



PAYING THE PRICE OF WELFARE REFORM

The experiences of Anglicare staff and clients in interacting with Centrelink

TERESA HINTON

MAY 2018

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The research findings, conclusions and recommendations of this report are those of Anglicare. Any errors in the report are the responsibility of the author alone.

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Executive Summary

Australia is in the midst of a major reform to the way the income support system is delivered. This involves automation and a move towards self-sufficiency for customers, as well as changes to eligibility criteria, assessment processes and the compliance framework for a number of different payments.

This research examines in detail the impact of these changes on both clients and staff of community service organisations in three different jurisdictions – Southern Queensland, Tasmania and Western Australia. Through a survey and face-to-face interviews with over 218 staff and case studies of 18 clients during 2017 and 2018, the research explores their lived experiences of accessing and interacting with Centrelink, how this affects their lives and what improvements they would like to see.

THE KEY FINDINGS OF THE RESEARCH ARE:

- **Difficulties in accessing Centrelink**

Both clients and the staff who support them reported a range of challenges in accessing Centrelink services. There are difficulties in accessing services via telephone, including the cost of calling, lengthy call waiting times and high rates of disconnection and abandonment. There are also difficulties in using online services such as lack of access to a computer or smartphone, a non-functioning website and being bounced between different parts of Centrelink and between online and telephone services. Research participants described lengthy processing times for applications, loss of documents or difficulties in accessing or updating the documentation required, and problems in meeting mutual obligation requirements. They also described hostile Centrelink service centre environments with long waiting times and staff who lacked the capacity and understanding to de-escalate situations created by customer frustration. Although Centrelink employs social work and community engagement teams to work with vulnerable customers, clients found it difficult to access these services without the intervention of support services.

- **Falling through the safety net**

These difficulties mean that many vulnerable customers fall through the safety net. Reductions in payments, waiting periods and suspensions of payments, as well as Centrelink debt repayments, mean customers have to survive for periods of time on very little or no income. Young people and people with a disability are especially affected and the processes and demands for information they encounter, combined with surviving on low incomes, were having a profound effect on their health and wellbeing. Difficulties with Centrelink occurred on top of other adverse circumstances in their lives and were for many the 'tipping point' into anxiety and depression. This was compounded by the stigma customers experienced because of their dependence on welfare and how this impacted their feelings of self-worth. As one interviewee said, 'The problem with the system is that they just don't care'.

- **Supporting access to Centrelink**

Anglicare's community support workers spend considerable amounts of time helping their clients to navigate the system. This includes help with getting online or making phone calls, interpreting communications from Centrelink, help with providing evidence and information, escorting people to Centrelink service centres and, most significantly, providing emotional support and reassurance. Some workers had developed good relationships with Centrelink social workers and community engagement officers which enabled them to fast track solutions to their clients' Centrelink issues. However they were also aware of the demands on this service and were careful in how often they called on their help. Other

workers without these connections experienced the same delays, wait times and problems as their clients in trying to resolve difficulties. For clients the support from Anglicare staff had been 'invaluable' and allowed them to alleviate their difficulties and avoid further deterioration in their circumstances.

// The problem with the system is that they just don't care. //

- **Quantifying Anglicare support**

Although only 218 Anglicare staff in three different jurisdictions participated in the research, it is clear that the costs to Anglicare services of supporting clients with Centrelink issues are considerable:

- **Staff time** The research calculated that over a period of a fortnight community support staff in the survey with direct client contact were spending the equivalent of 6.6 full time equivalent (FTE) positions just on dealing with Centrelink issues. Given that the survey did not cover all staff dealing with Centrelink issues, this impact on staff time is likely to be a considerable underestimate. It is anticipated that other community service organisations are having similar experiences.
- **Additional resources** When a client's payments are reduced or suspended or they are waiting for them to be established, Anglicare staff may be supporting them with food assistance, covering rent arrears or bills to avoid eviction, paying for documentation to process claims and meeting other essential items like transport, medication and so on. Staff estimated how much they had spent over a week due to their clients' Centrelink issues. In one week this totaled \$7,849. This translates into an annual Anglicare subsidy to clients dependent on Centrelink payments of at least \$408,148. Again this is likely to be an underestimate.
- **Impact on the service** Dealing with Centrelink issues had a significant impact on the ability of staff to deliver a service. It increased the support that clients needed due to distress and anxiety, increased workloads and reduced the time staff had to provide support to both these and other clients. It affected a client's ability to engage with the service and/or their access to other support services. It also challenged staff knowledge about Centrelink and how the system worked. These direct costs hide less visible costs as staff carry an emotional burden through absorbing the vicarious trauma generated by their clients' Centrelink experiences.

The research concludes that although welfare reform may be leading to cost savings for the Department of Human Services (DHS), substantial costs are being shifted to vulnerable customers and the community services that support them. It is they that are paying the price of welfare reform.

RECOMMENDATIONS

- 1 That the Department of Human Services reinforce and extend current mechanisms to better identify, track and support vulnerable Centrelink customers to ensure they are protected by the Centrelink safety net.
 - 2 That Centrelink establish an interface which meets the needs of its vulnerable customers.
 - 3 That the Department of Human Services ensure that Centrelink is properly resourced to improve its processes to eradicate error and ensure efficiency in delivering services within a reasonable time frame.
 - 4 That the Australian Government consider the provision of specialist advocacy services to assist Centrelink customers who are struggling to navigate the system.
 - 5 That the Department of Human Services commit to collecting and using detailed feedback from vulnerable customers during the period of welfare reform and incorporating it into policy, service design and implementation to provide a customer-focused service.
 - 6 That the Department of Human Services re-examine the assumptions underpinning welfare reform to more accurately reflect the reality of customers' lives.
 - 7 That the Australian Government commit to an increase in payment levels to ensure customers have a minimum acceptable standard of living.
-

INTRODUCTION

Australia is in the midst of a major reform to the way the income support system is delivered. Driven by a desire to improve cost effectiveness, reduce Government's administrative burden and provide a faster and more efficient system, Centrelink is transitioning customers to self-service whenever possible. At the same time there is a drive to decrease Australians' welfare dependency and encourage independence in a paid labour market. This has led to changes in welfare to work interventions and to assessment processes and eligibility criteria for some benefits and the compliance framework.

This research explores the lived experiences of people using community support services and Centrelink during 2017-2018. Using Anglicare services in three different jurisdictions as case studies – Southern Queensland, Tasmania and Western Australia – it describes the impact of the current reform process on the daily lives of Anglicare clients and on the services and programs that support them.

Feedback from people who use services should play an essential part in designing any reform process of large-scale systems. To design a system that works effectively for some of the most vulnerable people in our community, Government and policy-makers need to listen to the experiences of those whose lives depend on income support. By exploring the match between the rhetoric of successful welfare reform and the reality of the reform process on individual lives, this research highlights what is required to implement effective change to the income support system and improve the capacity of Centrelink to set and meet its service commitments during a longer term shift to self-service delivery.

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1.1 Background

The stated aim of Australia's income support system is to provide for a minimum acceptable standard of living for its customers. Five million Australians rely on income from Centrelink. Whilst over half of these are claiming the Age Pension or Veteran Pension, 782,891 are on the Disability Support Pension (DSP), 732,100 on Newstart, 324,615 on Youth Allowance and the remainder claiming Parenting Payment, carer payments and others (ABS 2017).

The current Centrelink reform process is framed by four government priorities (DHS 2017b) which aim to achieve:

- **simpler services and communication;**
- **improved user experience of digital service delivery;**
- **support for greater self-sufficiency and the prevention of fraud and non-compliance;**
and
- **a reduction in the growth of government expenditure.**

This is accompanied by a drive to decrease Australians' welfare dependency and encourage independence in a paid labour market.

The stated goal is a seamless end-to-end experience for Centrelink customers by securely connecting them to the services they need through a delivery system comparable to online banking or shopping. For the majority of customers interactions will take place without any need for 'live' interventions. It is anticipated that this will improve the capacity of the system to provide targeted assistance to those most in need and ensure that processes are in place to identify and overcome or compensate for any barriers to self-sufficiency.

At the core of the way in which services are developed and delivered are four service commitments to Centrelink customers (DHS 2017a). These are:

- **respect** - listening and working with customers to understand individual and cultural needs;
- **quality information** - providing consistent and accurate information;
- **honesty and integrity** - being open and honest and following through on commitments; and
- **efficiency** - simplifying the way in which services are delivered.

Customer assessments conducted through annual customer surveys and other feedback mechanisms determine how far these commitments are being met as well as measuring more general satisfaction levels among customers about their most recent interaction with Centrelink.

1.2 The reforms

Key planks of the reforms are:

- the establishment of **MyGov digital service** in 2013. This offers one gateway to accessing online services like Medicare, Centrelink, Australian Taxation Office (ATO) and the National Disability Insurance Scheme (NDIS). It also provides integrated information management where, with customer consent, common details can be updated and shared.
- **Welfare Payment Infrastructure Transformation Program (WPIT)**. This began in July 2015 and will be completed in 2022. It is transforming the way in which Centrelink services are delivered by speeding up the processing of welfare payments and allowing the cross-checking of data with other government systems. WPIT will be rolled out in 5 tranches and progressively bring in different payments in order to review progress, adapt to emerging technology and work through any challenges as they arise. The system is introducing, amongst other changes, a Centrelink app, online claims for a range of payments, digital channels for updating information and income stream reviews, an online document lodgment and appointments systems, and a reduction in the number of questions asked to provide a more streamlined and personal service.
- an **automated compliance system** from July 2016 to detect overpayments by comparing Centrelink information with other records such as the tax office. This eliminates the need for manual checks by departmental staff.
- the development of an Australian **priority investment approach to welfare** modelled on the New Zealand system (DSS 2015). This uses actuarial valuation estimates to identify the lifetime welfare and pension costs to Government for different 'groups' of Australians in order to target investment in welfare-to-work interventions and preventions programs towards those most likely to spend long periods of time on income support.
- changes to the **Disability Support Pension** where from July 2015 stricter rules and new assessment processes have led to a significant reduction in grant rates for DSP (ANAO 2016; Parliament of Australia 2018) with increasing numbers of people with disability accessing lower rates of Newstart Allowance.

