one of which is 'vulnerable' income management.[10] In describing this category, (then) Minister Jennifer Macklin stated that it would apply to "people assessed by Centrelink social workers as requiring income management due to vulnerability as a result of financial crisis, domestic violence or economic abuse" (Commonwealth of Australia 2009, 12786).[11] This obviously has gendered implications, as the vast majority of those experiencing domestic violence are women; and those subject to income management are disproportionately Indigenous women "who experience racialised and gendered essentialism in government proclamations about their vulnerability, passivity, dependency, and/or deficiency" (Bielefeld 2016, 853). Subjecting people who experience domestic violence to coercive income management may be re-traumatising, "exchanging one controlling disempowering experience for another" (Bielefeld 2012, 547). It can also leave women without access to cash needed to escape from violent situations. Importantly, the Australian Law Reform Commission (2011, 260, 268) has recommended that no person experiencing domestic violence be subject to compulsory forms of income management because it "runs counter to … self-agency".

The vulnerable income management category has since been expanded in particular geographical locations to automatically include young people needing financial support who are unable to live with their families and young people recently released from incarceration.[12] This has led to a substantial increase in

[10] The *Social Security and Other Legislation Amendment* (*Welfare Reform and Reinstatement of Racial Discrimination Act*) *Act 2010* (Cth) schedule 2 part 2 ss 36 and 37 introduced into the *Social Security* (*Administration*) *Act 1999* (Cth) ss 123UCA and 123UGA respectively.

[11] Centrelink is the Australian government agency that has long had responsibility for making social security payments.

[12] The Social Security (Administration) (Vulnerable Welfare Payment Recipient) Principles 2013, under principle 8(1), made pursuant to s 123UGA(2) of the *Social Security* (*Administration*) *Act 1999* (Cth).

'vulnerable' welfare recipients nationwide (Department of Social Services 2016b). 'Vulnerable' income management recipients cannot obtain an exemption from the scheme, but "can only request that their situation be reconsidered or that the determination of 'vulnerable' status be revoked" (Bielefeld 2014a, 698).

By contrast, an exemption from income management may be possible for welfare recipients who fall into the "disengaged youth" or "long-term" welfare recipient categories.[13] However, the concept of 'vulnerability' is significant in terms of whether such an exemption will be granted—as the person must be able to demonstrate that they have experienced "no indications of financial vulnerability" within the preceding 12 months.[14] The criteria upon which these decisions should be made are complex; and the Commonwealth Ombudsman has criticised the lack of procedural fairness in these processes, including decisions being made about the 'vulnerability' of welfare recipients that were not supported by evidence (Bielefeld 2014a, 701–706).[15]

In addition to the specific category of 'vulnerable' income management introduced in 2010 and the way that the concept of 'vulnerability' operates in the context of income management exemptions, subsequent amendments to income management legislation have emphasised the 'vulnerability' of every person subject to new income management. For example, the Explanatory Memorandum (2011, 2) for the *Social Security Legislation Amendment Act 2012* (Cth), which extends the income management scheme, states:

> The income management regime … operates as a tool to support vulnerable individuals and families. It provides a tool to stabilise people's circumstances by limiting expenditure of income support payments on excluded items, including alcohol, tobacco, pornography, gambling goods and activities.

The Third Wave: Cashless Debit Card (CDC)/Cashless Welfare Card

In 2016, a third wave of income management commenced in select trial sites: Ceduna, Kununurra and Wyndham (Department of Social Services 2016a). These are communities with large numbers of Indigenous peoples. In Ceduna 565 of the 752 people subject to the Cashless Debit Card identify as Indigenous, and in Kununurra and Wyndham Indigenous people comprise 984 of the 1199 on the card (Aboriginal and Torres Strait Islander Social Justice Commissioner 2016, 91–92).

Consultations with some members of affected communities took place before the cashless welfare card measures were implemented via the *Social Security Legislation Amendment* (*Debit Card Trial*) *Act 2015* (Cth) (the 'DCT Act'). However, the extent to which those who were to be subject to the card were

[13] Section 123UCB of the *Social Security* (*Administration*) *Act 1999* (Cth) applies income management to those defined as 'disengaged youth'. Section 123UCC subjects those who are deemed to be 'long-term welfare recipients' to income management. People who fall within either of these groups can seek an exemption if they are eligible under ss 123UGC or 123UGD.

