

***Implementation and Performance of the Cashless
Debit Card — Follow-up***

December 2021

**The National Council
of Single Mothers
Their Children Inc.**

March 2021

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The National Council of Single Mothers & their Children Inc (NCSMC)

An organisation dedicated to single mothers and a platform whereby both the community and the Government can communicate. NCSMC can comment on policy and legislation and ensure that the lived experience is heard. NCSMC provides information, referrals, and assistance to single mothers through our electronic platforms. In the past year we have responded to tens of thousands individual requests whilst our information post can reach up to 100,000+ per week. One of our greatest strengths is our expertise and commitment in working with and for the advancement of single mother families who are affected by poverty, hardship, and/or domestic violence.

Cashless Debit Card Program

The National Council of Single Mothers & Children Inc (NCSMC) welcomes the Australian National Audit Office (ANAO) undertaking a follow-up audit into the effectiveness of the Cashless Debit Card (CDC) program. NCSMC is surprised that the initial audit was 'inconclusive' as the overwhelming and recurring feedback to NCSMC speaks to serious and protracted issues. Matters relate to every aspect of the program ranging from administrative issues, as well as systemic and adverse safety concerns.

Moreover, the prevailing sense from users is that the CDC program reduces the capacity to budget and to plan for the future needs and expenses, it arrives with an increased cost impost as cheaper items cannot be sourced and with concerning mental health outcomes. It is a program that robs people of obtaining their basic needs, their autonomy and dignity.

My ex used to track my spending and beat me for it.

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique but clear vantage point that we present our submission and recommendations

“Having a shopping cart full of food for myself and my child and then having to walk out with nothing, as the card didn't work, even though it had \$2000 on it”

*I'm terrified
that they'll put all
pensioners on it”*

Emphatically the benefits of the program were found to be mild and for a minority, which compared poorly to the depth and breadth of the harm and angst for most of the survey respondents. The survey findings echo the persistent and recurring experience from those who are forced to live we can cashless debit card - irrespective of the administrative process - and from the onset of implementation.

Furthermore, people who were not on the program also gave voice the sense of it 'creeping into their area' and how the thought of a future on the CDC produces a high degree of anxiety.

Recommendation

The Cashless Debit Card (CDC) program be abolished.

The Survey

The National Council of Single Mothers & Children Inc was not aware of the audit and consequently our open and public survey was available for less than a week and close to Christmas. Although a challenging timeframe it still garnered eighty-seven responses and remains open. NCSMC is grateful to survey respondents for taking the time to bring the lived reality to the attention of the ANAO. The findings are captured below, and it makes for harrowing reading.

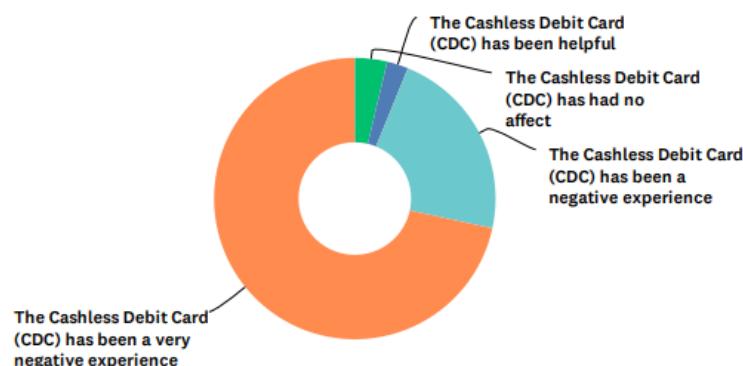
NCSMC invites the ANOA to read the comments which provide a glimpse into the lived experience of the cashless debit card program. The survey is anonymous, it was disseminated through social media, with no validation of any question and no requirement to provide comments. The comments that complement the quantified data is testimonial to the depth of concern experience by those who are forced to live on the cashless debit card.

Most of the survey respondents were single mothers who had care responsibility of dependent children (62.20%) whilst a further 8% indicated that they and or their children were First Nations people. Furthermore, a 1/4 of respondents indicated that either themselves or their children had additional health needs or living with a disability, whilst housing stress was common feature.

NCSMC provides a trigger warning as the comments include matters of suicide.