In addition there have been changes to eligibility for other benefits including Newstart Allowance, Youth Allowance and carer payments.

Further changes proposed in the 2017 federal budget aim to achieve efficiencies of \$632 million over five years. They include:

- a new Jobseeker Compliance Framework which strengthens penalties for deliberate non-compliance though part or full loss of payments and provides additional help for job seekers to meet their requirements;
- a consolidation of working age payments into a new JobSeeker Payment;
- from 2018, mandatory random drug testing for Newstart and Youth Allowance claimants to be trailed in three unspecified locations; and
- a change to eligibility for Disability Support Pension where it will no longer be possible to qualify on the basis of substance use alone.

Mandatory participation for those on Parenting Payment will also be introduced alongside an extension and expansion of the cashless debit card and freezing of payment rates for Family Tax Benefit. Although a cut of 1,200 jobs across the DHS is proposed, Centrelink call centre staff will increase by 250 FTEs to address call wait times.

1.3 The impact of welfare reform

Increasingly concerns are being voiced about the impact of the reforms on Centrelink customers.

An investigation carried out by the Ombudsman into access and service delivery complaints about Centrelink explored the gap between service delivery commitments and the experiences of some customers (Commonwealth Ombudsman 2014). The investigation looked at telephone services, management of online enquiries, administration of correspondence and documentation, service centre queues, processing of claims and income information, complaints, and internal merits review. It made 33 recommendations about how to improve the experiences of customers and concluded that problems would persist until Centrelink was resourced to meet demand or demand reduced as a result of improvements to digital services. It also acknowledged that the WPIT project would improve this experience but would take many years to implement (Commonwealth Ombudsman 2015).

The Australian National Audit Office audited the effectiveness and efficiency of Centrelink service centres in 2015 (ANAO 2015). Finding similar difficulties to the Ombudsman, it recommended a review of target KPIs to better reflect customer experience and clarify the service standards customers can expect.

Most recently, the automated compliance system was changed to match income declared to ATO with that declared to Centrelink. Discrepancies automatically generate and dispatch a letter about overpayments and debt. Although previous Anglicare Tasmania research demonstrated that most overpayments were due to customer error rather than fraud (Hughes 2008), this initiative has increased compliance interventions from 20,000 a year to 20,000 a week, including incorrectly issued debt notices and the threat of jail for those providing inaccurate information. There are fears that vulnerable people may not have the resources and/or the support to challenge incorrect Centrelink debt notices. The automation of the compliance system has been the subject of a Commonwealth Ombudsman investigation (Commonwealth Ombudsman 2017) and a Senate Inquiry (Senate 2017). Centrelink is currently refining the debt recovery process in response to these investigations and a public outcry about negative customer experiences.

Non-government organisations (NGOs) providing community support services to vulnerable people are witnessing their struggles to access Centrelink services. They have identified that if their clients are claiming income support they are at a high risk of having problems with their claim. They report that clients with low literacy skills, suffering from anxiety and depression, post-traumatic stress disorder (PTSD) or other mental health issues, and those who do not understand how to navigate automated technologies or who have no access to a computer are severely impacted. In addition the lack of face-to-face contact means that Centrelink staff are now less likely to identify acute needs and refer on for additional support. Interacting with Centrelink is becoming harder and new processes are increasingly alienating the people who are trying to use it. Indeed the DHS's own customer satisfaction ratings with Centrelink services and how far they are meeting their service commitments show a decline in satisfaction levels from previous years (DHS 2017a).

As well as the direct impact on the lives of Centrelink customers, reforms are creating a ripple effect, where as problems with accessing Centrelink escalate so too does demand for a range of other support services frequently delivered by state and territory funded NGOs. These include family support, housing and homelessness, alcohol and drugs, mental health, aged care and disability services and emergency relief and crisis services. They also include healthcare providers and the justice system. Instead of complementing other reform agendas, welfare reforms appear to be directly undermining them. The experiences of both Centrelink customers and support services highlight a risk that the cost impact of reform may be shifted to federal and state and territory funded community support services.

These reforms are especially significant in Tasmania where the population is more likely than Australians in other jurisdictions to be reliant on government payments as their primary source of income (ABS 2017) and less likely to be digitally aware¹ and able to cope with increased automation (Thomas et al. 2016).

1.4 Anglicare services

Anglicare Southern Queensland provides care and support to more than 1 in 30 Queenslanders. Approximately 3,000 staff and volunteers provide a broad range of services, including homelessness services, foster and kinship care, family support, mental health and family wellbeing, services for people with a disability and aged and community care. The focus for this research was the experiences of Homelessness Services Women and Families based in Brisbane. The service provides temporary support and accommodation for women and their children.

Anglicare Tasmania is the largest community service organisation in the state offering a range of programs in both urban and rural areas. Community support services include accommodation support and homelessness services, financial counselling, mental health services, alcohol and other drug services, gambling and family support. During 2016 5,162 people were supported by over 250 community support staff working on a full or part time basis.

Anglicare Western Australia delivers 86 different service types in 44 locations throughout WA. Services provide support, counselling and advocacy for people struggling with poverty, domestic violence, homelessness, grief, mental wellness and other forms of crisis or trauma. They work with people and their families to enhance their ability to cope with the challenges of life and relationships.

In all three states, those supported by Anglicare services are likely to be at the higher end of the needs spectrum, and many present with Centrelink problems. These clients and the community support staff² working directly with them are the subject of this research.

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- 1 The Digital Literacy Index measures three dimensions of digital literacy - access, affordability and digital ability. Tasmania has the lowest score of any state or territory across all three sub-indices, with the results continuing to decline.
- 2 The term 'community support worker' has been used throughout the report to refer to those staff who work directly with clients. This might encompass a range of different roles, including financial counsellors, caseworkers, intake workers, housing support workers and reception staff.

1.5 Aims of the research

This research explores the lived experiences of the impact of federal welfare reform through customer and support workers' accounts of accessing Centrelink services. It describes how these experiences impact on the ability of not-for-profit support services to deliver services appropriately and effectively to vulnerable people who are affected by welfare reform.

Using Anglicare services in three different jurisdictions as case studies, the research:

- documents client experiences of welfare reform and new modes of Centrelink service delivery;
- assesses the impact of these experiences on demand for and the delivery of a range of NGO support services;
- collates Centrelink customer and support service staff views about how to ensure the system works for vulnerable customers; and
- identifies key issues to be taken into account in the design and implementation of Centrelink reforms to improve the customer experience and the impact on NGO welfare services.

The focus of the research was on front line service delivery from the perspective of both Centrelink customers and NGO community support staff.

1.6 Research methods

The research entailed three strands:

- **interviews with Anglicare staff** about the nature of the challenges clients face in accessing Centrelink services and how this impacts on the delivery of Anglicare services. One hundred and eight community services staff from a range of programs and services were involved in both face-to-face and telephone interviews using a semi-structured interview schedule.
- **eighteen case studies of Anglicare clients** to document their experiences of accessing Centrelink services and the impact this has had on their lives and their use of other welfare services. Using criteria developed from interviews with staff, a sample of clients who had experienced Centrelink difficulties were identified by Anglicare services and their consent gained for interview with the researcher. Thirteen interviews were conducted face-to-face and four on the telephone. In order to be as representative as possible the sample was chosen to illustrate the range of issues identified during staff discussions. Interviews took place in an environment chosen by the interviewee and all were reimbursed for their time in participating in the research (see Appendix A).
- **survey of Anglicare staff** using SurveyMonkey. The survey gathered quantitative information about the challenges clients face with Centrelink, the nature and amount of assistance provided by staff and the impact of this on engagement with and effectiveness of Anglicare service delivery. Two hundred and fifteen staff responded to the survey. Excluding those without direct client contact, the survey gathered information from 192 community services staff about their dealings with Centrelink. It includes community support staff, reception staff and some managers.

Thirteen interviews were recorded and transcribed and notes were taken during the remaining five interviews. Quotes from the interviews have been used throughout the report to highlight and detail particular issues. The names of clients have been changed in order to protect their identities.

1.7 Limitations of the research

Our sample of Anglicare clients was small. This raises questions about how widespread the experiences they describe are among the broader population of Anglicare clients and Centrelink customers.

Firstly, the sample was selected based on discussions with staff about the kind of clients who are getting into difficulties with accessing Centrelink and the nature of those difficulties. The sample therefore offered a fair representation of the age, characteristics and nature of the issues which brought them to seek help from Anglicare services. People's circumstances, especially those who might be described as vulnerable, are often complex and unique. Despite this diversity their experiences and the challenges they faced in accessing the Centrelink safety net were remarkably similar. Interviews quickly demonstrated common themes and patterns in the barriers customers can experience in using Centrelink.

Secondly, Anglicare staff are witness to the struggles and challenges faced by their clients and often share their frustrations. Their descriptions of working with their clients to alleviate and resolve Centrelink problems validate and broaden what we can learn from the experiences reported by clients. Not all Anglicare community services staff who have direct contact with clients participated in the research. It is assumed that those with less or no Centrelink involvement or very high workloads were less likely to complete the survey or to speak to the researcher. This means that the figures quoted in this report about the impact of Centrelink on Anglicare as an organisation are highly likely to be an underestimate. However it also means that the research findings are indicative rather than being a comprehensive assessment of the full impact of Centrelink and the reform process on Anglicare services.

CHAPTER TWO

Accessing the Centrelink Safety Net

This section describes the difficulties some Anglicare clients have in accessing Centrelink services and the barriers and obstacles that they face. It uses information from interviews with both Anglicare staff and with clients to draw a picture of the interface between customers, support agencies and Centrelink.

Of course many people – a high percentage of Centrelink customers according to Centrelink statistics – find their contact with Centrelink unproblematic. They fill in the forms, apply for payment, meet the eligibility criteria, fulfil mutual obligations, report any earnings or job searching if required and receive a regular income. However for others, often the most vulnerable, it is fraught with difficulty.