[14] *Social Security* (*Administration*) *Act 1999* (Cth) s 123UGD(1)(d).

[15] The Commonwealth Ombudsman has power to investigate the administrative operations of government agencies pursuant to the Ombudsman Act 1976 (Cth).

consulted is unclear and concerns have been expressed by the National Welfare Rights Network and the Aboriginal and Torres Strait Islander Social Justice Commissioner that consultations were inadequate (National Welfare Rights Network 2015, 5–6, 14; Aboriginal and Torres Strait Islander Social Justice Commissioner 2016, 93–94).

This form of income management has a different card issued by a financial service provider, Indue Ltd, and welfare recipients generally have 80% of their social security payment restricted,[16] although they can apply to a community panel to have their restricted portion reduced at its discretion.[17] The government's intention was that the CDC would be widely accepted and used to purchase all goods and services apart from the prohibited expenditure items of alcohol and gambling products (Commonwealth of Australia 2015, 3). However, there are a range of necessary purchases that have been prohibited in practice that were meant to be permitted expenditure via the card—and this has caused considerable problems for those forced on the card (Department of Social Services 2017, 2, 36, 42–43). For example, some people have had difficulty paying rent to private landlords who only accept cash payments and some have been stranded without petrol in locations where service stations did not accept the CDC (Department of Social Services 2017, 43, 70).

The language of vulnerability interlinked with substance abuse has featured heavily in the introduction of the CDC. In the second reading speech introducing the DCT Act, Minister for Human Services Alan Tudge stated that "The cashless debit card is an important recommendation in the Forrest Review report, *Creating Parity*, as a means of reducing the social harm caused by welfare-fuelled alcohol, gambling and drug abuse" (Commonwealth of Australia 2015, 2).[18] In the Statement of Compatibility with Human Rights accompanying the DCT Act, the government stated that affected welfare recipients on the card:

> will be able to spend their restricted funds on any goods or services except alcohol, gambling and illegal drugs as a result of having less access to discretionary cash. This limitation is to ensure that vulnerable people are protected from abuse of these substances, and associated harm and violence (Statement of Compatibility of Human Rights 2015, 3).

This statement inappropriately represents substance abuse as a class problem, yet every socio-economic class contains people who struggle with addiction (Australian Institute of Health and Welfare 2016, 64, 102–103).[19] The statement also

[16] *Social Security Legislation Amendment (Debit Card Trial) Act 2015* (Cth) s 124PJ.

[17] *Social Security Legislation Amendment (Debit Card Trial) Act 2015* (Cth) ss 124 PB, 124PK.

[18] Referring to Forrest 2014.

[19] For instance, in the *National Drug Strategy Household Survey 2016* the Australian Institute of Health and Welfare report that "recent cocaine use was highest among those who were employed (3.8%) and lived in Major cities (3.2%) or high socioeconomic areas (3.3% and 4.0% in the highest and second highest socioeconomic areas, respectively)" (Australian Institute of Health and Welfare 2016, 64). For this report "the 20% of areas with the greatest overall level of disadvantage is described as the 'lowest socioeconomic area'. The 20% of areas with the greatest level of advantage—the top fifth—is described as the 'highest socioeconomic area'" (Australian Institute of Health and Welfare 2016, 101).

erroneously represents coercive welfare cards as effective measures to address substance abuse issues. An early CDC report indicates that there are a variety of circumvention behaviours that people engage into access cash (Department of Social Services 2017, 34–35, 103). These circumvention strategies suggest that those who struggle with addictions can find ways around CDC restrictions.

The CDC is not confined to people with addictions, but targets all social security recipients in the trial areas who receive a broadly defined "trigger payment", this covers most social security payments except for "a mature age allowance".[20] This reflects a return to an approach to vulnerability where it is presumed to be present due to a person's residence in a particular geographical location. This revisits a key aspect of the Intervention logic in the Northern Territory, that of "vulnerable" people in "vulnerable places" (Commonwealth of Australia 2007, 6, 13). Yet the people and places targeted as 'vulnerable' remain disproportionately Indigenous. This renders contentious the government's 2015 claim that the CDC would not be a racially discriminatory measure (Statement of Compatibility of Human Rights 2015, 3). There are concerns that this measure involves indirect racial discrimination (Aboriginal and Torres Strait Islander Social Justice Commissioner 2016, 89). Article 1 of the *International Convention on the Elimination of All Forms of Racial Discrimination* affirms that measures that are racially discriminatory in "effect" still constitute racial discrimination regardless of the government's expressed intentions not to discriminate.

