



**Australian
Privacy
Foundation**

Why every Australian should oppose the 'Access Card': the arguments against a national ID card system

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The Australian Government's proposed 'Access Card' is a national ID card in disguise, with many features in common with the much-reviled 'Australia Card' proposal of the 1980s.

While it is legitimate for the Government to examine new approaches to public policy challenges (terrorism, immigration debacles, or the growth of identity fraud), a proper examination must include exposure of both the costs and benefits of each proposal, and genuine debate on possible alternatives.

There are five key reasons why every Australian should be concerned about the so-called 'Access Card' proposal.

The 'Access Card' is significantly different to what we have now

The 'Access Card' is much more than just an extra card in our wallets, and much more intrusive than the systems it would replace.

What is most significant and different about the 'Access Card', as opposed to a driver's licence or a passport, is that the card number creates a single key, through which both governments and businesses can confidently index, link, track and profile our movements, transactions, and personal affairs, combining records in large scale and routine ways.

This type of linking and profiling is not currently possible, because Australians do not have assigned to them a single, universal and unique number. Drivers' licences and passports are not universally held; Medicare card numbers are not unique as they can cover more than one family member.

The 'Access Card' proposal introduces a single, universal and unique number for every person – in effect, a national ID number.

The 'Access Card' is likely to make identity fraud worse

Identity fraud and identity theft can be used to support a wide range of illegal behaviour – from under-age drinking, through welfare or benefit fraud, to the adoption of false identities to assist in organised crimes including terrorism.

Yet the introduction of a single, universal identity document just raises the stakes.

A national ID card "could increase the risk of fraud because only one document would need to be counterfeited to establish identity".

Philip Ruddock, 29 June 2005, Australian Smart Cards Summit

Furthermore the 'Access Card' is proposed to link to a massive and complex system featuring a centralised, national population database – the proposed SCRS.

However this centralised database of personal information would likely make identity fraud and theft *worse*. This is because of a centralised system's vulnerability to hacking, manipulation and corruption. Indeed, when speaking to the AusCert security conference in May, the Deputy Commissioner of Taxation at the ATO warned that the 'Access Card' proposal, if implemented, would lead to a *rise* in identity theft.

The proposed national population database, the SCRS, would not be any more secure, free from corruption or immune from simple clerical errors than any other database. The use of biometric photographs could indeed prove disastrous, as the victim of identity theft or data corruption cannot just be issued with a new face.

Experts at the Homeland Security Summit, held in Canberra in the wake of the London bombings in July last year, identified a range of targeted activities which could be undertaken to prevent or lessen the effects of terrorism, including better resourcing of intelligence services, police training, and development of response plans. We know of no expert advocating ID cards as a genuinely effective tool in fighting terrorism. Indeed many terrorists do not hide their identities. The then UK Home Secretary Charles Clarke admitted national ID cards would not have prevented the London bombings.

The National Identity Security Strategy, announced in May last year, also recognises that our current system of multiple identity documents should be strengthened, not replaced, in order to tackle identity fraud and the crimes it supports.

The costs will be staggering and wasteful

The Government claims that the proposal will cost \$1.09 billion over four years.

The Government has not released the KPMG costings to demonstrate how it will only cost \$1.09 billion, nor how Australians would get a positive financial return – but what has been released is the warnings from KPMG of cost overruns, and their estimation that the return could be as little as \$1.6 billion over ten years.

If the cost is (miraculously) kept to \$1.09 billion, and the return over ten years is only \$1.6 billion, that's a rate of return of less than 4%. The money would be better off sitting in the bank!

Estimates from the London School of Economics suggest the cost of establishing the UK national ID card will fall somewhere between £10.6 billion and £19.2 billion over ten years. Yet the cost of identity fraud on which the ID card might have a significant impact was

estimated at only £35 million pa. The cost of the UK ID card is thus likely to be at least thirty times *more* each year than the cost of the problems it is supposed to solve.

Here the Australian Chamber of Commerce and Industry has suggested that the cost of a national identity card could be as high as A\$750 per person, or around A\$15 billion in total – not including the flow-on costs to business.

Canada recently abandoned its plan for a national ID card, preferring to spend taxpayers' money on more targeted anti-terrorism measures such as border security. We suggest the Australian Government should do the same, and spend the \$1.09 billion it has allocated to the 'Access Card' on areas with higher priority.

The proposal will allow linking, matching and profiling

The creation of a national ID number means governments and businesses can not only identify people at the time of a transaction, but can also link their records with information about the same people collated from other organisations, and thus build up profiles of our activity.

So while many Australians might not mind showing some form of proof of identity each time they board a plane, mail a parcel overseas, visit a doctor, write a cheque, fill a prescription, apply for social security payments, rent a car, buy a concession train fare or open a bank account, the idea that all those aspects of our daily lives might be tracked, linked together, matched and profiled - and the resulting profiles used to make decisions about us - is far more disturbing.

The potential for abuse of this indexing, linking, tracking and profiling capability – and indeed the specific memory of abuses by various totalitarian regimes in our lifetime - is why the development of unique and universal identification systems has been prohibited under the constitution of some countries, and under general privacy laws in others.

"the totalitarian government relies on secrecy for the regime but high surveillance and disclosure for all other groups, whereas in the civic culture of liberal democracy, the position is approximately the reverse."

Professor Geoffrey de Q. Walker, 1986

The impact on the Australian way of life would be profound

Anonymity in our daily lives is necessary if we are to protect freedom of speech, and freedom of association.

A national ID card would profoundly affect the everyday lives of Australians. The mass "dataveillance" system it represents would treat all Australians as suspects, instead of free citizens.

"the assumption of the Australia Card legislation is that every Australian is a cheat ... it involves establishing a level of intrusion of a draconian kind into the day to day activities of many people"

John Howard, Leader of the Opposition, 1987

The very creation of a universal ID card strips away from people the ability to be anonymous. There will no longer be a perfectly valid explanation ("I don't drive") for why a person does not have a photographic identification document handy at all times.

Overseas experience tells us what happens next. Providers of goods and services know that their clients or customers no longer have a 'real' excuse for not having photo ID, and so they will start demanding photo ID in more and more routine transactions.

We would quickly reach the stage where someone who does not produce their card on request will be viewed as inherently suspicious. This is particularly troubling when the government is encouraging ordinary citizens to report any behaviour or activity that seems out of the ordinary.

Yet respecting privacy is about recognising that all of us have a space in our lives we prefer to keep private. That does not mean we have "something to hide".

We don't disclose to strangers our bank account numbers or PINs, because we want to protect our finances. We may choose to protect information about our health, sexual activities or religious beliefs, because we wish to avoid embarrassment or discrimination. Sometimes we just want to avoid unnecessary intrusion, harassment or solicitation. And there are many people at threat from harm, for whom keeping their address or movements secret is a matter of personal safety.

A national ID card would cost Australians billions of dollars that could be better spent on real solutions to identity fraud and the crimes it supports – or on improving the health and welfare sectors in more meaningful ways.

But more importantly, a national ID card poses a threat not only to our privacy and anonymity, but to our personal information security.

About the Australian Privacy Foundation

The Australian Privacy Foundation is the leading non-governmental organisation dedicated to protecting the privacy rights of Australians. The Foundation aims to focus public attention on emerging issues which pose a threat to the freedom and privacy of Australians.

Since 1987 the Australian Privacy Foundation has led the defence of the rights of individuals to control their personal information and to be free of excessive intrusions.

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