There are four ways to communicate with Centrelink: online, by phone, going into a Centrelink service centre or by post. The current push towards self-sufficiency encourages customers to use online services as far as possible and reduces face-to-face contact with Centrelink staff in favour of phone and online contact. During 2016-17 there were 168,709 complaints about Centrelink, up from 113,736 in the previous year (DHS 2017a). The top complaint was about difficulties making claims and assessment processes, including waiting times and having to make multiple contacts to progress a claim. Customers also complained about decisions relating to claims including cancellations or suspensions and having to wait too long. Thirdly they complained about phone services and in particular about hold wait times, engaged signals and call disconnections. What do these complaints look like in practice and what impact do these issues have on Centrelink customers?

During 2016-17
there were 168,709
complaints about
Centrelink.

2.1 Going online

In order to increase self-sufficiency, Centrelink encourages as many customers as possible to go online. Going online means registering for an account with MyGov and using a customer reference number and account password. Registered customers can now claim payments, submit and request documents, report income and mutual obligation requirements, get letters, change appointments, update personal and bank details and complete rent reviews online. There is also a mobile app – Express Plus Centrelink – for those with smartphones. Workers described many of their clients having access to the internet and an online account via a computer or a smartphone. For some customers this is the best way to access Centrelink:

People like me who grew up with computers just know how to run them like the back of my hand. It's probably not as simple for other people. I know computers, but older people on pensions, they didn't have computers when they were younger. (Ross)

There were also those who might have found it difficult initially but had learnt how to do it:

I don't find it that difficult. I know old people would rather talk to someone. Now I'm okay with it but at first I wasn't very good. I would forget the passwords and the questions but I'm better now. It took a while to learn. (Cynthia)

However for others going online was fraught with difficulties. There were the practical problems of not having internet access or only intermittent internet access at home, especially for those in remote areas, or not having data on their phone. There were also the challenges of having functional access but little understanding or comprehension about how computers work, which combined with literacy issues, made it very difficult to navigate their way through the system. These difficulties were not restricted to older people and a common comment was that Centrelink's apparent assumption that young people would be able to use the online system was not necessarily borne out in reality. As one person said, unless you go into a Centrelink service centre 'you are never shown how to use the online system, it's just there'.

People described a lack of confidence in using the online system, regularly forgetting their passwords or being refused access, or the system going down and being unavailable. One customer living with an acquired brain injury (ABI) explained:

I have a computer but I forget my password, it just goes. I have got a calendar on the smartphone and I was shown how to put dates and appointments into it but I've forgotten. So I can get the calendar but I don't know how to put the reminders in. I've been shown and I've forgotten. Things just don't stay in my head. I have to remind myself, remind myself. (Gary)

And another:

Quite often online doesn't work. In the last fortnight I have been trying to change my rent deduction by a couple of dollars and every time it says it's temporarily unavailable. I know when I go in there, and I will have to tomorrow, the first thing they will say is you know you can do that online. I will have to say yes but it's not working. Someone will go with me to the computer and make me do it online to show them it's not working. (Amber)

A particular concern was making a mistake online and it having very negative consequences. This perspective was reinforced by support workers:

I prefer not to use computers. I want to speak to people in person because I don't understand a lot of things. I know the system but there are a lot of words I don't understand. The thought that if something goes wrong it's going to be my fault because I am the one that read it and agreed to it. If I speak to someone if I don't understand something I can ask them. (Jackie)

A real frustration from those trying to establish a payment is that there is no feedback that they are getting their process wrong. They only find out that they didn't fill out a form correctly when nothing turns up in their bank account. Then they ring back up or go back in and are told the form wasn't filled out right. I have seen that happen on a number of occasions. That requires people to have a high level of computer literacy, to be able to log back in and actually find out where is this up to or wait for another hour on the phone. I recently took a young person and the response was that someone had photocopied something to a different system. When she went on the internet she was told all the paperwork had been received and then on pay day the system said sorry, you got it wrong, it's never gone through. This happens over and over again. (Support worker)

A visit to a Centrelink service centre seeking face-to-face interaction can result in being asked to use the computers or phones in the centre rather than to speak to a member of staff. Staff will be in attendance to assist people with computers and help them if they get into difficulties. Being pressured to use computers was a common experience reported by clients and support staff and generated high levels of frustration and stress for clients, especially those with low levels of literacy, computer literacy or both. Workers reported witnessing situations where this process was not supportive and Centrelink staff who had no concept of how stress was affecting people's ability to absorb information. Anglicare workers would have to intervene to support their client:

When you go into Centrelink to just ask them a simple question, they say go and get online, but I don't know how to do that. They say there will be someone over there who will help you. Usually there are about six or seven computers that people are on and there is one person helping. And this poor person has to go between all these people that have no idea what they're doing. By the time they get to you you're frustrated. She will show you one thing and then she'll move away and try and help someone else and you're still stuck. It's very daunting. (Shirley)

They say off you go and use the computer. You have to explain they [the client] don't have a computer, they can't use the computer. They are here because they can't do that. Come on we'll train you, push, push, push. Some people are never ever going to get it. One client was doing casual work, cleaning, so her income was never the same. Centrelink recognised that she has anxiety but every time she went in they kept putting her on the computer. I had to go in with her and say your job capacity assessment says that this person has anxiety and depression and an intellectual disability and every time she comes in here she is upset and leaves in a state. Until I wrote a letter for her to say please assist her through this process they kept doing it to her every time she went in. You are not even looking at your own assessment of her needs. (Support worker)

Customers found that Centrelink staff did not necessarily have the skills to assist them with online access:

Some of those people trying to get people onto computers, they don't have the skills themselves because things change so often. By the time they go from one to the other the person they need to get back to the screen has timed out and they have to go back again. Or they will be so far through it and spend

a long time but they haven't got the information they need and they can't proceed. So the worker, before they begin, should say have you got this and this and this because otherwise you won't be able to do it. (Support worker)

A number of people described how this experience of being forced to use a computer had meant they had just given up.

For me when they tell you to go on the computer over there I can't do that. It's too much and I walk out. It becomes overwhelming (Gary)

One client had been told she legally had to make her application for Carer Allowance online:

I don't touch computers. They have staff there so why not let me see staff? They said to me I legally had to do it on a computer and the last time I went down there they wouldn't let me get out of it. I had to. The woman was there yelling at me. She said go and sit down then. I sat down and then she came up and said well have you started yet. I said I don't know how. She said well click on the mouse. I said I don't know what that means. She was so rude. I was crying in the end and she didn't get any nicer. I shouldn't have to do that, I shouldn't have to feel belittled. It was so unpleasant. I just wanted to give someone a form. (Rose)

Workers commented on how inappropriate the push for automation was for so many of their clients:

For someone with a disability, low literacy, older people, a fully automated service is so difficult to negotiate. It is for people who are educated and don't have barriers to services. I know our society is moving towards online but there needs to be personal faces for people. Many of us have to deal with Centrelink and it's a huge complex beast. (Support worker)

Centrelink is moving more and more to a depersonalised service when all my experience in the community sector says the more disadvantaged a person is the more face-to-face options they need to navigate the system. Anything else just sets them up to fail and not comply which means extra penalties. (Support worker)

Anglicare staff also had problems using online services. Accessing clients' Centrelink income statements to progress their affairs requires logging into the Centrelink business site. This was often described as being 'down'.

2.2 Using the telephone

Most clients described problems with accessing Centrelink by phone. The biggest of these problems was the lengthy wait times, leading to high rates of disconnection and abandonment. But they also described being bounced between departments and between phone and online services. Recent problems with the automation of the compliance and debt recovery process have meant increased phone wait times and increased difficulties for those with little credit on pre-paid mobile phones.

Although the publically stated average wait time on the telephone is 16 minutes (DHS 2017a), this was not the experience of most of the clients and support workers who were interviewed. Instead they would routinely encounter wait times of at least half an hour and up to two hours to get through. One worker working with people with mental health issues said, 'My client would routinely be put on hold for 45 minutes, an hour. It's obscene'. Customers may be using the phone from a landline at home or from a mobile or smartphone or going into a Centrelink service centre to use the free phones available there. Clients described problems getting access to the phone system, particularly if they were using voice verification, and then surviving the wait time and being passed from department to department:

It's come to the point where I try not to phone anymore. I try to do it online. With the phone service I find when I try to verify my voice it would be one out of five times it actually worked. After being on the phone for up to an hour you get cut off. You think they pick the call up but it actually hangs up. Nearly every time you ring up they ask what you want and then they say we'll put you through to the proper area and then you get stuck on the phone on hold. You get through again and you get cut off and have to start all over again from scratch. You are absolutely at the top of the wire after being on the phone for an hour and a half. Most of the times when I had to ring up I would think here goes half a day. A few times I've had them be quite abrupt with me because you get a little bit tense, especially when you have to ring up two or three times because you've been cut off. It's documented then as a brand new call and you go back into the queue. (Amber)

The phone wait time. I do have other things going on during the day that I need to do. You wait so long that you have to hang up because you have to be home for the children or other things. It's not convenient to sit there. (Jackie)

Wait times were difficult to endure in busy lives where so many people had caring responsibilities or other appointments. Again there was the frustration of going into a service centre to see someone but being redirected to the Centrelink phones.

