

Unemployed Anarchist Drug Users Tell Indue Financial Services to “Piss Off

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On 15 November 2019, unemployed anarchist drug users in the notoriously conservative city of Meanjin/ Brisbane, visited the offices of Indue Financial Services Ltd, to express disgust and class rage at this shameless corporate exploiter of the poor. The group operated under the moniker *Irredeemable Nihilist Druggies Unashamedly Embracing Sabotage + Undermining Capitalist Killer Systems (INDUE SUCKS)*.

Background to the Indue Cashless Debit Card/ Healthy Welfare Card

In the last two decades, people residing in the occupied territories of so-called 'Australia', receiving paltry welfare payments from the Federal Government through the Department of Human Services' Centrelink portfolio, have been subjected to increasingly draconian welfare policies. These policies negatively impact our access to health, educational opportunities, housing options, and general capacity to endure the relentless horrors of capitalism. First Nations people, unemployed people, students, refugees, disabled people and their carers, single parents, and other economically marginalised/ underclass communities, have endured the increasingly stigmatising impacts of "anti-bludger" rhetoric from both the federal Liberal/ National Coalition Party (LNP) and Labor governments. Supported by the Murdoch media conglomerate, which promotes morally charged political agendas within its national News Corp press monopoly, increasingly harsh welfare reform policies have been deliberately used by both Liberal/ National Party (LNP) and Labor governments to further disempower and silence the underclass.

Despite Centrelink welfare payments falling well below the national poverty line, recipients of the meagre 'benefits' are demonised as 'parasites' on the system, 'burdens to the tax payer', and 'freeloaders who squander welfare payments on various forms of vice'. (Due to the war on drugs and subsequent inflated illicit-market costs, as users of criminalised substances, *INDUE SUCKS* utterly refutes the laughable mainstream narrative that the current rates of welfare payments are enough to maintain an illegal drug habit. Assuredly, they are not..)

The criteria for those seeking to access Centrelink welfare options have become increasingly exclusionary, and progressively more punitive. Existing unemployed welfare recipients are forced into mandatory participation in Centrelink's 'mutual obligation' scheme. (Examples of 'mutual obligation' activities include: forced unpaid, scab labour under the guise of 'on-the-job training'; unrealistic expectations of 'job seeking' efforts; mandatory attendance at month-long courses facilitated by private Job Network companies focusing on 'personal grooming' and 'employer-friendly presentation'. Failure or refusal to participate in 'mutual obligation' activities results in suspended, reduced, or cancelled welfare payments.) Given the oft-stated aim of various Members of Parliament (MPs) to 'reduce welfare dependency', the roll-out of the Indue Cashless Debit Card, simultaneously achieves both further disincentive for the most socially marginalised to access welfare payments, and gross profits for political proponents of the initiative.

The Indue Cashless Debit Card, is also promoted under the seemingly benign title, the "Healthy Welfare Card". This is a particularly cruel and ironic appellation, given that independent evidenced-based research has identified a direct correlation between card recipients experiencing significantly exacerbated economic and social hardship, and resultant poor physical and mental health outcomes.

In collaboration with LNP policy makers, Indue Financial Services Ltd, the company responsible for the implementation and management of the Indue Cashless Debit Card, is shamelessly profiteering from punitive attempts to increase surveillance of welfare recipients, and deprivation of our basic financial autonomy.

What is the Indue Cashless Debit Card / Healthy Welfare Card?

Traditionally, welfare payment recipients have received fortnightly payments as cash deposits into personal bank accounts, which can be used as deemed most appropriate to personal circumstances. However, in an LNP instigated “trial” across several sites, an Indue Cashless Debit Card is now issued in lieu of cash payments. In effect, the Indue Card operates by diverting 80% of a Centrelink welfare payment to an Indue Debit Card, with the meagre 20% remaining welfare payment deposited to the recipients’ own bank account as accessible cash funds.