Q4 What is your experience of the Cashless Debit Card (CDC) program

Answered: 81 Skipped: 1



ANSWER CHOICES	RESPONSES
The Cashless Debit Card (CDC) has had no affect	3.70% 3
The Cashless Debit Card (CDC) has been helpful	2.47% 2
The Cashless Debit Card (CDC) has been very helpful	0.00% 0
The Cashless Debit Card (CDC) has been a negative experience	22.22% 18
The Cashless Debit Card (CDC) has been a very negative experience	71.60% 58
TOTAL	81

I have had so many people look down at myself when I use the card or to go pay for things I got
12/17/2021 7:39 PM

Lost bank interest income, lost income from micro-investments linked to everyday bank account, stress from rent not coming out on time resulting in rental breeches - tarnishing my previously excellent record, unable to shop for second-hand goods at markets or on Facebook

12/16/2021 7:55 PM

Eliminate and respond to violence, hardship and inequality for single mothers and their children.

4 

Not fit for purpose. Paying INDUE a lot to do a bad job. Mucks up continuously. Is an administrative burden that people who already have a high administrative burden with multiple regular appointment, chasing multiple regular reports and dealing with NDIS. Funny that some of us are thought capable of self-managing very large NDIS budgets yet are still put on card.

12/16/2021 2:14 PM

I am on the cashless debit card. I feel like I'm being punished. I have had no choice but to be on it, because I'm consider unable to manage my finances. There is no reason for this to be the case. I am considered guilty without cause. Also, it is very difficult to get off and I have to prove that I am financially stable to get off this. Anything I spend on it is tracked. I cannot shop easily on the marketplace where people sell second-hand things, and I could save a lot more money that way.

12/16/2021 1:39 PM

Not able to pay bills or loans without having to ring all the time

12/16/2021 1:29 PM

It has been stressful experience as I have been told you can move money over and you can't. You can't pay loans or bills without having to ring up all the time.

12/16/2021 1:28 PM

Makes my depression and anxiety worse

12/16/2021 1:24 PM

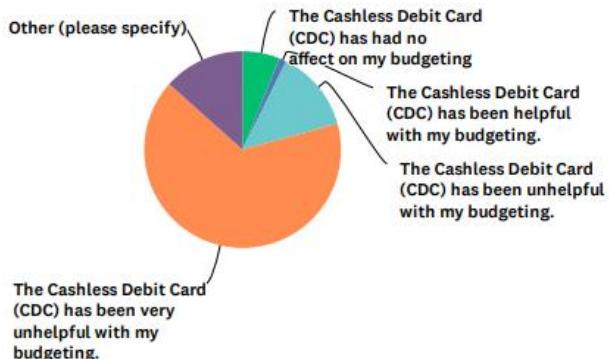
I am 75. It is creeping closer. It has/is negatively impacting my Mental Health with my now undergoing Psychologist counselling.

12/16/2021 1:07 PM

Cashless Debit Card (CDC) program.

Q5 The Cashless Debit Card (CDC) and your budgeting.

Answered: 82 Skipped: 0



ANSWER CHOICES	RESPONSES	
The Cashless Debit Card (CDC) has had no affect on my budgeting	6.10%	5
The Cashless Debit Card (CDC) has been helpful with my budgeting.	1.22%	1
The cashless Debit Card (CDC) has been very helpful with my budgeting	0.00%	0
The Cashless Debit Card (CDC) has been unhelpful with my budgeting.	13.41%	11
The Cashless Debit Card (CDC) has been very unhelpful with my budgeting.	65.85%	54
Other (please specify)	13.41%	11
TOTAL		82

I'm more than capable of budgeting

12/18/2021 12:34 PM

I was doing my own budgeting without the card

12/17/2021 7:39 PM

The card does not help with budgeting as it does not work as the way it was advertised as being activated.

12/16/2021 11:16 PM

I work so don't really see the need for me to be on this card when I earn my own money!

12/16/2021 8:06 PM

Eliminate and respond to violence, hardship and inequality for single mothers and their children.

I am not on CDC but if the program were extended to Lake Macquarie (NSW), I could not imagine nothing worse - so I do not want it to be expanded

12/16/2021 4:41 PM

I budget fine. I never needed any help and still don't.

12/16/2021 2:14 PM

The cashless debit card makes me spend more as I cannot buy cash items and save. If there is any mistake by someone else in my financial situation it goes against me and regardless of whether I was not to blame. It stays on my record and is used against me.