Support workers commented that this could be especially difficult for young people who, even when they got through, had difficulties in communicating and did not trust Centrelink to get back to them:

Often when you go into Centrelink now they put you on a phone rather than speaking to someone. You go up to the counter and the person with an ipad puts your number in and you sit down and wait for your name to be called, and then you are sat at a phone and you have to talk to someone on the phone. A lot of young people don't like the phone contact. They would be happy with face-to-face or doing it online but when they have to talk on a phone it's off-putting for them. A few have said well I can't see the person, I don't know who they are or what they're doing. If you're able to talk to someone in person, face-to-face you can see the emotion. Some of it is also I don't understand the questions. When I'm talking on the phone there is no body language and I don't know what they're asking of me. Some struggle with that.
(Support worker)

The impact of trying to use the phone system could be significant. It was difficult for everyone but especially for older people and those with mental health issues, and this could lead to high levels of abandonment:

Asked to get on a phone I would walk out, it's too much. It becomes overwhelming and I have to leave it. I walk out. It's about talking to someone who doesn't care or that tone in their voice that's says I don't want to be here, what are you doing here? (Gary)

If they have to call up elderly people often give up with processes. If they need to speak to someone or if they are unsure and have health issues they can't wait on the phone. They have to go to the toilet, they can't stand if their phone is a landline. So they just hang up and get frustrated. So they don't get the support or the process isn't completed properly and they miss out on things. It would be good if there was a number purely for aged care customers.
(Manager)

At the bank you know roughly where you are in the queue. But at Centrelink mostly you don't. So when do you make the call that I've had enough? The average time is never the experience I've had in all the years I've been contacting Centrelink. There is nothing under an hour. To have a wait time of more than 10 minutes is frustrating whatever the service is. (Support worker)

English isn't his first language so speaking on the phone he really struggled. I could see he was looking confused but they couldn't see him and they kept the conversation going whereas he was lost three questions ago and wasn't understanding the questions. If you're not understanding what they are asking

it's difficult to engage on the phone. He said to me afterwards he'd been into Centrelink three times before I went with him and had given up. He had sat on the phone, didn't understand so he's hung up and just left. (Support worker)

Cost was also a factor, of course. Using the Centrelink phones is free but using your own phone can build up substantial costs. Attempts to contact Centrelink by phone could leave the customer with no remaining phone credit and their needs unaddressed. The 1300 number only applies to local calls from a landline. Calls from mobiles and public phones are charged at a higher rate:

I use my mobile usually and it's just as easy to stay at home on the phone. I use the \$30 recharging. But a few weeks ago when I tried to ring it actually took my \$30. Because it's a 1300 number it's going to cost more. I think that's a Telstra thing though more than a Centrelink thing. In future I will just go into the office. Unfortunately there are some numbers that don't fit under these cheap phone plans and it ends up costing you. (Amber)

As well as trying to keep children quiet, listening to the music during waiting periods on the phone was described as the final straw for some clients:

When people start hearing the music during the wait I have had to take it right down because some clients just react to it because they know it's a wait. When I see the body language of a client changing I've had it on low while we're waiting. (Support worker)

Because of these difficulties with phones and online access a number of clients said they preferred to go into Centrelink, join a queue and wait to speak to somebody face-to-face to sort out any difficulties.

Jackie is 31. She lives with her 12-year-old daughter who has disabilities, her two sons aged 13 and 10 and sporadically with her husband, for whom she receives Carer Payment because he has mental health issues. Anglicare has supported her for the past 12 months in her quest to get help for her daughter and in managing on a low income. Six months ago she instigated a claim for Carer Allowance for her daughter. Much of her contact with Centrelink has been problematic. She does not like computers so she has been communicating on the telephone or going into a service centre. There is a backlog of 3,000 claims for Carer Allowance so it is taking a long time and she has had issues with a number of alterations to her payments and having to provide further evidence. She often does not have the money to pay for credit on her phone nor, the time to stay on the phone given her numerous caring responsibilities.

2.3 Using Centrelink service centres

For some people visits to a service centre had been unproblematic:

I go in. I can't ring them because my phone has been disconnected. I just catch the bus and it takes about 20 minutes. It's very nice the office and I haven't had any problems at all. I go when they open so I don't wait. If I went at lunchtime I would be waiting for a long time. First when I went on sickness benefit I had to go on the computer but they helped me do it. They've been really good. (Pete)

For others accessing a Centrelink service centre could be expensive. It might require bus fares and car parking fees. For rural clients, those living in remote areas and those without a driving license this could be a problem, especially as visits had to be fitted in with school hours and bus timetables. One client suggested more frequent visits from the mobile Centrelink bus would be helpful:

I speak to them face-to-face and go down there. I don't drive and I can't take Sally [her disabled daughter] into places like that because she can't handle a lot of noise and disruption. I have to do it while the kids are at school. I've lost count of how many times I've been in there. With a green card it's about \$2.50 each way. It takes about 20-25 minutes each way from here but depends on traffic. It's a pain. (Shirley)

Seeking face-to-face contact with Centrelink staff often resulted in being redirected to a phone or computer or a long wait to be able to see someone. It was hard to get a more personalised service:

You have to sit in the chair for an hour until your name is called out. You are waiting and waiting and it's stressful trying to think about what you're going to say to them. I come across to them reasonably all right. I find some of them quite helpful, others are sharp and short and go through it quickly. It's pot luck who you get and you don't get the same person. Sometimes I get nice people, sometimes a grumpy old lady but generally like yesterday it was really good. She was lovely. (Dave)

You go up to the front counter. There's a man standing with a clipboard who basically doesn't make any eye contact, he doesn't ask you any questions. They don't actually look at you. They don't even want your name, they don't even record that you've had been in. They look at the computer and everything goes on this little tablet. Then you stand in a queue and spend hours waiting to see somebody. (Jackie)

The kind of experiences people were having varied according to the particular Centrelink branch they attended, the time of day and the attitudes of individual staff. Some staff were described as helpful and kind, others as abrupt, rude, uncaring, ill-informed and only able to hand out forms rather than answer any questions:

You go into the office and you get someone grumpy. There are some nice people who work at Centrelink but there are some people who are not very nice at all. If it wasn't for us they wouldn't have a job, would they? We are consumers of Centrelink services but they don't treat us very well, in my case anyway. You go there, they sit you down, you have to wait. I know they must have difficult clients. I don't feel I'm one of them but they always seem to be on the defensive all the time. (Gary)

I was with my husband and he didn't have his pension card with him, which we explained to reception. All he needed was his income statement. She put his name in and put us down as waiting to see somebody. We finally got through an hour later. She says can I see photo ID. He explained he didn't have it and had never been asked for that before. He got quite frustrated. He has a few mental issues and struggles to communicate with people. I get Carers' Allowance for him and that is why I was with him to talk on his behalf. She started to get very frustrated with him because he had no photo ID and said she couldn't see him. I tried to explain to her but she would not let me speak. I am talking to him not you and she put her hand up. He was very worked up but she refused to listen to me and we left. I am here to help to prevent this happening but you pushed him to the point where he is about to blow up and you call security on him. That's the whole reason he's on disability and why I am here to represent him. It was appalling the way they treated us. They should have listened to what I had to say rather than shutting me up with a hand and not push him to that level of frustration all over not having photo ID for an income statement. (Jackie)

Clients and support workers found that if a customer was escorted by an Anglicare worker it could make a big difference to the way in which they were treated:

When I go in with a client the staff are always perfect, very helpful and try to go out of their way to make the process easier for people. We work with people with mental health issues and people with anxiety and depression. The staff are always very professional and helpful. (Support worker)

Amidst this diversity clients described small acts of kindness from Centrelink staff which had had a big impact on them.

She (the Centrelink worker) rang the Carers Association and came back and said here's a gift for you and gave me a box of chocolates. It was so kind. She said I hope you don't mind I've rung the Carers Association and they can give you some support, even if you just want to drop in for a cup of tea. They are expecting you if you want to go there on your way home. I did and it was wonderful. (Rose)

Support workers described a visible decrease in the morale of staff. They expressed sympathy for staff doing a hard job in what was often a hostile and difficult environment, confronted by stressed and potentially aggressive people. One worker said, "It's just a job so don't bother me", you can see that attitude. Doing it well and informing people, that meaningful stuff has gone. They harden'. Workers contrasted these attitudes and the quality of Centrelink services with Anglicare services:

I feel we in Anglicare are very proactive about making phone calls, ringing people back. It's a really core value of how we operate. We have response times and we do things in a timely manner. That is not reflected in Centrelink. To call five, six, seven times to get someone to acknowledge my existence is incredibly frustrating. It's a disgrace to what we stand for. I'm not impressed and I'm not happy with the service towards me as a support worker or towards my client or someone trying to seek their service. (Support worker)

As well as the attitudes of staff, research participants described a difficult physical environment which was unwelcoming and often hostile. There are often few seats for people waiting long periods of time and little privacy, which meant airing problems in a very public space. Even the signage - for example 'if you are abusive we will call the police' - and the presence of security guards and having to ask them for permission to use the toilets could escalate tensions:

You see elderly people there and you can see they are struggling to stand up. They are in their 80s and 90s and you see them standing in line for up to an hour. There are no seats for them to sit down, they are really struggling, in pain. It's terrible the way they treat the elderly or disabled, it's really appalling. (Jackie)

Because they work in a quad-like environment all your information is heard. And there is absolutely no privacy. You very rarely get the opportunity to go into an office for more in-depth situations. You are just sitting at a desk in an open plan office. If we conducted our business in the same way, talking to people in reception for instance, we would be rapped over the knuckles. (Manager)

One worker described how her young client had found a way to navigate Centrelink by crying:

You just go to the counter and cry all of the time. The person at the counter doesn't know what to do with you so they find someone to help you. They don't want to deal with a crying person. She says it works every time, but don't get angry because they get security for the guys that get angry. She has found a way to navigate the system but she shouldn't have to resort to that to get that help. She is resourceful and she's found something that works.

(Support worker)

Wait times, the attitudes of staff and the environment itself, combined with the stresses and issues which have brought people to the service centre in the first place, can create an explosive situation. Stressed people can present as short tempered, snappy and resistant. Interviewees described how tensions and stresses escalated, making it increasingly difficult for customers to communicate effectively with Centrelink staff, absorb any information or resolve the issues they have come in for:

We were there for two hours and I found the layout extremely hostile. There are massive amounts of tension. Whether they are told to go to the computer and try and work it out themselves or whether they ask I'm not sure, but there were people in tears, breaking down and throwing their hands up in the air and walking away. Then someone would try and cajole them, can we help you to use the computer and then they would give up and they would queue for another hour. (Support worker)

I get anxiety. I am sitting in Centrelink waiting and I started crying with the anxiety of waiting. I was asked to leave the building. I left the building. There was one time in Centrelink where I disagreed with the worker. I wasn't being aggressive or rude I just disagreed with her and they got security to show me out of the building. (Gary)

One of my clients with his anxiety he can't wait in a waiting room to see someone and certainly not for two or three hours. With his anxiety and stress he can't manage to communicate with Centrelink because of his mental health problems. He relies on service providers like myself to go with him. If you go to the office you can wait for an hour, an hour and a half. (Support worker)

Presenting as irritated or anxious can lead to staff pressing security buttons. As interviewees commented, just disagreeing with a member of staff could lead to being removed or escorted out by a security guard. The zero tolerance approach to any perceived aggressive or violent behaviour escalated situations and meant support workers putting a lot of energy into trying to calm their clients.