Mired in the stale moral values of the LNP and their contempt toward the underclass, the Indue Cashless Debit Card (and its forerunner, the Basics Card- a blatant example of the institutional and systemic racism ‘Australia’ prides itself on*) was promoted as an altruistic initiative by the federal government, with the stated aim of ‘increasing the health and social well-being’ of welfare recipients ‘to more effectively engage in job seeking’. The Indue Cashless Debit Card is in effect, a populist neo-liberal initiative, which effectively highlights the dominant ‘dole bludger’ trope by seeking to further penalise the underclass through depriving us of our already limited economic autonomy.

In a regurgitation of the failed policies of prohibition, the Indue Card restricts Centrelink recipients from buying alcohol, gift cards (which could potentially be used in lieu of cash), or accessing actual cash (which the State explicitly fears could be used for drugs or gambling). The Indue Cashless Debit Card can only be used for purchasing government approved goods and services through government approved retailers which support electronic MasterCard or Visa/ debit payment systems. As detailed below, large national and multi-national businesses such as Coles and Woolworths are major beneficiaries of the scheme. As an added humiliation, Indue Card holders who wish to purchase goods or services from businesses which lack Indue Card payment facilities (ie/ local markets/ second hand stores/ slumlords who accept cash only rent payments/ online vendors etc etc), must apply for specific permission from the Cashless Debit Card Hotline (managed by Indue Financial Services Ltd) to use the card for purchasing goods and services from non-corporate vendors. This policy, exacerbated by the arbitrary decisions made by Cashless Debit Card Hot-line operators, severely impacts on many Centrelink recipients who rely on the informal cash economy to survive. Ultimately, this policy supports the federal government’s explicitly stated aim of creating a ‘cashless society’, where financial privacy is negated and all electronic financial transactions can be tracked.

Who are Indue Financial Services Ltd?

Indue Financial Services Ltd is the financial institution responsible for managing and administering the Indue Cashless Debit Card. In return for managing Centrelink recipients’ Cashless Debit Card, Indue is paid up to \$10,000 per person, per year, by the ‘Australian’ federal government. Obscenely, the average unemployed welfare recipient receives an average of \$11,000

per year in fortnightly payments- almost equivalent to what the federal government pays Indue Financial Services Ltd to manage the Cashless Debit Card! Aside from the obvious themes of state control and surveillance, the Indue Card initiative is a punitive neo-liberal policy seemingly designed to punish poverty by ‘encouraging’ welfare recipients to ‘pull themselves up by their bootstraps’. Despite the LNP’s bleating about commitment to ‘reducing welfare spending’, the entire Indue Card initiative is an absurd economically nonviable policy. In effect the scheme doubles government welfare spending by paying a private company a sum virtually equivalent to a welfare recipient’s paltry annual income to control their bank account.

‘Australia’ has a hoary tradition of political cronyism, nepotism, and venality. Reflecting this tradition, Indue Financial Services Ltd is infested with influential Liberal and National Party members, and contributes significantly to LNP Coalition candidates and branches. Similarly, Indue Financial Services Ltd has a history of employing prominent LNP party members. Current Federal Chairman of the National Party and former LNP MP Larry Anthony (the son of former Deputy Prime Minister Doug Anthony), is a former Chairman of Indue Financial Services Ltd and holds major shares in the company. Larry Anthony’s family trust currently owns Illalangi Pty Ltd, an umbrella corporation consisting of companies which work under sub-contracts for Indue Financial Services Ltd and profit from Indue’s contracts with the LNP Government. These companies include SAS Consulting Group Pty Ltd, a political lobbying group of which Indue is a client, and Unidap Solutions Pty Ltd, a corporation that provides IT services to both Indue and the current LNP Government.

As of August 2019, Indue Financial Services Ltd has received at least \$21.9 million from the federal government to facilitate the Indue Cashless Debit Card. Currently the Indue card has been introduced across 3 states and territories on a ‘trial’ basis. However if the roll-out of the cashless welfare card is extended on a nationwide basis – as many LNP MPs (including Hinkler member Keith Pitt; Minister for Population, Cities and Infrastructure Alan Tudge; and Social Services Minister Anne Ruston) are now calling for – the value of Indue Financial Services Ltd, and the shares held by Larry Anthony and other Liberal and National party operatives will increase exponentially. In this context, the call by notoriously conservative National Party MP Barnaby Joyce to increase welfare payments seems a sinister and cynical exercise in self-interest rather than a genuine example of altruistic policy reform.

