Hope, Suffering and Resistance: Combatting the Cashless Debit Card

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“It's just the whole thing of me personally having to pull that card out, it makes me feel sick as a person. Like I'm less of a person. Like I'm not earning my own money and people just look at it and go, 'oh you're one of those'. [...] I haven't really had any bad things happen or anything [bad said to me], it's just my whole perception of it. Yeah, I hate it.”

Interviewee
Policy Context

“I heard loud and clear from workers at the coal face and community and welfare groups that we need to do something and I believe this Cashless Debit Card is a way forward […] The unemployment rate in Hinkler is unacceptably high but we can’t just keep doing the same thing and expect a different result.”

Keith Pitt MP

“The Hervey Bay and Bundaberg region was selected as the fourth site for the Cashless Debit Card program following calls for the card from key stakeholders in the region to address social issues such as high youth unemployment and intergenerational welfare dependence.”

Department of Social Services
Outline and Aims

1. Locate the study within the broader academic scholarship regarding power and subjectification;

2. Present empirical findings regarding interviewees’ experiences of income management, showing how the policy produced subjects who did not straightforwardly conform to neoliberal ideals but nonetheless served the economic system; and

3. Consider how interviewees negotiated, were constrained by and at times pushed back against this subjectification.
Governmentality

“Income management aims specifically to alter behaviours such as making people more responsible in managing their finances, refraining from buying certain goods and services, and reducing dependence on welfare. […] Subjectivities and the way people know themselves to be in the world are targeted in the process of constructing economically self-sufficient and responsible citizens.”

Klein 2016: 504
“It's just made life so much more difficult than what it was. I mean, I used to think it was hard living fortnight to fortnight not knowing how much money we'd have left over, but this is so much harder. I don't even know if my bills are going to get paid on time. That has never been a problem for me.”

Interviewee

“My bills aren't getting paid on time. I'm getting defaults, I'm getting fees I shouldn't be getting. Money isn't leaving my account for two weeks and I've got kids that can't do what they want to do because I don't have access to cash.”

Interviewee
“So after the third attempt [to pay], the self-serve light on the top started flashing and I had to wait for the lady to come over and then I had two tradies just behind me and they were like ‘oh, that’s one of them junkie cards.’”

Interviewee

“People look down on you. They think that you're a drug addict or you are an alcoholic, when I’m none of those things. [...] I imagine what people were thinking about me pulling out this card, it being declined. I never had to worry about that when I was going into my normal account because I was just the same as everybody else. Nobody knew my situation. Now it just – it's like we just get put on show now, for everybody to see and it's not fair.”

Interviewee
“I just can't wait to finish this course and just be working. [...] Just have my normal accounts and have that good feeling that I know I'm earning the money myself and I'm working. I've finally worked so hard to get to this point and I can't wait for that feeling. Yeah, because saying that I'm on Centrelink and I'm a single mum and things, sometimes you get people maybe like pity you and things like that, or look down on you. [...] I just can't wait to just be like a normal working person again.”

Interviewee
“I’m going out and I’m handing out resumes [to find employment], but the second that you pull [the cashless debit card] out, you just instantly feel guilty. It’s just a huge stigmatism and all you see on the news is to stop drugs and alcohol and gambling and it’s just constant in your face: drugs, alcohol, gambling, and I’m like, ‘I don’t do any of that!’”

Interviewee

“You know, I do see that as a gift. Technically, we're not working, we do have things to do to get that money from the benefit from the government.”

Interviewee
“You get some of the checkout people, they look at your card and you're like, ‘oh yeah, I'm on Centrelink, but I'm one of the good ones’. Kind of that feeling, you are a little bit embarrassed.”

Interviewee

“It has [changed how I feel about myself]. For example, for [my partner], he will – he'll do it all the time but he subconsciously does it and doesn't realise he's doing it – he'll go pay for it and then quickly add, ‘but I'm working part-time’, so it's automatically like trying to make yourself sound better for being on Centrelink.”

Interviewee
“I could not stop throwing up; just the anxiety of using the card and trying to switch payments over, worrying about which payments were going to get paid, is my landlord going to kick me out, what’s going to happen? Am I going to get a blacklist on my name? It’s like this will affect my credit rating and everything in the future.”

Interviewee

“I've had a lot of people tell me that their mental health has gone downhill because they're extremely stressed. They're anxious. They're panic attacking. They're always worrying that it's not going to work, they're going to fall behind. They're not going to be able to pay it. They're going to be defaulted. They're going to be put on the TICA list because that's a black mark for years against you renting if you don't pay your rent on time. It's just causing a lot of anxiety.”

Interviewee
“My wellbeing is deteriorating. I've been unmedicated, like I said, for three years. I'm now back on meds. I'm in therapy and I'm seven weeks into having this card. Everything's just – it's exhausting. I'm tired all the time because I just constantly worry.”

Interviewee

“That's definitely one of the biggest tolls this card has had is the self-doubt and the decline in mental health, for especially myself and my partner trying to make sense of things and trying to not let it bury us six foot under.”

Interviewee
“It just makes you feel – I don’t know – useless, like you’re not a part of society anymore. Like you’re segregated. Like you’re one of those [that] goes into that corner. It really does.”

Interviewee

“It sort-of gets to a point where you feel like everything is just too hard [to go out]. It's like, ‘why do we even bother?’ If we go there and [the card] get[s] knocked back, well what are we going to do? It's not like we can go and grab cash and pay for it. It's not like we've got a whole lot of money to spare to be able to do anything. [...] And worrying about if we were knocked back, you know my partner's social anxiety, having to worry about how he may handle that, and it just becomes, yeah, all too much.”

Interviewee
“For the protests, no, I don't go to them, simply because I am too embarrassed and it's back to that stigma thing. I don't want to put myself on show and be looked down upon. I know that's probably what people think when they see people on the card and protesters and all that. I don't want to do that to myself.”

Interviewee

“Before the card actually came into Bundaberg, we did a protest where we'd actually go to the Bundaberg Council and we just protested outside about the card. But I've been – since the card came in, I've been too busy with my daughters and been worrying about how I can spend the money, where I can spend it and everything that I haven't been bothered to protest anything.”

Interviewee
“Being able to understand that other people are having just as much trouble as we are [is helpful]. I've got more support from that side of things [in the Facebook group] and obviously asking questions and being able to vent when need be […] It's not just a few of us having a whinge and bitch, […] it's showing all the different problems that we've had. Yeah, it definitely has that bit of a back-up sort of thing.”

Interviewee

“I get up there when I'm feeling particularly angry and have a rant.”

Interviewee
“[When you make a transaction] they've got a description that's optional. Only Indue sees that description. Then you've got a transaction reference underneath that you can fill out as well. That's the one I fill out for my bank, just normal. But I fill out just the Indue one like that every time [...] [I write] ‘F*#k Indue’ [laughs]. It feels good. It does. [...] I posted on the support page about doing it. They're like, ‘that's a brilliant idea, I'm going to start doing that now too!’”

Interviewee
Thank You

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