Lots of people we work with they get frustrated waiting and then they don't take anything in. If you go in angry they don't deal with you. A lot of these people are in situations where there are trauma issues and their ability to cope is really low. They can't manage those emotions very well while they are trying to get support. (Support worker)

He does come across as difficult because when he doesn't understand he gets very frustrated by it. He is not getting angry at the other person, he's getting angry at himself that he doesn't understand what they are asking him. So often he is very blunt or doesn't want to answer, so he is described as not wanting to engage. He might come across as being a disengaged, aggressive young man. (Support worker)

What was particularly frustrating for both clients and support workers was the apparent inability of so many Centrelink staff to de-escalate and defuse situations. As workers commented, many of these situations could have been minimised or prevented had the staff had the skills to work with customers in a more productive and respectful way. This had led to some individuals being banned from service centres for being verbally abusive:

Some people cannot sit in Centrelink that long. They escalate and you see someone being escorted out. If someone is prepared to listen to you and take some time to address it you can really de-escalate pretty quickly. But if you have just wasted your time and got nowhere and no one has listened to you, you will have an angry person on your hands. People get very angry with the poor workers at the coal face. (Support worker)

Two clients of mine have been banned for six to twelve months from entering Centrelink offices because they had become verbally abusive while there. I understand that this is unacceptable but in both these cases they were young women who had been breached and were not able to pay rent and food and nappies for young children because their budgets were finely stretched. They had not received communication regarding the breaches and only knew of them when no money arrived in their accounts. (Support worker)

People are escalating while they are waiting to be seen. By the time they actually get to the counter they are in a really heightened state. There is not necessarily the understanding or the training to be able to de-escalate, so the person is kicked out and has to do it all over again. Often I have had experiences where the client has barely said anything aggressive and they've been told to leave. It depends who you get. There are various techniques which work very effectively to de-escalate situations and calling the security guard is not amongst them. The front desk people need more training around that so badly. They don't realise we are support workers so we see how they talk to our clients and it's not nice. (Support worker)

A service centre with a number of frustrated and angry customers can be a threatening environment for other customers. All these factors meant that both workers and clients could describe repeated attempts to access help in service centres but giving up and leaving without their problem being resolved.

I suffer from anxiety and if I am in big groups of people that are sitting or talking or chatting I start to feel different, like it's harder to breathe. That does happen in Centrelink because there are just so many people. People stare all the time and it kinda gets to you. You wonder if you walk out the door you might get your head bashed in. Sometimes it feels quite threatening depending on the people in there. I have walked in and walked out heaps of times. Sometimes I've gone in, talked to them and then not lasted through the waiting. (Ross)

Although Centrelink has the ability to flag particularly vulnerable customers and provide a fast track or smoother pathway for them through the system, this flagging was not necessarily consistently applied when these customers were attempting to access Centrelink services:

I have claustrophobia and I'm really bad. I can't keep the door shut and I get particularly bad at Centrelink. I don't like having panic attacks in front of people. It's really embarrassing. I start pacing and then go absolutely white, I can't breathe. At one stage a lady rang me from Centrelink and said I don't have to go anymore, you can do it all over the phone but then that of course disappeared. You try explaining that to them the next time. They say well no one is going to bite you if you come in. They are just not getting it. So you explain it to one person but the next doesn't have any information. At the desk they just direct you, sit there. Apparently if you sit on one side it's the long wait section. One lady told me they shouldn't have sat you there you'll be there for hours. You should have been put in the quick section. So now if they direct me there I try and point it out to them. But some of them just don't care and think you're being rude. Why should you get special treatment? It doesn't behove you to go in and say I want that. They don't like that. You have to suck up and flatter and be super polite. (Rose)

2.4 Getting information

One of the four key Centrelink service commitments is the provision of consistent and accurate information as measured by customer feedback. Information about the system and how it works is available online, through Centrelink staff and Centrelink publications and leaflets.

Research participants identified a number of difficulties in getting clear, consistent information from Centrelink. Firstly they talked about an expectation that Centrelink staff would be able to answer questions on any area, whether that was aged care, mental health or disability. But what they found in reality was inconsistency in the information that people received from different Centrelink staff, and they commented on the capacity of Centrelink staff to understand the system and the level of training they had received:

When you ring up you get people who haven't a clue about what they're talking about. If you don't get the right person they give you incorrect information. As financial counsellors we waste an awful lot of time trying to trace things back through Centrelink and sort things out, like parents not getting the appropriate family tax benefits or parenting payments. (Financial counsellor)

That is one of the biggest problems, inconsistency. Some people know the system and will actually tell you what steps to follow. If you have good direction you don't get mixed up. But if you get the wrong information and head down that path to the next person, they say what they told you was wrong. You need the right experienced people. Imagine someone who doesn't understand their situation fully being told different things. (Support worker)

Every time you get someone, they don't know what you're on about. You are saying A but the person I spoke with yesterday said B and someone else has said C. And then they say I don't know what they told you that for, they shouldn't have told you that and you get something different. So there's no predictability. It's basically who you get on the day. (Amber)

Both clients and support workers were aware of the difficulties facing Centrelink staff and the pressure on them to perform numerous roles and retain a vast amount of information. As one worker said, 'Everyone who comes to the desk has a different query and a different issue and the expectation is to know it all'. But they also commented on staff cuts and the loss of knowledge that this entailed. It meant that clients, afraid of putting the Centrelink worker they were dealing with off side, had to 'bite their tongue'. At the same time support workers found themselves advising Centrelink staff about processes and procedures to help them through:

I got one lady who didn't know what she was doing. One person said I was exempt from my tax file number, the front desk staff said no you're not, you have to do it. I had to show my respect and chew my nails and be patient. (Bianca)

Secondly, Centrelink are also committed to ensuring that customers get the right payments at the right levels. Although some clients described helpful staff who had informed them about other additional payments they might be eligible for, others described not being given any information about their eligibility for other payments. This could mean managing on significantly less income than they were actually entitled to:

They put him straight onto Newstart in Hobart. He came up here and he got to talk to someone in Centrelink for a different reason and they said oh but you could have been on this other program which was very different and would have given him four months of not having to look for jobs. Why didn't they tell him that in Hobart? Wrong person, wrong day. I find you speak to a different person and they give you a different answer. (Support worker)

I had a client who went into Centrelink because her partner was jailed. She was kept on the amount of pension she was getting. She explained she was having difficulty surviving on her share and they suggested she get a Centrelink advance instead of telling her she was eligible for a single payment. They don't tell people that they are eligible. They just leave them to struggle without telling them what is available unless you get the right person. If you don't get the right person you are extremely disadvantaged. (Financial counsellor)

As one financial counsellor commented, there was a growing need for more communication generally with customers about how the system worked and what might be available to them. As an example she described the circumstances of people who were getting payouts due to redundancy. They think they are doing the right thing by paying all their bills with the payout so that they are debt free. They subsequently find out that from a Centrelink perspective this money should have

been used to cover living costs and that they will not be entitled to any additional income for an eight week waiting period.

Thirdly, although Centrelink operates with strict guidelines about communications with its customers, both clients and workers described communication issues where letters, emails and phone calls from Centrelink had not been received by clients. Given the complexity of customers' lives and the circumstances in which they found themselves, there were numerous explanations for this: their Wi-Fi had gone down, the online service was not working, they were transient and had no fixed address. Whatever the reason for failure to receive a communication from Centrelink, the consequences could be significant and 'tip people over the edge'.

We've seen a drop off in communication to customers. People are saying we didn't get a letter or an email or a text, I got nothing. Their payments have not been received, the bank is short, and that's feeding into family conflict as well because of all the stresses and tensions. (Support worker)

Action may be taken against customers on the basis that they have not followed processes or responded to communications even when they have. But when Centrelink make a mistake in the information given to customers, it is usually the customer who carries the penalty or adverse outcome

2.5 Providing information

Clients and support workers described numerous problems with providing the information Centrelink require to process and update claims for payments and in the time frames stipulated.

For Rent Assistance they have to go into Centrelink with their lease and rent amount. They have to get Centrelink to issue them with a Rent Assistance form. They go in, get that and then they have to take it to get it signed by their landlord with their number on it. Then they have to take it back to Centrelink and then it can still be up to 6-8 weeks before that's processed. That is quite a process in itself. You need that Rent Assistance to make that basic rent. Often you don't get that Rent Assistance until 6 weeks after you've moved in and signed a lease. That makes it difficult for people to even look at a private rental with not being able to get the Rent Assistance beforehand. (Support worker)

A key issue was accessing identification for young people:

Getting a 15-year-old 100 points of ID is very difficult. This is the hardest part. To get the personal ID card, especially the older kids, can be \$50. Generally the 15-year-olds are the ones we do the most running around for. (Support worker)

In some circumstances customers faced repeated requests for the same information. In the following case Centrelink required the information to be authenticated by the Anglicare worker:

They requested so much information off me to have my payments which I acquired. But also again about two months later they requested the same information. My worker had to write three different letters to Centrelink saying the same thing. They took it on board the first time but then they just kept asking and they would say the information I gave wasn't good enough and my worker would have to certify it. (Amber)

The Centrelink computer puts out letters that should not be put out. It is very confusing and distressing for someone with a psychiatric condition or autism who has problems coming to terms with reality in the first place having engaged with the process and then being told they haven't and may be cut off. Then having to go through everything again and start again. He is now back to square one but nothing has changed for him except he's gone through a distressing and sometimes dysfunctional and confusing process for them to say it will be business as usual. (Support worker)

There were also comments about the nature of the questions being asked on application forms and how difficult clients found it to understand what was required of them and to provide the answers. As one worker said, 'I had to read some questions several times to understand them'. One client applying for Carer Allowance said:

The questions were just ludicrous. I had to go to their advocate lawyer to even understand them. You couldn't understand them. I just did my best. The questions are very hard, unanswerable some of them. (Rose)