Indue Financial Services Ltd’s capitalisation on LNP’s ‘income management and ‘welfare payment quarantining’ policies

‘Australia’s’ current Prime Minister, fundamentalist Christian Scott Morrison (commonly referred to as Scummo), initially promoted the Indue Cashless Debit Card in 2015 during his tenure as the Minister for Families and Social Services . The Indue Card was touted as the solution to issues such as perceived excessive alcohol consumption and so-called ‘anti-social behaviour’ in rural – predominantly First Nations – communities. Trial sites were established and subsequently extended in 2016. LNP Prime Minister at the time, Malcolm Turnbull, stated that the card was “an exercise in practical love” (ostensibly a variation on the ‘tough love’ concept- a further example of the moral overtones underpinning the card’s rationale).

The concept of ‘quarantined welfare payments’ was suggested to the LNP in 2013 when the federal government appointed the head of Fortescue Metals Group, Andrew Forrest, as a highly paid consultant tasked with reviewing Indigenous employment and training programs. Forrest, a notorious climate denialist and unapologetic racist, is one of Australia’s richest people with an estimated net worth of up to \$12.7 billion – yet lacks the merest modicum of experience or

expertise in designing and evaluating effective welfare programs. Forrest's report, *Creating Parity*, which was presented to the federal government in 2014, introduced the idea of the 'Healthy Welfare Card'. The report promoted policy recommendations that government payments to unemployed people, carers, people with disabilities and single parents should be quarantined, with all welfare recipients receiving a pre-paid debit card, in lieu of cash payments.

Forrest's proposal for a Healthy Welfare Card was ostensibly influenced by the preceding 'Basics Card', a scheme initially forced onto First Nations communities in the so-called Northern Territory in 2007 as part of the LNP's explicitly racist 'Northern Territory Emergency Response Intervention' in remote First Nations communities. (In a move reflective of paternalistic, colonial, Victorian missionary puritanical administration, no genuine consultation with First Nations communities was undertaken regarding the implementation of the Basics Card. Subsequent criticisms of both the Basics Card and Indue Card by First Nations communities have been ignored by LNP policy makers.) To refute accusations of institutional racism, the Basics Card was subsequently expanded to all Centrelink recipients in the 'Northern Territory'. The Basics Card quarantined 50% of a welfare payment to a debit-card on which the purchase of alcohol, cigarettes, pornography, and withdrawal of cash was prohibited. Welfare recipients and social commentators have compared 'quarantined welfare payments' to financial apartheid, and 'ration days'. As of 2019, the Basics Card will be phased out in favour of the Indue Cashless Debit Card. LNP advocates of the scheme state that the Indue Card will offer recipients "more financial options", and an increased opportunity to "save for the future", an absolute farce given most welfare recipients receive less than AUD \$40 a day – not enough for even the most frugal to pay rent, buy food and other essentials, let alone pay public transport fares to attend mandatory 'mutual obligation' activities.

Since its introduction in 2016, Indue Card trial sites have expanded to include communities in the Kimberley and Goldfields region, Bundaberg, Hervey Bay, and Ceduna- all regions with majority populations of economically marginalised people who already exist below the national poverty line. However, in May 2019, Scummo announced that the government intends to roll out the Indue Cashless Debit Card to 22,500 more Centrelink recipients, with more "trials" slated to begin in April 2020. The very few welfare recipients in these regions not subject to the blanket roll-out of the Indue Card (eg/ aged pensioners and veteran pensioners) are being "encouraged" to 'volunteer' for the 'trial'.

Having undertaken 'consultation' with major supermarket chains Woolworths and Coles, and Australia's four major national banks, Indue Financial Services Ltd and their friends in the LNP, aim to profit from the poverty and misery of all welfare recipients through the expansion of the Healthy Welfare Card scheme. Upon completion of the trials in 2020-2021, Indue and LNP policy makers are advocating the scheme be expanded across the country to include all welfare recipients.