Vulnerable Welfare Recipients Under New Income Management: A Critical Analysis of the Final Evaluation Report of Income Management in the Northern Territory

Whilst empirical data on the first wave of income management is minimal,[21] and at the time of writing, evaluation of the third wave has not yet been finalised, there is a substantial empirical data set on the second wave of income management. This part will analyse empirical evidence on the second wave of income management that specifically relates to vulnerable income management. There has been a comprehensive government commissioned evaluation of the operation of new income management in the Northern Territory (Bray et al. 2012, 2014), the jurisdiction with by far the largest number of income managed welfare recipients—21,002 as of 31 August 2016 with eighty-seven per cent of these identifying as Indigenous (Department of Social Services 2016c). The evaluation employed qualitative and quantitative methods, and produced two reports. Whilst both evaluation reports provide constructive information about the various income management categories,

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20 *Social Security Legislation Amendment* (*Debit Card Trial*) *Act 2015* (Cth) s 124PD.

21 There were some early reports that examined income management in the context of other Intervention measures noting adverse effects, for example, Australian Indigenous Doctors' Association and Centre for Health Equity Training, Research and Evaluation, University of New South Wales, *Health Impact Assessment of the Northern Territory Emergency Response* (2010) 22–23; and suggesting that it should be voluntary rather than universal, for instance, Peter Yu, Marcia Ella Duncan, Bill Gray, *Northern Territory Emergency Response: Report of the NTER Review Board* (2008) 10.

the 2014 report indicates that there can be unintended consequences for those subject to the vulnerable income management measure. This part of the article will focus principally on the problems raised in this evaluation about vulnerable income management.

Some of those defined by government as 'vulnerable' welfare recipients have either contested the label imposed upon them, queried the negative assessment of their budgetary capacity or indicated that any vulnerability they experience has been exacerbated as a consequence of compulsory income management. For example, qualitative interviews reveal that being subject to income management resulted in "Increased financial hardship" that "was often accompanied by an increase in emotional distress, with half the group reporting that income management directly impacted on their emotional wellbeing" (Bray et al. 2014, 199). A poignant case in point, one Indigenous woman subject to vulnerable income management stated: "It makes life a lot harder actually. I was already suffering from depression and that just made it worse" (Bray et al. 2014, 199).

The 2014 report highlighted that the compulsory income management categorisation was contested by the majority of people in qualitative interviews who considered that they have adequate budgetary skills and that being on the program is of no benefit to them (Bray et al. 2014, 199). An example of this is seen in the following comment by an Indigenous woman subject to vulnerable income management:

> I know how to handle my money. I have a degree in business management and I'm a qualified hairdresser who has managed salons. I know what I need to do and I was doing fine before the incident. I had some problems after that but I don't understand why I have to have my money managed and I don't know why I can't get off it (Bray et al. 2014, 199).

This statement provides a powerful counter narrative to that of government. This woman engages in resistance by "trashing the script" (Unger 2004, 319) of vulnerability imposed by the government as she seeks to regain autonomy and agency in relation to her financial decisions. Her words highlight how vulnerable income management can result in misrecognition of actual budgetary capacity. Her statement reveals how "labeling particular subgroups or populations as vulnerable … can lead to discrimination, stereotyping, and unwarranted and unjust paternalistic responses" (Mackenzie et al. 2014, 6). This has significant autonomy and reputation costs for affected welfare recipients, costs that operate with racialised and gendered dimensions (Bielefeld 2016, 849–877). These costs could in turn make it more difficult for those affected to move into paid employment, and thereby achieve one of the government's proclaimed aims.

For some people, being placed on vulnerable income management has meant that they were unable to autonomously pay their bills, and this was seen by affected welfare recipients as undesirable (Bray et al. 2014, 201). By way of illustration, an Indigenous woman subject to vulnerable income management explained:

> Electricity and certain basics – you can't pay your bills with it. I feel like a kid not being able to pay my power bill with BasicsCard and need to call Centrelink to ask them to transfer my money for me (Bray et al. 2014, 201).