Interviewees commented on time frames for providing information and lodging claims:

There's a payment for family violence survivors and you have a very short period of time to claim it. It's an emergency payment and you have to have left your home. When women have left their home they haven't thought of Centrelink as their priority. They are thinking where am I going to stay, who can I ask for help or who can I talk to or they are so distressed they are actually not able to think straightforwardly at all. By the time they think I could have asked Centrelink for help, the time period is gone and it's too late. That isn't a great system. (Support worker)

Lodging required information with Centrelink could be a challenge. The preferred option is uploading documentation online. However many interviewees said the webpage was not user friendly and had an interface which could drop out before they had been able to input information:

You can successfully upload documents but a week later it is still saying they are not there. So somewhere between your computer and the Centrelink computer they have disappeared. It's the same as when you did hard copies because they also disappear. (Support worker)

I had someone who had to take all this stuff into Centrelink but Centrelink refused to photocopy the originals. So they had to go to the library and get them all photocopied and then hand them in. (Support worker)

Financial counsellors described difficulties in updating income statements and in removing assets which were no longer held or child support payments which had not been received. This affected the customer's eligibility for other payments:

The assets statement on income statements is often years out of date and even though the customer has tried to update it the system doesn't accept the changes. This has been a particular issue for rural clients who have moved from farming properties to smaller units but the loss of the farm as an asset has not been recorded. This makes it impossible to access hardship payments for them. We found out this lady and her children were in \$4,000 arrears with Housing Tas. On the income statement we saw that she had ticked child support but she wasn't receiving it due to family violence. This meant that her recorded income had risen and her rent had therefore been increased. She was petrified of the perpetrator so she hadn't received child support for about four years. (Financial counsellor)

People trying to provide information in hard copy or lodging a paper application rather than online have been told that it would automatically add one month to the wait time.

If you just want to return a form and you go into Centrelink you go to the desk and they say go and pick up the phone. You just have a form to put in. I don't want to be sitting here for two hours and end up having a panic attack and have everyone looking at me. But you are there sitting and listening to this awful music. It's 8.30 in the morning, you've just opened and I just want to give you a form. When you get through they tell you you have to post it to them so it's another three weeks. (Rose)

The time spent to provide any required information did not always add up to the actual need individuals were trying to address:

I went into the office with a client who lived in a rural area to have a document printed out to have it signed by the realtor to prevent suspension of rent assistance. It took 45 minutes to print off the form and then the realtor was no longer available to sign it. In the end we failed to get the form signed and rent assistance was stopped for a fortnight. (Support worker)

I supported a client to attend an office for a change of address. One hour later we had to leave for another appointment. We went back and sat for another hour and the client was then asked to produce a birth certificate. It was a good job she had it otherwise it would have meant another visit just to change addresses. (Support worker)

Workers advised clients about what information they would need to take with them to complete processes and to avoid having to start all over again. They also advised them to ensure that they asked for a receipt so that Centrelink knew they had been into the service centre and that this contact was recorded on their system:

I always encourage people when they go to make sure they get a receipt to record the fact that they've been in. Quite often people get letters saying you haven't made contact and then they can provide proof. (Support worker)

Interviewees commented on the capacity of Centrelink to accurately record and store information that had been provided. They described situations where information had been lost or ended up in the wrong department:

Centrelink do not make consistent notes on their system. I have been in with a client, have spoken to their workers, an outcome is agreed. You go back in in a fortnight and it's not been recorded on the system, no outcome is recorded, no recording that is accurate. I find that stressful in advocating for a client, never mind a client with mental health issues trying to do that on their own. (Support worker)

Centrelink is a free voluntary service to pay bills and other expenses as regular deductions from Centrelink payments. This can include rent, power bills, telecommunications, child care and disability services. There were reports of Centrelink arrangements just dropping away leaving the customer in default with their bills and rent, as one worker said, 'through no fault of their own'.

I had one client who had provided information three times, why is it taking so long? Oh no we don't have it. But I was here when you scanned that document so where is it? Why should he have to wait two weeks for a payment because he hasn't provided a document that he actually did provide three weeks ago? For them it's just not in their system. (Support worker)

Difficulties in communications between different agencies could compound these issues. For example, problems in communications between the Child Support Agency and Centrelink meant, as one worker said, 'playing ping pong with the client'.

These kinds of difficulties impacted on Anglicare Tasmania's aged care services in 2015-16. From 1 July 2015 home care packages for older people became subject to income testing. This meant that anyone receiving a part or full pension from Centrelink did not need to complete the means testing paperwork when they applied for a home care package because the government already held information relevant to receipt of a pension. However Centrelink was not communicating this information to Medicare. This meant pensioners started to receive letters from Centrelink asking them to pay the maximum income tested fee of \$28 a day for home care services because they had not completed the paperwork. By the time pensioners received the letters they were also being asked to pay backdated fees. This could amount to a considerable debt. Anglicare began to receive calls from distraught clients and several said they no longer wanted the service which was allowing them to remain in their own homes. It had a big impact on services. Support staff were reluctant to deal with because getting involved in financial issues with clients was affecting the relationship between staff and client:

There were concerns that case managers would have to go to the client to talk about income testing. Our role is a nursing role and there's a trust there. If we start talking about finance then they are going to lose that trust as a nurse. I was told when I started the role that it wasn't our job because it's a bit of an invasion of privacy, almost like you're prying into their bank account details and their income when you are trying to build a relationship and a trust. I feel uncomfortable assisting them with the government forms. (Manager)

This meant that much of this work fell onto Anglicare Tasmania's finance department. The finance officer began to receive calls from distressed elderly people. A widowed client in her 80s called in tears saying, 'I don't have any money, I don't have anything to sell. I can't pay this bill. Do you think I should sell my couch? How much do you think I would get for it?' A blind woman aged 98 received a letter saying she owed \$3,000. She was very distressed, crying, asking if she had to use her burial money to cover the debt. The Anglicare finance officer said:

They need to understand the impact of their systems. Even though this is not part of my role, it's turned into an advocating role. This is not what I'm meant to be doing and I don't have the capacity to do that. We don't have the capacity to be following up on Centrelink and Medicare errors. We are now stepping back from the advocacy role. (Finance officer)

This issue is now resolved and after pressure from Anglicare Tasmania, aged care services have been assigned a Medicare case manager whom staff can contact directly to clarify letters and any payment of fees.

2.6 Meeting mutual obligations

For customers who are receiving Newstart Allowance, Youth Allowance as a job seeker and Parenting Payment Single (after the youngest child turns 6 years) there is a 'mutual obligation' to apply for jobs or to do training or study and to formulate a job plan with the Employment Service Provider. Mutual obligations may be reduced for customers if they are over 55, if they are a principal carer for a child aged under 16 years or if there is sickness or an injury. Exemptions from requirements can be applied in the case of a crisis or disaster or short term caring duties.

Meeting mutual obligations can include attending appointments and activities with Employment Service Providers and meeting job search requirements. This can be problematic. Customers may be required to look for two to twenty jobs a fortnight depending on their job capacity assessment. This means providing the name of the potential employer and their phone number and possibly attending for an interview. These obligations operate in an environment where employment opportunities may be sparse. A recent job availability snapshot for disadvantaged job seekers calculated that there were more than 10.5 people chasing each low-skilled job vacancy in Tasmania, 7 in Western Australia and 6 in Queensland (Anglicare Australia 2016).

People who don't have a licence or they don't drive or their licence is suspended they can't then meet these obligations and look for work or be doing 15 hours of a Centrelink approved activity. It's really hard in a town that doesn't have a great transport system and we know public transport in Tasmania is a huge issue for our clients. You might have someone who has to get to an appointment but can't get the bus at the right time or they've missed it and they get cut off. (Support worker)

Rural clients can be especially disadvantaged with job searching. They usually have to rely on their own vehicle and cover the expenses of that in order to present for interview. This can mean that they are uninsured, unregistered and unlicensed. Interviewees also commented on the ability of Employment Service Providers to deal realistically with people with mental health and trauma issues and the usefulness of activity requirements like courses:

The requirements of these job networks where people get these certificates which they never use. They bring in folders of them because it's a requirement for their Centrelink payments. They have to do this course and this course. They say I can't do anymore because I'm not getting a job. It's a revolving door, they are trapped. In Tassie if you know somebody that's where you get the job. They have all this stuff and it's totally useless to them. (Financial counsellor)

Job seeking requirements are unreasonable as there is not the employment available for the number of people wanting to work. People are having to apply for jobs they know they cannot get. What this means for employers is they are so overwhelmed with application they can miss a very suitable applicant. It is also extremely demoralising for people who are already depressed or have medical issues which affect their work capacity. (Support worker)

Interviewees commented on the increasing role of Employment Service Providers in policing compliance with Centrelink mutual obligation requirements and the impact of this on customers' engagement with job search requirements and activities:

Centrelink seem to be putting a lot of reliance on the job provider. Quite a few of our young people they miss three appointments and then it's the job provider who takes them back to Centrelink. Previously the job provider was there to help you find work but if you don't deal with them Centrelink will cut your payment. This doesn't help young people engage with employment services. They are just seeing the job provider as pointless, something they have to do to get paid. This is not at all what they're there for. So it's shifting responsibility from one part to another whereas we want to encourage self-responsibility. (Support worker)

Meeting mutual obligations also involves fortnightly reporting of income for those looking for and starting work. The preferred option for reporting is to do it online, but it can also be done on the telephone and in person at a Centrelink service centre. Any difficulties in fortnightly reporting can mean customers are overpaid and acquire a debt which they then have to repay. For many people the reporting process was straightforward, particularly if they had not been in work and they could phone in.

I report every fortnight to Centrelink and I did it last Thursday. When I report to them I phone. It's four minutes, it's brilliant. And if you go down to report I think you have to do it on a computer there. They gave me a code so I can do it by phone and I get my money. (Dave)

Others encounter a number of barriers to reporting regularly. These include difficulties in inputting information into the system, forgetting to report or forgetting passwords, medication affecting their ability to report or a failure to report on time. They may not have access to online reporting, their credit goes or the system times out. There can also be difficulties in ensuring that the information they are inputting is correct.