12/16/2021 1:39 PM

Can't budget not able to touch money in card

12/16/2021 1:29 PM

You can't budget on that sh#t

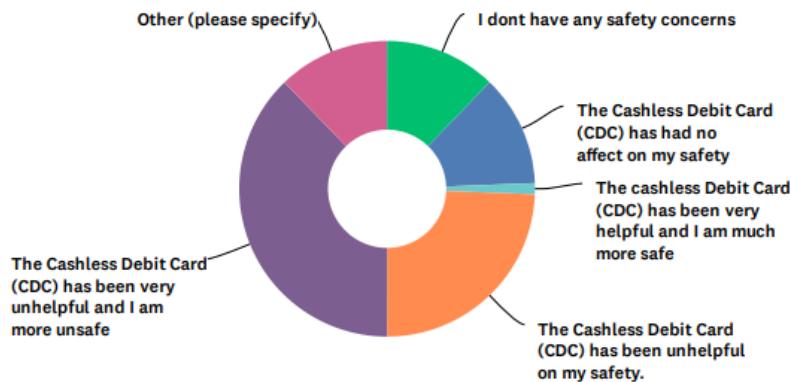
12/16/2021 1:28 PM

If you listen to the Actual CDC Victims, you will see countless examples of the (hostile) Provider's incompetence, resulting in rental evictions, homelessness. Wrecked Credit Ratings. Unendurable stress & stigmatising. This Policy is the antithesis to a "Budgeting Tool."

12/16/2021 1:07 PM

Q6 The Cashless Debit Card (CDC) and your safety.

Answered: 82 Skipped: 0



ANSWER CHOICES	RESPONSES
I dont have any safety concerns	12.20% 10
The Cashless Debit Card (CDC) has had no affect on my safety	12.20% 10
The Cashless Debit Card (CDC) has been helpful for my safety.	0.00% 0
The cashless Debit Card (CDC) has been very helpful and I am much more safe	1.22% 1
The Cashless Debit Card (CDC) has been unhelpful on my safety.	24.39% 20
The Cashless Debit Card (CDC) has been very unhelpful and I am more unsafe	37.80% 31
Other (please specify)	12.20% 10
TOTAL	82

I have heard firsthand of people being made homeless through the indue company not paying rent on time.

12/18/2021 12:34 PM

My staff were abused and threatened by people who were trying to legitimately purchase items or obtain accommodation or food which are approved items.

12/16/2021 11:16 PM

My anxiety, depression and PTSD got worse. Felt helpless.

12/16/2021 5:27 PM

I have grave concerns for persons on CDC, some rural places do not have opal cards or ambulances so if someone were very sick and needed to go hospital, they can walk 100 kilometres or more or suffer at home because the bus could be cash only.....some landlords may only accept cash. It can make people homeless and be blacklisted

12/16/2021 4:41 PM

I feel unsafe because the card is creating a horrible life and elected people in government want to extend it to all. It will destroy Australian society. No fair goes for anyone. Don't lose your job, or become a single parent, or suddenly become a Carer, let alone be disabled enough to be on a disability support pension, or worked all your life to be on an aged pension. That's a lot of people who would be crushed if this horrendous instrument becomes the norm everywhere...

12/16/2021 2:14 PM

I worry that if I have to Rent a home again, I will be left homeless as real estate in our area do not like renting to those on indie because of how Centrelink can punish someone if there is any issue with late reporting. There is already a house shortage in rental market, and this is creating more competition and homelessness. Coming from an abusive past relationship I would have less access to flee as I would not have all options I would require without cash and also the statement I could not hide from my partner to set myself up to flee.

12/16/2021 1:39 PM

What has safety got to do with this card, it's toxic it's destroyed the quality of life of people in the trail in the region of East Kimberley - Kununurra WA

12/16/2021 1:34

Not able to rent, not able to go out to meet people, not good for young person

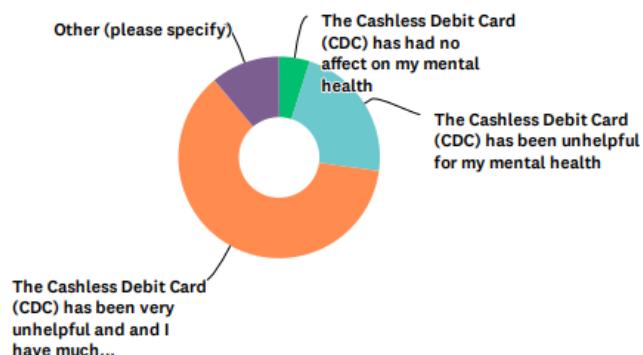
12/16/2021 1:29 PM

Not safe at all. I don't have a house over my child or my head I've had to rely on my mum and dad for that. Can't have a life

12/16/2021 1:28 PM

Q7 The Cashless Debit Card (CDC) and your mental health.