This shows the tendency of vulnerable income management to infantilise adults. Yet a need for financial assistance in the form of government income support should not be reductively equated with a return to childhood capacities.

Income management has also been problematic for some people in terms of paying rent (Equality Rights Alliance 2011, 19; Commonwealth Ombudsman 2013, 44–45; Bray et al. 2014, 198). There have been "difficulties faced in covering the cost of private rental when not all landlords are able or willing to accept income managed funds" (Bray et al. 2014, 198). This is a significant problem in areas like the Northern Territory where rent is very expensive and can constitute a large percentage of a person's social security payment. As one Indigenous woman subject to vulnerable income management explains:

> I pay $500 a week in rent here, and I pay that straight to my landlord. I have to share with my ex-partner. It's the only way I can keep up with the bills. But rent is so expensive. There are a lot of people who can handle their money that shouldn't be on it (Bray et al. 2014, 198).

Yet rather than regulate the inflated costs of the housing market, the Australia government has opted to intensively regulate welfare recipients struggling to survive in that market via income management. This has had dire consequences for some. For instance, an Indigenous woman subject to vulnerable income management attributes her experience of homelessness to being placed on the BasicsCard: "I was forced on this three years ago. I'm on disability [support pension] and it has caused me a lot of problems. I was homeless for some time because I was on the BasicsCard and income management" (Bray et al. 2014, 272). As indicated previously, private landlords will not always participate in cashless welfare card schemes via either the BasicsCard or the CDC. This can create problems for people subject to cashless welfare cards with limited access to cash.

It has also been made more difficult at times for people to access medicine through a chemist if they have to pay with a BasicsCard. One Indigenous woman subject to vulnerable income management explained: "I have had [a] chemist refuse BasicsCard which caused problems with me accessing my medication" (Bray et al. 2014, 201). This is a serious issue and it has not been addressed by law and policy makers responsible for constructing the income management scheme. If a person in need of medication cannot access it due to chemists not taking the BasicsCard and their health consequently deteriorates then this meets the criterion of "pathogenic vulnerability"—as an intervention rooted in class based prejudice and oppression that in fact increases vulnerability (Mackenzie 2014, 39, 46). Another person reported that using a BasicsCard at a chemist they frequented cost additional money because of a merchant imposed minimum spend requirement (Bray et al. 2014, 136). This too can have a large impact on those struggling to exist on low incomes. Another health related problem is that some health services cannot be paid for by the BasicsCard. For instance, one parent stated "my son has infantile spasms and needs special therapy that can't be paid for on BasicsCard" (Bray et al. 2014, 137). In such circumstances vulnerability is exacerbated rather than remedied by the government's compulsory income management measure. Categorisation as 'vulnerable' can therefore induce the effects of vulnerability that income management advocates claim to be remedying via the BasicsCard.

Some subject to income management have also found their travel capacity negatively affected as a consequence of the scheme. There are a range of travel associated costs rendered more expensive or indeed impossible because of income management. For example, some people have been unable to spend their income managed funds at less expensive mechanics, leaving only unaffordable options, or leaving them struggling to pay cash for mechanical repairs out of their small cash allowance (Bray et al. 2014, 137). Some report being unable to pay for petrol at certain service stations with their BasicsCard, not having cash to pay for a bus so needing to take a taxi which was more expensive, being unable to purchase a car with their income managed funds, and being unable to pay for essential goods and services when traveling interstate (Bray et al. 2014, 137). Restricting the travel capacity of the unemployed is a form of social exclusion. Importantly, it could also be hindering travel to job interviews. This is counterproductive in terms of the government's goal of reducing the number of people in receipt of social security payments.

Added to the autonomy problems mentioned in previous paragraphs, numerous assessments for vulnerable income management "are conducted without a face-to-face meeting", and assessors "are often only able to draw on information provided by third parties", which means that those to be placed on the measure "are not able to have their views and wishes recorded" (Bray et al. 2014, 271). This has had a significant impact on Indigenous women who are disproportionately represented amongst those subject to vulnerable income management (Bray et al. 2014, 267), and who have long been subject to a range of paternalistic colonial interventions (Watson 2011, 158).