Some have a few issues with passwords and they get shut out. I think it's a 24-hour lock if you get the password wrong three times. Often by that point they've missed their reporting period. If you miss your reporting date, when you go to report it comes up with the message 'you need to contact your local Centrelink'. It won't let you do it online until you contact them. For a lot of the young people it's just well I either have to go in there and wait for ages or I have to talk on the phone and I don't want to do that so I'll just pretend the problem doesn't exist until either you come to me and say we need to sort this out or it miraculously fixes itself which never happens. (Support worker)

Reporting could be especially difficult for those doing casual work:

You have to tell them how much you've earned before you've earned it. If you're working casual you can't do that. If you go picking fruit, do you know how much fruit you're going to pick tomorrow? If you get it wrong bad luck and you get fined or a nasty letter and your pension may be suspended. I had to calculate my income to Centrelink and when I got it wrong I got a nasty letter. I don't see why you can't just work and then send them your pay slip. I always report by going into the office. I used to ring and report but then you're in the queue for an hour. (Gary)

To get your Centrelink payment you have to calculate your income fortnightly so you have to remember the date and the time and you have to report that. The reporting days should actually line up with your payments. This is difficult for literate people, for others it's just too hard. They end up with a debt that they don't even understand and they end up with no money. They're working on a casual basis, they are sick and they don't get any pay or a child is sick and that's when they get their debt. If it was a simple system people would understand how to use it and it would be easier to report correctly, to follow the right steps and make sure you do the right thing, but it's not.
(Financial counsellor)

Difficulties in reporting could become a huge disincentive to taking on any employment. The risk of getting it wrong or failing to report in time could mean a suspension of payments. Because the risk of under- or over-reporting income carried such high penalties and the consequences were so significant, this impacted on people's motivation to take up work, especially casual work where earnings varied from week to week. On the other hand difficulties in meeting mutual obligations could also motivate people into work:

My client who had recently abstained from drug use had her payments cancelled even though she made every effort to rectify the issue. Her stress levels went through the roof and her mental health deteriorated rapidly. Centrelink should take responsibility for the impact they have on mental health (Support worker)

Some get so sick of dealing with Centrelink they want to find a full time job. So it's actually motivated them to work, to come up and do their resumes and apply for jobs because they are sick of it. (Support worker)

2.7 Literacy

Many people in Australia struggle to meet necessary levels of adult literacy. Approximately 47% of Australians score below minimum standards on document literacy scales, indicating that they lack the skills needed to fully engage in the community and fully understand what they read (ABS 2008; DoE 2010). Tasmania also has the lowest rate of digital literacy in Australia (Thomas et al. 2016). This means that using the internet and filling out forms can be very difficult and time consuming, especially when there are no family or guardians to help. Recognising these issues, Centrelink online and other services are written in order to be

accessible to someone with Year 11 literacy skills. Nevertheless many interviewees described problems:

It's not just about reading, it's about comprehension and understanding and especially when there are such hefty penalties, financial penalties for getting the information wrong. To understand the webpage needs literacy and the system doesn't incorporate any system for learning how to do it. Even just creating the online Centrelink account you have to read the instructions. You apply, access a password and then are supposed to be able to access everything you want via the web. People accidentally give inaccurate information because they don't understand and can't comprehend the forms properly. The anxiety then stops the comprehension. (Support worker)

A number of clients said there were often words they just did not understand including 'exempt' or 'documentation'.

2.8 Getting help

Centrelink supports a Social Work and Community Engagement Officer Service. It is the biggest employer of social workers in the country with over 700 employed nationally in service centres and servicing and compliance teams (DHS 2016b). The service works with vulnerable Centrelink customers and provides help with short term counselling, information and referrals to other support services. It is able to undertake case management for short periods of time with priority groups. During 2015-16 the service responded to over 300,000 referrals for support. Priority is given to customers who are:

- at risk of suicide or mental distress;
- young people without adequate support;
- people affected by domestic and family violence; and
- people affected by homelessness and hardship.

There are mandated referrals to a social worker for people who are suicidal, young people claiming Unable to Live at Home Allowance, victims of family violence and those being moved off Disability Support Pension.

Community Engagement Officers (CEOs) provide targeted assistance to vulnerable customers, including those experiencing homelessness. There are 96 CEOs working across Australia to ensure customers maintain access to payments and services and

build their capacity to self-manage their communications with Centrelink. They also offer information, assistance and outreach to community organisations that support those with complex needs to help them better understand Centrelink services, entitlements and obligations.

For example, Tasmania has four CEOs with two in the South of the state and one each in the North and North West. They operate a number of outreach services in Anglicare’s residential services and other support programs. There are also 30 social workers based in call centres and service centres. They can be contacted through Centrelink employment services and through visiting a service centre and asking to speak to a social worker. In addition there are four indigenous service officers, two multicultural officers, one prison liaison and a social worker in the child support agency working with those at risk.

Clients and workers in programs which regularly hosted CEO outreach services described much better access to and communication with Centrelink services. However other interviewees described difficulties in accessing social work services unless this contact was mediated through a support agency (see page 52). One interviewee had been assisted by a Centrelink social worker:

If I’ve got problems they put me through to a real person, a social worker. I did go to him once. I tried again today to have a chat to him but I had to wait and wait. They just played music to me for 20 minutes and I just put the phone down, I’d had enough. (Dave)

Another had been unable to contact a social worker:

I can’t get a social worker. I went out to [Centrelink] and I was told there to get an advocate, someone to help me. It was very abrupt. I said well can’t you give me a social worker, no we can’t do that. They assess you and say no you don’t need a social worker. They wanted to know why I want to see a social worker but when you ask for a social worker they say no you’re not entitled to one. I don’t know how you get one but they told me I need someone to speak on my behalf and who do I trust. (Gary)

Many clients and workers described how, if customers did not have a community services worker advocating or supporting them in their interactions with Centrelink, it was very difficult to access social work services. The move to a national call centre and away from contact with local workers had also made collaborative work between support workers and social workers more difficult.

2.9 In summary

For so many Anglicare clients access to Centrelink services is affected by a number of barriers. The barriers include difficulties in using online and telephone services and a range of problems with face-to-face contact including negotiating hostile service centre environments. There are computer outages, excessive wait times and constant transfer between departments which mean that clients have to constantly repeat their stories. These difficulties are compounded by problems in getting timely, consistent and accurate information about the system, in providing information and documentation which is then properly stored and recorded, and in meeting mutual obligation requirements.

In the past it was very much person-centred and aimed at people who had a disability and if you didn't have the capacity that was fine, they could help you. Now that is not what it's about. I went with a client not long ago and we sat down with the worker. The worker spent half the time ringing the other worker, looking up online how to do what she had to do. It doesn't present a very good image so people don't trust them. The workers are frustrated in their jobs and not actually connecting with the person so they are not getting half the story or drawing the information out of the person as it needs to be. All that really necessary stuff that just isn't happening. (Support worker)

Interviewees described a deterioration in their ability to contact Centrelink, communicate with them and fix problems. This was compounded by difficulties in accessing the Centrelink social work service and the inability of the system to consistently flag vulnerable customers and provide them with more intensive support.

// The workers are frustrated in their jobs and not actually connecting with the person... //

CHAPTER THREE

Falling through the net

How effective is the Centrelink safety net in protecting those reliant on it from hardship?

This section uses data from interviews with clients and staff to build a picture of the impact of interactions with Centrelink on the lives of vulnerable customers, in particular on the lives of young people and those living with a disability.

3.1 Loss of income - waiting periods, suspensions and reductions in payments

Both Anglicare clients and support workers described how difficult it could be to survive the loss or reduction of Centrelink income. To process a claim and establish a payment can take time as required information is gathered and processed and decisions are made about claims. Putting in a new claim or transferring from one payment to another can involve waiting times, which in some instances can extend into weeks and mean surviving on little or no income.

Workers described numerous examples where clients had to wait for payments to be established, such as parenting payments which altered as the balance of care changed between separated parents. Waiting meant that whoever had the children was 'struggling frantically to try and feed and clothe them, pay school bus fares' and so on:

A single parent who is escaping domestic violence, they have to wait forever to get put on a new payment. She can't afford to move into a new rental because her payments are still based on her ex-partner's. It takes ages for it all to change and it affects accommodation and the affordability of properties. Also when the partner has the children the mum can usually only get Newstart. It's very hard to find a suitable property on Newstart if you have several children. Child protection might say they need a three-bedroomed property before the children are allowed back or to even start a reunification process.
(Support worker)

We are talking about real world situations. If you have to wait 14 days for your payment, the landlord isn't going to wait, you need to eat. It's ridiculous in a first world country. You can get the phone call to say your payment is going to be cut tomorrow and you have kids to feed. That is gut-wrenching. And then the time it takes to get a response. Come in in two weeks or send us a letter, an email. We are talking about real world situations. It takes longer and longer for Centrelink to communicate a response but what's happening in the real world doesn't wait. (Support worker)

A Centrelink income statement shows all the information Centrelink has about an individual's financial circumstances, including details of any assets. Making changes to an income statement and updating it can take time and meanwhile in its absence it is not possible to process claims or access other services like housing. This can heighten the risk of disconnection, rent arrears, eviction and homelessness:

With the income statement if there is something on there about real estate but they don't have it anymore we can't provide accommodation or do a housing application while it is on the income statement. It can take weeks sometimes for it to be fixed and they can become homeless in that time. People may have lost employment and have to wait weeks before they get a payment. They can't pay rent during that time and we can't pay arrears until we have confirmation of future income. Real estates get onto arrears straight away so they could be evicted before they have confirmation of their income and we just can't help them. (Financial counsellor)

The gap between when they've applied and start payments, they have nothing coming in, no income for so many weeks. You tell Aurora that there's no income coming in but they don't care. They just disconnect anyways. (Support worker)

Clients gave numerous examples of applying for payments when demand on the system substantially increased the processing and wait times. A single parent waiting for her claim for Carer Allowance to be processed for her daughter with a disability said:

They say there are up to 3,000 people who have claimed carers' allowance in the last couple of months. They are backlogged and they can't process everything at once. (Jackie)