Answered: 81 Skipped: 1



ANSWER CHOICES	RESPONSES
The Cashless Debit Card (CDC) has had no affect on my mental health	4.94% 4
The Cashless Debit Card (CDC) has been helpful with my mental health	0.00% 0
The cashless Debit Card (CDC) has been very helpful for my mental health	0.00% 0
The Cashless Debit Card (CDC) has been unhelpful for my mental health	22.22% 18
The Cashless Debit Card (CDC) has been very unhelpful and and I have much poorer mental health	61.73% 50
Other (please specify)	11.11% 9
TOTAL	81

Yeah, I can say that this has made me try to take my life twice because I couldn't pay for food at my local markets where I get most of my veg and meat. I've gone days without food cause of this

f#cking card

12/20/2021 2:53 AM

I get depressed at the thought of it controlling my life.

12/18/2021 12:34 PM

It makes me very sad for people on it

12/16/2021 4:41 PM

The way that elected people in government talk about people on income support who are on the card is disgusting. They portray us as worthless human beings. Before I was a full time Carer on Carer Payment, I was a highly successful person with multiple degrees in a professional position with a six-figure salary. It's really horrible to hear what they say. They obviously don't meet the decent people I know living on income support. People who work hard for the people they care for (ironically saving the government billions) and are generous and supportive to others in the community.

12/16/2021 2:14 PM

People recognise the card and look at you when you are using it like you have done something wrong. It's humiliating. To need social security does not mean I have decided to be something wrong or am a criminal. I need social security but that does not mean I can't manage money, or I am an addict of any sort - I am not.

12/16/2021 1:39 PM

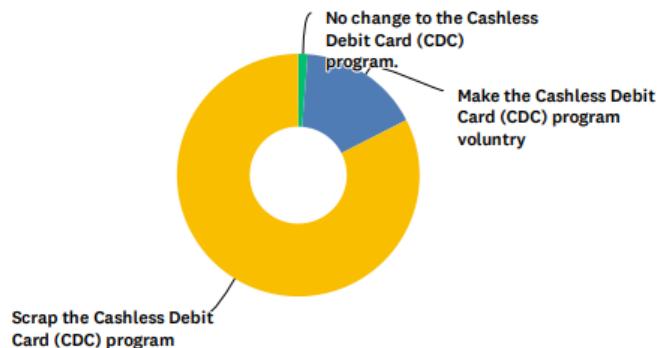
Depression not able to communicate with other people as we can't go out because for card

12/16/2021 1:29 PM

Depression and anxiety and stress

Q8 What outcome would be best for you?

Answered: 80 Skipped: 2



ANSWER CHOICES	RESPONSES	
No change to the Cashless Debit Card (CDC) program.	1.25%	1
Make the Cashless Debit Card (CDC) program voluntary	16.25%	13
Scrap the Cashless Debit Card (CDC) program	82.50%	66
TOTAL		80

As a Carer this makes life harder not easier. There is a high administrative burden. Payments we get for our child and supplements are 100 per cent retained. Some of these allowances are specifically to counter the additional cost of raising a child with disability and without any limits placed on what they can be used for. I specifically use these to fund things the NDIS didn't fund. I shouldn't have to ask a faceless admin person who has no knowledge of either disability or the Social Security Act for permission to use those funds.

12/16/2021 2:14 PM

I survive on cash, everything I own is from garage sales or op shops. Most of my food comes from the farmers market or roadside stalls. I cannot afford to buy new things from shops, nor can I afford

a lot of store-bought items. I'm not alone it's the only way single mothers can afford to live and feed their children on what is the lowest paid yet most important job

12/20/2021 7:19 PM

it just made my life worse

12/20/2021 2:53 AM

For me being on the Indue Card makes it harder for me to budget and pay my bills it's more difficult overall but the only positive is I can send money internally to my family in remote communities knowing they'll be making purchases of food

12/19/2021 6:44 PM

The whole CDC experience has been overwhelmingly harmful on so many levels for me. Currently there are politicians claiming more in a day for meal allowances than I receive on benefits for a week.

12/19/2021 10:26 AM

I have troubled every time I need to pay my rent, it's ridiculous. I have to call indue and services Australia just to redo it all over again. It's putting me at risk of losing my house

12/17/2021 6:40 PM

No ability to save money. Card declined for no reason at places it shouldn't (Coles and Woolworths for example) Rent has been late due to Indue protocols Being on this card makes me feel like I am a criminal or have done something wrong. I don't drink or gamble. I have always paid my bills and rent on time. Why am I on this card? I moved to Bundaberg while pregnant and was put on this card straight away. I lived in Bundaberg for less than a year and moved back to live with my family in Tasmania and have been on this card ever since. There is absolutely no need for me to be on a program like this.