The previous examples reveal how "social policy discourses of vulnerability and protection can be used to justify paternalistic and coercive forms of state intervention that generate pathogenic forms of vulnerability" (Mackenzie et al. 2014, 15). Mackenzie (2014, 46) explains that "A key feature of pathogenic responses to vulnerability is that rather than enabling a person's autonomy they compound" a "sense of powerlessness and loss of agency and render" a person "susceptible to new or different harms." Whilst the harms referred to in this part of the article are significant, they have been given minimal attention by income management advocates.

Who Benefits from the Dominant Protectionist Narratives of 'Vulnerability' Utilised by Neo-liberal Welfare Regimes?

The dominant income management discourse applies an essentialised concept of vulnerability to social security recipients subject to cashless welfare transfers without accurately specifying what this vulnerability consists of and what reasonable steps might be taken to redress it. This perpetuates injustice. Situational vulnerability that involves a lack of financial resources due to unemployment should not be reductively equated to a substance abuse or gambling problem. Nor should this situational vulnerability be simplistically equated with incapacity to make responsible financial decisions. Wendy Rogers (2014, 70) highlights that although "poverty is a potential source of vulnerability … whether or not poverty makes this particular person in these circumstances vulnerable (creates a layer of vulnerability) is a matter for investigation rather than assumption." Yet in the Australian income management law and policy sphere, across all three waves, vulnerability in the form of budgetary incapacity has often been assumed rather than demonstrated. It is important to question what purpose is served by such assumptions and who benefits from them.

In the May 2015 Budget the Australian government announced that income management would continue for another two fiscal years. They declared: "Income management helps people manage their welfare payments, encourages socially responsible behaviours and protects vulnerable Australians" (Australian Government 2015). As the empirical evidence referred to previously makes clear, these comments represent the wishes and aspirations of income management advocates rather than reflecting reality. Yet as Bray (2016, 36) has aptly noted, "the level of commitment to the program—within both some elements of government and the bureaucracy—has resulted in a process of rejection of ideas contrary to their belief in the program, with this becoming self-perpetuating." Hence cashless welfare cards are slated to continue under the 2017–2018 Federal Budget—again portrayed as a necessary measure to protect the 'vulnerable' (Australian Government 2017). 'Vulnerability' was also invoked to rationalise 100% cashless welfare by Andrew Forrest (2014, 103), who asserted that there should be "a cashless welfare card system, not just for vulnerable first Australians but for vulnerable people across Australia." For Forrest 'vulnerability' was clearly a conceptual categorisation tool for all welfare recipients who were to be excluded from goods and services requiring cash payments. Collectively, these statements reveal how vulnerability can operate as a slippery concept, something that can be used and abused at will in political and legal discourse whilst undermining the autonomy and dignity of those to whom it is applied. By repeatedly referring to the 'vulnerability' of welfare recipients with cash as a problem in need of a technological solution the government attempts to mask the domination inherent in cashless welfare transfers through the language of support.

However, further scrutiny of this use of vulnerability as a conceptual category is warranted. Indue Ltd was awarded a contract of AUD$2,870,675.50 for the CDC IT build and a further contract of AUD$7,939,809 for implementation of the early stages of the trial of the CDC.[22] These sums were part of a reported AUD$18.9 million allocated to the CDC, costing approximately AUD$10,000 per participant (Conifer 2017). Indue Ltd's implementation contract has since been increased to

[22] The reference numbers for these contracts between the Department of Social Services and Indue Ltd are CN3323493-A1 and CN3290604 respectively, published on AusTender www.tenders.gov.au. Accessed 27 November 2017.

AUD$13,035,581.16.[23] Therefore it must be asked: is 'vulnerability' in this context merely a fig leaf for the privatisation of social security payments? Time will tell. Although Australia has privatised aspects of the social security system, notably with non-government entities administering workfare regimes, payment to one particular company for administering delivery of social security payments is a new phenomenon. This development is consistent with neoliberal governance, which requires that "if markets do not exist" in particular areas such as "social security … then they must be created, by state action if necessary" (Harvey 2005, 2). David Harvey explains (2005, 3) that neoliberalism aims:

> to bring all human action into the domain of the market. This requires technologies of information creation and capacities to accumulate, store, transfer, analyse, and use massive databases to guide decisions in the global marketplace. Hence neoliberalism's intense interest in and pursuit of information technologies.