Responses to the Indue Card by 'trial participants'

As a result of being forced onto the Indue card, welfare recipients in the existing trial sites report experiencing shame, humiliation, infantilisation, stigmatisation, and unjust punishment for receiving welfare payments.

A mother in Bundaberg who receives the single parents' pension stated, "If my partner was to quarantine some of my money and tell me where and when I can't spend it, tell me it's for my own good, people would be screaming financial abuse. Why is it OK for the Government to do it?"

Additionally, numerous Indue Card holders report that the cards regularly malfunction and/or miscalculate a person's balance. Worse still, welfare payments credited to the card are often late. Senate inquiries undertaken to assess the "success" of the Indue Card in trial regions indicate an increase in self-harm and suicide amongst Indue Card 'trial' participants, ostensibly as a result of increased State intervention in people's lives.

Indue and drug testing of welfare recipients

In a further example of utter bastardry and exercise of State control, in 2017 the LNP also began exploring the possibility of drug testing welfare recipients. The proposed trial (in which participation would be mandatory in order to receive benefits), would involve collecting urine, saliva, or hair samples from Newstart (unemployment benefits) and Youth Allowance recipients to test for illicit substances. These substances include marijuana, amphetamines, and MDMA. Welfare recipients who refuse to provide samples are slated to have their payments permanently suspended.

Should an individual's sample test positive for any of these substances, the person would be subject to punitive measures. A first positive test would result in forced relegation to the Indue Cashless Debit Card in lieu of cash payments. A second or subsequent positive test 'may' result in the person's welfare payments being significantly reduced and would require the person to undertake mandatory drug treatment in order to continue to receive a welfare payment. Ironically access to drug treatment options in many parts of 'Australia' is either non-existent or mired in a 12-step Narcotics Anonymous abstinence philosophy- an idealised 'treatment' which is unrealistic for many long-term drug users. Although drug testing is promoted as being "random", candidates for drug testing will be identified using "a data-driven profiling tool... to identify relevant characteristics that indicate a higher risk of substance abuse issues" (this profiling may include, age, ethnicity, appearance, previous incarceration or criminal history, previous medical history, and address i.e. public housing, or areas considered to be 'high in drug related crime'). Drug tests, which evidenced-based studies and analysis have proven to be notoriously unreliable, will be administered by a private contractor, appointed by the Department of Human Services (presumably, yet another company associated with LNP cronies).

Scummo has unashamedly stated that the LNP's welfare reforms- cashless welfare cards and drug-testing welfare recipients- would contribute to "maintaining a lean welfare system", a euphemism for slashing government expenditure to welfare. Ironically, federal government payments to Indue Financial Services Ltd to administer the card doubles the State's welfare spending, with no tangible benefits to welfare recipients. Calls by welfare advocates to increase government investment in welfare payments to a level above the poverty line have been refuted by the LNP, with Anne Ruston stating that increased welfare payments would "do absolutely nothing.. probably just give drug dealers and pubs more money". However, the LNP obviously sees no issues with increasing welfare spending to profit their corporate friends, in effect ensuring a constant flow of donations to LNP candidates and Indue shareholders.

In a further attempt to marginalise drug users and others deemed “criminal”, the LNP has proposed that the national roll-out of the Indue card will involve deductions of up to 15% from welfare payments to contribute to “unpaid court fines”, justified under the guise of “helping people stay out of prison”.

2019 visit to INDUE’s Brisbane Head Offices by Irredeemable Nihilist Druggies Unashamedly Embracing Sabotage + Undermining Capitalist Killer Systems (INDUE SUCKS)

Although the entire ‘Healthy Welfare Card’ scheme increases our horror and class rage at the LNP, as illicit drug users, we are particularly outraged about the proposal to drug test welfare recipients. Many of us are already highly criminalised by the historically racist and classist origins of the war on drugs. We recognise prohibition as a populist justification for the State to increasingly militarise police forces through increasing police powers and investment in weaponry, and ultimately to build more ‘for profit’ prisons.

