

SAY NO

To The Cashless Welfare Card!! It's Income Management On Steroids!!

How will it effect Ceduna?

From March 2016 as part of a 12 month "trial", ALL people aged under 65 who receive welfare Payments will have 80 percent of their payments Placed on a cashless debit card. Aged Pensioners And workers can volunteer.

800 RESIDENTS!

Roughly 20 percent of the population of the Ceduna Region will be affected by this scheme.

**72 percent of those affected
Will be Aboriginal people.**

How Do You Leave The Scheme?

With great difficulty.

With other Income Management programs, you can exit If you show you are financially or personally competent, Or that being on Income Management is harmful to your Mental health and housing situation. You can appeal, or Apply for an exemption.

NOT IN CEDUNA.

In Ceduna the only way to exit being on the cashless welfare debit card **Will be to stop receiving welfare payments.**

This is very difficult if you are a Disability Pensioner, or student, Or young single parent, or just unable to find paid work.

You can apply to a community panel to reduce - from 80 percent to 50 percent - how much Of your payment is restricted, but they do not have the power to take you off the scheme.

This card will be like other debit cards, but You will not be able to withdraw cash from it. And you will not be able to spend funds on Alcohol or gambling.

But think of the places that do not Have EFTPOS, or where using the Card would be inconvenient.

Places where you find bargains: farmers' Markets, garage sales, private sales, and online Buy/sell Facebook groups and websites, Like Gumtree.

When you are low-income, you need to be able To shop wherever you can. And cash, not card, Is mostly used for small purchases: two-thirds Of payments under \$20 are made by cash.

**If you leave Ceduna
After you are put on
The cashless debit
Card, you will
Remain on the scheme.**

What Consultations?



A Failure

The cashless welfare debit card is a new, Extreme version of an old policy: Income Management which has been around since 2007, When it was introduced to the NT.

In 2012, it was introduced to Playford Council in northern Adelaide.

It has repeatedly FAILED.

There is NO EVIDENCE that restricting people's Access to cash helps people with substance Abuse, prevents child neglect or domestic Violence, or has any other positive impact.

This policy is a band-aid. Alcoholics drink to Cope with severe trauma and stress.

***They are addicted –
They cannot simply stop.***

If you try to reduce their access to cash, they Will simply find other, creative ways of Accessing cash. We must deal with the causes, Not only the symptoms.

Here are what government reports have said about the policy:

“Income Management has been applied to many who Do not believe they need Income Management and For whom there is no evidence that they have a need For, or benefit from Income Management...”

“Income Management has led to widespread feelings Of unfairness...for many the program operates more As a means of control rather than a process for Building behaviours or changing attitudes...”

What Can We Do?

Facebook

Join Groups fighting the policy

Phone

Say NO To The Welfare Debit Card Ceduna:
[facebook.com/groups/1486363324991953](https://www.facebook.com/groups/1486363324991953)
Stop Income Management SA:
[facebook.com/StopIncomeManagementSA](https://www.facebook.com/StopIncomeManagementSA)

0455 270 799 (Ceduna)
0411 587 663 (Adelaide)

This was flier was produced by people from Ceduna and Adelaide, .
from Say NO To The Welfare Debit Card Ceduna, and Stop Income Management SA

The Federal Government and Ceduna Council say that There is lots of local support for trialling the cashless Debit welfare card, that they spoke with many people. But is there?

The Mayor of Ceduna Allan Suter says
“Many of the people who have been consulted have been Organisations rather than individuals.”

And the government has not been able to say Exactly how many people they spoke to.

Many locals, both Aboriginal and white people, have said They were not consulted Until it was already too late. Many have felt kept in the dark.

Many community leaders who previously supported The cashless debit card – and who signed a Memorandum (an agreement) with the government – Have since withdrawn their support.

There ARE Alternatives

Most people on welfare know how to manage Their money. Low-income people have to be Good at managing their money because they Have no choice. Most people on welfare Payments who struggle financially struggle Because they do not Receive enough money – Not because they do not know how to manage it.

For the very small number of people who suffer From financial mismanagement and substance Abuse, the programs that help turn people's Lives around are those that build people's Strengths and skills. That make them feel Capable and confident, give them control of Their lives, and make them feel part of a Supportive community.

Why not spend the money being put into this Punishing scheme on more anti-addiction Programs, a rehab centre in the area, more Financial counselling, more jobs, and other Positive programs?