The neoliberal technology fetish has become a central aspect of "entrepreneurial common sense", which postulates that "there is a technological fix for each and every problem" (Harvey 2005, 68). Hence the neoliberal techno-fantasy that a complex problem like poverty can be resolved via the development of smartcards and poverty apps. The Australian Cashless Debit Card has an 'app' that can be downloaded; and the United Kingdom is experimenting with a poverty app using Bitcoin in a trial with welfare recipients (Redman 2016; Plimmer 2016). The United Kingdom has also recently undertaken a small pilot program for a cashless welfare card for social security recipients they classified as 'vulnerable' (Department of Work & Pensions 2016, 3, 7). In addition, New Zealand has implemented cashless welfare card transfers for young people, a measure operating along racialised contours in terms of its disproportionate impact on Maori youth (Humpage 2016, 10). The solution, according to neoliberals, is to technologise the poor. To the extent to which this neoliberal technology fetish "takes hold not only within corporations but also within the state apparatus … it produces powerful independent trends of technological change that can become destabilizing, if not counterproductive" (Harvey 2005, 68–69). Empirical evidence demonstrates that such destabilisation and counter-productivity are apparent with the BasicsCard, and similar effects are emerging with the CDC issued by Indue. An early CDC evaluation report indicates that 49% of participants were "worse off", finding that the card prevented them from paying for necessary items such as "bills" and "appointments" and that they lacked access to sufficient cash (Department of Social Services 2017, 4, 34). Close to half of the CDC participants have had problems using the card, and power outages have left welfare recipients reliant on the card with less cash available to purchase essentials during blackouts (Department of Social Services 2017, 42, 36). The report also cited a range of negative social and financial effects for those forced on the CDC (Department of Social Services 2017, 164–165). These adverse outcomes are consistent with the production of pathogenic vulnerability.

[23] Reference number CN3323493-A2, published on AusTender www.tenders.gov.au. Accessed 27 November 2017.

That technological surveillance and restrictions on consumer capacity are considered unfair and discriminatory is evident. The evaluation by Bray and colleagues (2014, xxi) revealed that in addition to income management failing to achieve the policy objectives for which it was introduced, "A substantial group of people subject to income management" maintained that it "is unfair, embarrassing and discriminatory." When people experience "exposure to arbitrary and unjustified misrecognition" (Anderson 2014, 145) this can sow seeds of social unrest. For this and the preceding reasons, compulsory income management therefore appears to be a high risk strategy.[24] Nevertheless, the Australian government has stated that the CDC "will make a vital contribution towards informing potential future arrangements for income management" (Commonwealth of Australia 2015, 3).

We are facing a critical juncture in social security law and policy—where the privatisation of social security payment processes may be facilitated by the veneer of 'vulnerability'. However, as Unger (2004, 279) makes clear:

> There are no scripts for particular social roles and ranks until the institutional and imaginative assumptions that define a particular version of social life become secure. Such assumptions cannot in turn become secure unless they provide for their own relative immunity from attack.

Athanasiou (2016: 274) similarly refers to the "performative vulnerability … of dominant norms and discourses", highlighting that these offer "a site for disrupting the historically sedimented power effects of such norms." Therein lies hope, for as this article shows, the government discourse on vulnerability is susceptible to charges of essentialism, inappropriately imposing "ascribed global vulnerability" in terms of budgetary capacity (Scully 2014, 209) and bringing about "*pathogenic* vulnerability" (MacKenzie 2014, 39) for many of the welfare recipients it purports to assist. For many, poverty's yoke will weigh more heavily as a consequence of the disparaging universally applied 'vulnerability' epithet. Yet fiscal vulnerability due to market failure to provide paid employment should not be reframed as individual failure to budget responsibly in order to rationalise more poverty profiteers. For as Butler (2016: 21) highlights, in reality all people are "vulnerable to decimated or disappearing infrastructures, economic supports, and predictable and well compensated labor." The political risk in growing the coercive income management industry may well be a legitimacy crisis that is costly to remedy for current and future generations.