12/17/2021 2:40 PM

This card has caused more domestic and family violence than I have ever seen. Things are becoming harder to obtain with the CDC. Even basic necessities such as shopping, clothes, and medical care

12/17/2021 9:23 AM

I am pleased that my parents aged 91 and 89 are not in a catchment area as they would be forced into income management after a lifetime of being to manage their own finances.

12/16/2021 11:16 PM

I have experienced stress and more financial stress having limits on what I can spend where. Going out for dinner is hard as I have to balance two cards, I can only buy a drink on one and have to

buy food on other, as I'm aware not everyone has a gambling or drinking problem as we should not be punished for doing the right thing. I got through easier when I got money on my nominated card. If it cannot be scrapped it should be a criterion on who goes on as the non-responsible people go on and receive substantial professional help as that would be more beneficial. It is not fair on people who do the right thing.

12/16/2021 8:52 PM

I have never before the cashless debt card been in debt or had to loan money from family that I could not repay just to be able to pay rent or put food on the table. My mental health has deteriorated while on this card and I have been put under more mental strain. I also horrified that my child has learnt that at age 5 yrs she cannot ask mum to go anywhere because she now asks, "can the money card work here?" She should not have to ask that, and it has made me feel like I am ruining her childhood because she has to think like an adult about the price of things and if we can even go to a place cause of this card.

12/16/2021 8:34 PM

As a newly single mother this card only added to my stress and accelerated my mental health issues. Previously never having relied upon welfare payments due to either working or financially supported by partner and never having financial trouble, the experience was degrading, frustrating, humiliating and stressful. The CDC has its place, but not with those with no history of financial mismanagement, drug and alcohol issues, criminal background, and child abuse/neglect.

12/16/2021 7:55 PM

Please get rid of it.

12/16/2021 7:35 PM

Absolutely horrible card. I have children with needs, and this makes it very difficult for us to do things. My real estate didn't accept the card which made my payments late until I could set up centapay which left me with faults. Couldn't repay loans. My mental health has gone down the drain. I feel like I'm a prisoner on this card. I am a single mum that doesn't have time to even think about alcohol.

12/16/2021 7:15 PM

I've lost my house due to being on this card and finding a rental is virtually impossible due to being on this card, I filled out all of the paperwork so undue could direct debit my house payments and not one single house repayment was paid. Most real estate's that have affordable housing in my town don't use EFTPOS so being on this card has been more of a setback than a help. Due to being a full-time single dad and not having anywhere for us to live it's affected my mental health heavily; I've contemplated suicide a few times just so my kids can use my superannuation to house themselves.

This card should be illegal.

12/16/2021 7:11 PM

In the 3 years I've been subjected to this lunacy, the CDC has 1) attempted to prevent me from accessing a private speech therapist in my community. 2) prevented me from using my tax return to buy my son a bedroom suite. 3) put a bunch of people with no mental health, disability or domestic violence skills in charge of my financial situation in an arbitrary manner. When my ex-husband treated me this way, the family court called it financial control. When the federal government does it, it's fine. I am not a drinker, gambler or drug addict. I do not need to be managed by anyone.

12/16/2021 5:55 PM

This cashless debit has put me behind in my rent and other bills. It's crap

12/16/2021 5:53 PM

No public consultation was made with people who would be put on the card at any stage prior to receiving card in post. No one interviewed me to ascertain if I needed to be placed on card.

12/16/2021 5:27 PM

I find my rent doesn't come out sometimes and if it does, I cannot access my \$200 allowance. Of course, I have the money in my account. I also have had difficulty paying for items. The worst part of the card is that it doesn't keep up with my deductions. I have organised accommodation but when I went to the place the money was not in the account even though it was when I organised

12/16/2021 3:36 PM

I can't pay my rent with the indue card and if I call to ask for help, I get the response of it's nothing we can do your real estate needs to get centre pay. I can't control my real estate's actions but all I can do is try and pay my rent somehow, so my daughter has a home

12/16/2021 2:19 PM

Only able to be used in limited stores with no ability to shop in cheaper alternatives. Also, stigma as the card is known to public to be a welfare card. Very degrading when already struggling. There are other bill paying services linked with Centrelink that do not have this public visual label