When we are incarcerated, or visit our friends, families, and comrades in prison, we are routinely subject to State sanctioned sexual assault, in the form of invasive bodily searches, which we only ‘consent’ to under implicit threats of violence. We recognise the indignities of providing mandatory urine/ saliva/ hair test samples to the Department of Human Services as similarly coercive violence, unnecessarily invasive, infantilising, and an expression of the vilest form of State control, depriving us of our basic bodily autonomy.

Hence, it was with the intention of highlighting our disgust and utter contempt at Indue’s blatant profiteering from the LNP’s racist, classist, and user-phobic policies, that unemployed drug using anarchists visited the Indue Financial Services Ltd HQ offices in Toowong, Meanjin/ Brisbane, to express a modicum of our disgust. Across the entrance to the building, in a position visible to an extremely busy motorway, we spray painted “*Urine testing? Piss off! In due course we will make YOU pay! (A)*”.

Additionally, we dumped several hundred uncapped needles and syringes in the landscaped gardens surrounding the entrance to the Indue offices, knowing full well the irrational fear responses most people have to the sight of publicly discarded needles. The shock and outrage Indue employees have to uncapped needles and syringes, is absolutely insignificant and incomparable to our disgust and fury at Indue. Although we don’t expect our minimum expression of outrage to be anything but a minor inconvenience and irritation to Indue office staff, we feel it is necessary for those opposed to the LNP’s self-serving welfare reform policies and Indue’s gross profiteering to express our combative position through actions which directly target those responsible for promoting draconian policies which will ultimately increase the multiple miseries and poverty of our lives.

As the LNP attempts to roll out further trial sites for the Indue cards, we will continue to monitor the situation and respond according to our capacities. We encourage our unemployed friends, anarchist comrades, drug-using peers, and everyone else, either similarly outraged, or simply in the mood for joy-inducing expressions of mischief and sabotage, to visit key LNP proponents of oppressive welfare reforms, Indue offices, or financial institutions which use Indue’s services (such as the QLD Police Credit Union).

Indue Queensland Head Office: Level 3, 601 Coronation Drive, Toowong, Brisbane

Electoral offices of Keith Pitt (LNP MP for Hinkler, an outspoken advocate of the national roll-out of the Indue Card):

- Bundaberg: 41b Woongarra Street, Bundaberg, Queensland 4670
- Hervey Bay: Shop 3, 63 Torquay Road, Pialba QLD 4655

Electoral Office of Anne Ruston (LNP MP and Federal Social Services Minister, an outspoken advocate of the national roll-out of the Indue Card): 9 Renmark Avenue, Renmark, South Australia

Electoral Office of Alan Tudge (LNP MP and Federal Minister for Population, Cities and Infrastructure, an outspoken advocate of the national roll-out of the Indue Card): Suite 4, Level 1, 420 Burwood Highway, Wantirna South, Victoria

Name and Address details of Australia-wide companies which use Indue Financial Services Ltd:

- <https://www.thebsbnumbers.com/indue/>
- <https://www.thebsbnumbers.com/indue/page/2/>
- <https://banks-australia.com/bsb-number.php?bank=Indue+Ltd+Brisbane> (this page has conveniently provided specific links to towns and cities in which companies utilising Indue Financial Services operate)

This article merely highlights a few of the innumerable issues surrounding the Indue Card and the LNP's punishment of the poor. We recognise that the people most affected by the Indue Card are First Nations people, and that the roll out of the Basics Card, and subsequently, the Indue 'Healthy Welfare' card, is yet another State attack on the sovereignty of First Nations people in so-called 'Australia'.

We have also omitted from this article attempts by MPs to oppose the Indue Card 'trial' and its seemingly inevitable expansion, as we do not have faith in the political process, and prefer to express our opposition to Indue Financial Services Ltd through autonomous actions.

Irredeemable Nihilist Druggies Unashamedly Embracing Sabotage + Undermining Capitalist Killer Systems (INDUE SUCKS)

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