Cashless welfare transfers can be understood as further disapproval directed at "those subjects whose temporalities cannot be profitably subsumed to the global time of capitalism" (Russell West-Pavlov 2013, 28). Thus they are subject to

[24] Whether compulsory income management is a type of risk-based regulation is a matter for further study. Fiona Haines (2011, 1) explains that regulation often has "the goal of avoiding, or at least reducing, the risk of future harm." Political discourse accompanying the cashless welfare legislation represents welfare recipients as highly risky subjects who need intensive regulation, as people especially vulnerable to making bad financial decisions. However, as Kathryn Henne (2015, 9) observes, "a society marked by heightened awareness of risk … can actually yield a perpetual preoccupation that seeks and manufactures more risk in an effort to control it." This is apparent in the evolution of various compulsory income management programs.

"institutionalized suspicion" which results in intensive regulation (Henne 2015, 43). According to advocates of the BasicsCard and the Cashless Debit Card, welfare recipients have poor purchasing patterns and are incapable of self-regulation (Forrest 2014, 103). Technological intervention is presumed to be capable of taming their allegedly deviant dispositions. Technologising the poor will also supposedly bring them up to date with neoliberal expectations and make them fit for the future. However, as Russell West-Pavlov (2013, 3) notes, "'Time' is a term … riddled with issues of power and hegemony". Less acknowledged is the reality that data mining would provide plentiful profits for those tasked with trawling through personal data of welfare recipients searching for some peccadillo to penalise. Part of the Forrest Review (2014, 107) vision was to "use existing data mining technology to monitor use of the card to detect any unusual sales or purchases" and then impose penalties for rule infractions.

As Australia embarks upon this techno trend of increased panoptic oversight of the poor through compulsory forms of income management, those subject to it experience pilloried 'in kind' support. They can compare their current experience with one of less stigmatised social security payments in the very recent past[25]; a time when they were not singled out as welfare recipients during consumer transactions by having to use a restrictive card peddled by paternalists as necessary to deal with substance abuse. This has contributed to social exclusion for numerous people subject to income management (Bray et al. 2012, 93–94; Bray et al. 2014, 136–137, 206). Despite this, cash is clearly seen by some people in power as yesteryears currency, whilst newer forms such as smartcards are seen as representing the 'newer is better' philosophy. Cashless welfare transfers portray the poor as principally in need of an attitude adjustment—that of "responsibilization" and adaptation to neoliberal governance (Brown 2015, 132–133; Foucault 2008, 145). In the face of these new developments, it seems appropriate to inquire what would a feminist ethics of vulnerability require? Clearly it requires the state to foster institutions that redress rather than exacerbate social inequality; it requires structures that do not further relations of domination by unduly diminishing the autonomy of social security recipients (Fineman 2008, 20; Nedelsky 1989, 25). Mackenzie (2014, 33) explains that:

> An adequate ethics of vulnerability must give central place to the obligation not just to respect but also to foster autonomy. Otherwise discourses of vulnerability and protection may open the door to objectionably paternalistic and coercive forms of intervention.

She points out that conceptualisations of vulnerability "often function to compound rather than ameliorate the vulnerability of the persons or groups they are designed to assist" (Mackenzie 2014, 34). This is precisely how coercive income management operates for numerous people subject to its strictures. As a new wave of paternalistic interventions is underway those categorised as 'vulnerable' risk further

[25] Welfare recipients now subject to various forms of compulsory income management also experience diminished rights vis-à-vis previous generations who could access cash payments. There is an element of intergenerational inequity in this situation—and an ethical approach to poverty governance requires that people "inherit suitable conditions for living decent lives" (Thompson 2014, 170).