12/16/2021 1:50 PM

Example - I am waiting for a new NAB bank card so tried to use my indue card on eBay to buy a special gift for my sister (t shirt) but couldn't and was advised because it's an open site and I could get alcohol that my indue card would not work. Words I want to say but would probably be banned describe how I feel. I'm a 51-year-old ADULT MAN who has to ask a complete stranger over the phone if I can buy a t shirt!!!! I have zero children, don't smoke, only rarely enjoy a drink and am told that I can't buy a t shirt. Discrimination and common sense come to mind

12/16/2021 1:41 PM

I think the Area I live in does not mean I should be on this card. I should be only on his card if I have done something wrong. I want to be removed from the indie card I do not consent to being on it.

12/16/2021 1:39 PM

Basically CDC should never have been imposed from the word GO in our trial region there was no consultation what so ever people had no say people didn't have any choice they were forced upon this happening their lives is not normal no one in government considered the wellbeing if all recipients on this crap if only they knew if only they talked to be the real deal people hear what they have to be say.. CDC needs to be banned immediately. They talk about Change in people's lives well in that's another joke...

12/16/2021 1:34 PM

This card has had nothing but negative impact on my life! As an example I was mistakenly double charged by Woolworths for a big food shop I did online as it's hard to go shopping some days with a sick child and after 5 days of non-stop phone calls between them and indeue I've been told if Woolworths don't send an email which they said they would 2 days ago now but still haven't that indeue won't release the funds back to me until after Christmas so I can't even pay my rent this week and will be 1 week behind until after Christmas when they release the funds and I'll have to call them to change and fix my monthly rent allowance just to pay my rent and catch up on missed weeks due to issues like this. My normal bank would never hold my money from me for 2 weeks and do nothing to help knowing it's my rent money

12/16/2021 1:30 PM

This is discrimination against a single parent as it is stopping them from living a decent life this is utter nonsense and the government abusing its power

12/16/2021 1:29 PM

You can buy smokes which can kill you but not alcohol?? I can't even go out to a pub for a nice steak without being declined and left standing their embarrassed cause I can't pay for it I can't even buy a shopping cart full of food and nappies for me and my child without being declined and having to walk out with nothing, what is my child meant to eat rocks

12/16/2021 1:28 PM

Since this card came out my ex-partner who has an alcohol problem got even more violent when they took away the majority off his money which in turn made it worse for me. He used the online account to track my every single purchase and anything that wasn't approved by him would earn me a beating

12/16/2021 1:24 PM

Myself and my wife both got off it as it took a massive hit on our mental health and has pushed up the suicide numbers

12/16/2021 1:16 PM

This Policy IS Financial Apartheid. It IS "Financial Abuse"... as detailed in the *Government's own definition* of "Domestic Violence." I find it intolerably distressing to see the portfolio minister *denying* Age Pensioners will ever be included...when Age Pensioners have already been forced onto this financial obscenity (in Cape York...for now.) AND that AP's ARE included in the current Legislation, as a "Restrictable Payment." I no longer feel safe in my country, after seeing the lengths my government will go to, to vilify & abuse our most vulnerable...of which I am one. Thank you for listening.

12/16/2021 1:07 PM

I'm a sole parent with a solid work history who's been made homeless/ been shunted from my community and forced to move 2000 km interstate...while I was pregnant. And studying FT Indue would not let me pay cash rent. So, I was homeless for many months and still paying the price of that. It continues to control my life and I struggle to pay rent in my new area, despite having literally thousands trapped in the card. My child is first nations and suffering as a result of our loss of financial autonomy. I just want to pay rent. She is 12 months old, and I still breastfeed. This is cruel.

12/16/2021 12:43 PM

When I get paid, I use my \$200 limit a month to transfer into my daughter's account to save! I can't even save my left-over money into my child's account that mind you I've never withdrawn from and can prove that on paper! I can't take my daughter to second hand shops, garage sales, Facebook marketplace because I have to have proof just to buy second-hand items!! My daughter likes going on the rides at the shops that are \$2. I never have changed to even let her ride them. I can't help family members with a loan or even borrow money from family on my off week because I can't pay them back unless I use my monthly limit. I feel like I'm being mentally and physically controlled. My mental health isn't the best and I have gained more anxiety when I use my card doing my own food shopping because there have been times where my card hasn't worked because the systems are down on the indue's side of things! This card doesn't help family's or people it controls them and makes unnecessary stress and health problems mentally.

12/16/2021 12:11 PM