

I wish to make a submission to the above enquiry.

I have been a member of the Community Reference Group (CRG) for the Cashless Debit Card in the Hinkler Electorate in Queensland since the very beginning (some 2 years before the card was introduced here). Prior to the introduction of the card in this area there was extensive consultation with community groups, public meetings, individuals and government bodies. Anybody who wanted to be consulted had the opportunity to participate and be heard. There was staff on the ground for many months. At Howard, where I am from, DSS had representatives available for a solid month so any member of the public could ask any questions or submit any concerns they had. There was also a number of Senate enquiries. **Not this time!** The card is to be abolished with indecent haste without any prior consultation or degree of fact finding which went into the introduction of the card. This is shameful!

I am of the very firm belief that the abolition of the card is premature and reckless to say the very least.

At no stage during the last five years of my involvement with the CRG in Hinkler has any Federal Labor politician ever visited, phoned, enquired or made any attempt to gain information from the members of our group. The CRG in Hinkler is made up of representatives of religious organisations, charities providing emergency food and housing, chambers of commerce, community groups, indigenous representatives and police to name a few. I am at a complete loss to understand how a commitment was made during the election to abolish the card without **any consultation** with community groups whatsoever! Our group has reported a reduction in the need for emergency food supplies, a reduction in children attending breakfast clubs due to not having been given any food at all before school, the ability for children to attend school excursions, general improvement of the welfare of children and people on the card who have managed, for the first time ever, to actually save money.

Some say there is a "stigma" to being on the card. The card is able to be used everywhere except for the purchase of alcohol and gambling products. Obviously illicit substances cannot be purchased on the card. The card does not have the word INDUE on it, it looks like any other card issued by any other banks etc. Merchants do not generally look to see which bank their customer's card is issued by. Additionally people on the card have had the option to have an SMS sent to them after a purchase to state the balance in their account. Other banks do not provide the same level of service which CDC participants have enjoyed. There has been numerous support services offered to CDC card holders apart from this to assist them with rent payments (including private board), car payments, utility payments, buy now-pay later payments and a host of other debt management support. The main reason for the decline of the card anywhere has been **insufficient funds**. No individual's card (regardless of their status) will work if there are no funds in the account.

The amount of deliberate misinformation regarding the Cashless Debit Card that has been circulating on various platforms has been disgraceful, with no repercussions to those who have spread it, but it has been believed by some elected Federal representatives who have never made any attempt to ascertain the truth or facts.

The current Government has **never** put up any alternative for income management and wants to abolish the card with absolutely no alternative. The haste in which this Bill is being driven through is breathtakingly irresponsible. The current legislation which, I understand, is in existence until December should be left in place or extended until demonstrative community consultation has been conducted. This should be above politics! It should be primarily about the welfare of

children. Children are **entitled** to be fed, housed, educated, have their health issues addressed and not be stigmatized because of their lack of food and clothing!

I implore the Senate to reject this frivolous and ill-researched Bill to repeal the card. I implore the Senate to ensure the welfare of children. I implore the Senate to consider the communities where the card has been which have overwhelmingly supported the card which was well over 70% in Hinkler (this is obvious at the ballot box). I also ask the Senate and the people of Australia to hold to account the Government for any casualties in human life, child welfare or increase in crime in the Communities if the repeal of the card is passed.

I am, as always, available for any consultation on

Yours faithfully
Faye Whiffin