marginalisation as they are increasingly excluded from the realm of money, exposed to consumer disadvantage, subject to stigma, and in many instances experience deeper poverty. An ethical approach to vulnerability "requires people to respond to the needs of others" (Thompson 2014, 171). Interpreting need in the social security domain is increasingly contested terrain. As this paper shows, there is a "politics of need interpretation" (Fraser 2013, 55) at work where political elites mandate new modes of curtailed consumption for the poor—allegedly to redress 'vulnerability'. Yet it is doubtful that technologising the poor with compulsory income management schemes will actually alleviate or redress any of the problems asserted by its proponents. Instead it seems to impose what Athanasiou (2016: 271) refers to as "economic regulatory violence." For instance, the CDC involves a network of regulatory actors—government, Indue Ltd and the community panels to whom welfare recipients must submit detailed personal information about their lives if they want a reduction in the restricted portion of their income managed funds.[26] Information about individual welfare recipients can also be shared between these parties.[27] These regulatory actors work together to construct CDC holders as inferiorized subjects. The purchases of CDC holders are also closely monitored by merchants whose regulatory role is to ensure that no prohibited expenditure items are purchased with the card. Many CDC holders find these processes shameful and are opposed to cashless welfare transfers (Davey 2017). There is violence in the unjust slur on the character and capacity of welfare recipients forced to use the CDC and in the arrangements by which they are disentitled to any semblance of a private life simply because they are in receipt of public money. To suggest that this is warranted because it is taxpayer's money (Turnbull in McCulloch 2017) is a weak argument, after all, the same scrutiny is not applied to the substantial sums directed towards corporate welfare beneficiaries (Bielefeld 2014a, 718).

Conclusion

'Vulnerability' has been theorised as a concept with potential to secure more equitable state programs and institutional responses (Fineman 2008, 8). However, the capacity of the concept of 'vulnerability' to live up to this promise may well depend on the context in which it is used and the degree of precision with which the concept is elaborated. As this article demonstrates, in the context of cashless welfare transfers 'vulnerability' has been deployed as a key rationalisation for intensive regulation. Income management advocates have transformed the need for social security payments into a new form of essentialism—universally ascribed vulnerability in terms of budgetary capacity. Those in receipt of state income support are portrayed as problematic, ill-adapted to the times in which we live. Their poverty is seen as untimely in the neoliberal epoch embodying a "race to riches" (Brown

[26] *Social Security Legislation Amendment* (*Debit Card Trial*) *Act 2015* (Cth) s 124PK.

[27] *Social Security Legislation Amendment* (*Debit Card Trial*) *Act 2015* (Cth) s 124PN and s 124PO. The legislation contains no procedures to ensure that affected welfare recipients have access to the information about them that is to be gathered, stored, monitored and shared.

2015, 24). Whilst the need for financial support might be seen as a type of situational vulnerability in a neoliberal oriented political and institutional climate that advocates self-interested entrepreneurialism, it by no means follows that this particular vulnerability should be extrapolated across every other sphere of a person's life. The danger in doing so is that people so categorised will be adversely affected in terms of their agency, autonomy and capacity (Butler 2016, 22; Mackenzie 2014, 40). This runs counter to an ethical approach to vulnerability (Mackenzie 2014, 33). Need for financial support should not be reductively equated to a substance abuse or purchasing problem that can only be kept in check via technological panopticonism. Such a tendentious reading of poverty merely fosters neoliberal governmentality (Foucault 2008, 145).

Cashless welfare card techno-developments are a way to bring past power imbalances into the present, past stigmatizing attitudes towards the poor only warranting 'in kind' relief into the present; but simultaneously to declare that all this is the way of the future, a way of ensuring that social security systems are not behind the times. Paradox prevails in such representations of temporality. Timeliness ends up being equated with embrace of technology and welfare recipients' access to cash itself is posited as a problem to be overcome by entrepreneurial interests. Therefore new industries are born and poverty profiteers flourish whilst the poverty of those in need continues, not only unabated but in many instances exacerbated by the new systems purporting to be beneficial measures to aid the vulnerable. The past and the present therefore interact in such a way to bring about a prescriptive program as to how the future should be envisioned—one with multiple regulatory strategies of disentitlement, discipline and coercion for the poor.

Whether government income support recipients will learn to ride the "turbulent waves of innovation" (Russell West-Pavlov 2013, 180) required by the neoliberal technology trend of cashless welfare transfers seems dubious. As the poor are subject to suffocating surveillance paternalist industries are set to profit from the network of prohibitions and responsibilities foisted upon those in need of social security payments. Those who have orchestrated new surveillance architecture to monitor every moment of the poor[28] have asserted that it is to address their vulnerability. Yet questions linger as to who really benefits from these new arrangements. Instead it seems that the age old pattern of domination and subordination is reinscribed, this time with new technological tools, and as always, the poor pay with their suffering the price of the political elites' sense of superiority.

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[28] For many, income management is combined with the time and labour discipline of workfare under the Community Development Program: Media Release from the Gurindji 2015, 104–105; Leemans 2015, 160–161.

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