There are numerous reasons why a payment might be reduced or suspended, including a failure on the part of job seekers to report fortnightly or not engaging as required with the Employment Services Provider. The customer might not have responded to a request to update information held by Centrelink or there might be an error on the part of Centrelink in processing or reviewing claims. Before payments are reduced or suspended for whatever reason, customers should receive a warning by letter, email or telephone call and be asked to respond. However, in reality clients regularly report not receiving any warning. Clients also said that when there were warnings reductions in income were often imminent, leaving little time to make plans about how they would cope. As one worker said ‘stopping or suspending somebody’s payments seems to be Centrelink’s default to get people to contact them’:

A month ago my pay was \$100 short and no letter or contact. I had to chase Centrelink up on the phone to find out why. They had cut my rent support off the system because they just needed an updated certificate. They said have you recently moved, no. I’ve been there four years. My rent comes out of my Centrelink payment. I said you can see what comes out, nothing has changed. But then I had to go to the Centrelink office to pick up a piece of paper and fill it out. I had to get an appointment to get the piece of paper. Then I had to go to housing to get my landlord to sign the piece of paper, go back to Centrelink, have another appointment so it was all coded on the system and just to tell them what they could already see and what they already knew to get my rent assistance. It took an entire afternoon and cost because I was running around. (Amber)

This was probably like the fourth time I’d been cut off. They cut me off all the time with no warning and I go to my account number and wonder why I’ve been paid half the amount. I was moving from being a student to being a job seeker but I didn’t tell Centrelink. I got cut off for six weeks. We tried to save on food we had. My girlfriend’s mum lent us some money and I had to ask dad for some money at one point. At one point it nearly broke me. How do they expect you not to have money for six weeks? It’s pretty much saying go and live on the street. We had to get cheaper foods. Every time I get cut off it’s bad because I am already in rent arrears. Sorting it out takes ages. (Ross)

“ How do they expect you not to have money for six weeks? ”

Shirley is a single parent in her forties and for the past two years she has been supported by Anglicare to deal with her anxiety and depression. She has three children living with her. Her 11-year-old has an intellectual disability and global developmental delay. Since she was 18 months old Shirley has received a carer pension for her because she requires 24-hour care.

Several months ago she formalised access arrangements with the children's father through the courts. A recent Centrelink review highlighted some disparity between what her ex-partner was saying and what she was saying in terms of care arrangements. At 5 pm on a Thursday she was rung by Centrelink to say her carer pension was suspended and she would not be paid the following day. In addition she was told she had a debt of \$12,000 because she had been overpaid. They suggested she apply for Newstart. She has always tried to budget very carefully and also has a number of financial commitments which she was now unable to meet.

They rang at 5 o'clock in the evening to say they were cutting me off and I had this huge debt. I panicked and was confused. I was trying to talk to them and I said you can't just cut me off, how am I supposed to support my kids and myself? I will have no money there to cover my bills this week. All she could say was go to the Salvation Army and get food orders and ask relatives and friends to help you until you get your Newstart approved. She didn't care. It was a very difficult time, a very stressful time. I didn't know what I was doing. They just said contact the Salvation Army. They didn't give me a number, there was no help, nothing, no address, just deal with it yourself.

The next day she contacted her Anglicare support worker and together they went into Centrelink to make an application for Newstart and to be told there would be a 14-day waiting period while that was processed. However later that day she was again phoned by Centrelink saying they had made a mistake and her carer pension would be reinstated until December, when she would again have to apply for Newstart. As the support worker said:

She is a good example of what happens when things go wrong. It threw her into absolute panic. She was told one minute that she was going to get nothing, and then having started the paperwork for Newstart was told there would be a 14-day wait period before she got a payment. It was just chaos. The bizarre thing was we saw a member of staff at one desk and half an hour later saw someone five yards away and got completely different advice. But for her to be told at 5 o'clock that she's not going to be paid the next day and she's got her own mental health issues and her daughter with a disability, it's terrible. Shirley now has a lot of anxiety about what will happen in December when her carer pension is withdrawn and she loses about \$300 a fortnight. She knows she will not be able to manage and she says she is 'extremely stressed out about it all. It's a fight, a continual fight'.

Support workers described the difficulties faced by parents whose children are removed by the child protection system, which means their parenting payments and family tax benefit are suspended. When children are returned there can be a three-month time lag before payments are reinstated and the payments do not begin until the children are there for a certain number of hours per week. This can affect the parent's ability to sustain a safe environment for the child:

Centrelink cut off my payment. I received a letter stating I had to fill out forms. I took it back to the office and they said everything was fine. I had no internet because my Wi-Fi was mucking up. When my internet finally worked I got onto my emails and they said my carers payment had been stopped and my parenting payment. I am in rent arrears now. They keep saying the money will go in on a certain day and it doesn't go in. Every time I ring them up it takes almost two hours on the phone before I can talk to somebody. So I did have warning about being cut off, I had two letters, but I didn't have the Wi-Fi connected. They shouldn't just cut me off. (Cynthia)

One woman described how the failure of her ex-partner to submit necessary paperwork had led to her having her payments suspended.

They cut my pay completely off. There was no warning, they just cut it off. I went where is my pay today and they said we are waiting on paperwork from your partner. Apparently they put the stop on both mine and his pay until it was sorted out. Six weeks later I was still trying to have my pay turned back on. And in that time I gave birth so I actually came home to no money, no formula, none of those things. I spent three days on the phone up to four hours each time and I couldn't get anyone to tell me why it hadn't been fixed. So I went to the Ombudsman and by the end of the afternoon he rang me up and said no one can tell me either but it's been turned back on and you've been back paid. (Amber)

For all of these customers the reduction in or loss of income had a significant impact which put them at risk of severe consequences in terms of maintaining their accommodation, power and grocery bills and defaulting on direct deductions (often through Centrepay), together with considerable stress and anxiety.

Often clients have their payments held as they have not attended an appointment. They are then unable to pay for food, shelter, medical. This is even the case with clients who have disabilities or brain injuries who are unable to make it to the appointment but are still expected to do so. Centrelink are taking 6 weeks plus to process applications. As a result clients are at risk of homelessness as they have no income for that time. They then have to turn to agencies for assistance with food and rent. This places them into further financial hardship as they are then starting with a large amount of arrears when they start receiving payments. (Support worker)

3.2 Debts with Centrelink

Some clients interviewed for the research had a Centrelink debt. They and support workers described how a change in circumstances, difficulties in the regular reporting of income, errors on the part of Centrelink and miscommunications with Centrelink had meant they had acquired debts which then had to be repaid. Miscommunications were often the result of not reporting changed circumstances due to uncertainty about what the process was and how to navigate the system. Even when the error was Centrelink's customers reported rarely getting any kind of apology, leaving them to wear the consequences of Centrelink's mistake:

We had a person with a really high debt who was underpaid at work. Technically it wasn't even under-reporting on her part because she was actually being underpaid by her employer. So it wasn't a mistake in reporting. So she was someone with no debts and who seemed to have done all the right things but nevertheless had this massive debt and she couldn't pay rent. (Support worker)

If money is owed to Centrelink an Account Payable letter will be sent stating why the money is owed, when it is due and how to make payment. There might also be a call from Centrelink or an SMS asking the customer to make contact.

I missed two weeks of school because of domestic violence and moving and that's how I got a debt with Centrelink. They wanted an updated income statement but I didn't get the letter. My rent doubled to market rent and I got a debt. I was pretty gutted and very disappointed. It was the first bill I'd ever got and big numbers, \$3,000 for my school kids' bonus and something else on top of that. When I saw it I went straight to the school. What is this? They didn't know. I've lived off \$200 for the last four weeks. My dog hasn't been fed for two days. I was just eating Weetabix and milk. Anglicare has given me some baked beans and noodles. And then they cut me off again because I didn't have a tax file number. (Bianca)

The standard repayment rate for debts is 15% of an individual's income support payment. Lower rates can be negotiated for a period of three months. The rate will then be reviewed on the basis of current income and assets. If the payment rate changes, a letter will be sent beforehand. Workers reported debt repayments levels being calculated at unaffordable levels, well above 15% of payments. This could make it very difficult if not impossible to budget:

The debt repayment with Centrelink is always quite high if they don't have a support worker in place negotiating it down. This impacts on whether they are able to pay for private rental. I had a young person with a debt of \$15,000. They said she wasn't studying and she was. She provided all the information but she still has the debt. They kept upping her repayment amount every three months so it wasn't enough to live on. We had to go and see a social worker to have that reduced again to an affordable amount. She is a very shy young person who doesn't cope well with strangers. (Support worker)

3.3 Payment levels

There is now a general consensus that many Centrelink payments are too low to achieve a minimum acceptable standard of living. Both workers and clients commented on the low levels of payment which made it very difficult to provide for essentials like rent, transport and bills, medical or educational expenses and to put food on the table. This is especially true for those trying to live on Newstart or Youth Allowance.

You cannot live on the pension. I scrimp and save and go without. I sat down and worked it out. By the time I pay my house insurance, my rates, my car registration, my driver's license, I pay out nearly \$150 a week, just in bills. Sometimes there doesn't seem to be room for food, or just minimal. (Gary)

Financial counsellors and other support workers are involved in helping their clients draw up budgets in order to ensure they cover all their expenses. Workers talked about being embarrassed to do budgets with people because their financial situation on Centrelink payments was 'just so hopeless':

It's broader than people not receiving a payment, it's also about people not receiving an adequate payment. I don't even like to say the word budget. I say income plan or reaching goals. It's an embarrassment really to do a budget. One client with anxiety issues was paying rent of \$295 a week and receiving Centrelink of \$610 a fortnight. How does she feed herself? The best option we had for her was to say Anglicare can help with your rent temporarily so you can buy yourself some food. (Financial counsellor)

In addition restrictive criteria for a number of payments can exclude those who would most benefit from additional support. One single parent described her difficulties with claiming JET (Jobs, Education and Training) Child Care Fee Assistance:

At the moment I study at Uni. To get JET assistance and extra help with books and things, like the Pension Education Supplement, you need to be studying full time. So for me that's 30 hours a week to get around \$68 a fortnight in my account and JET assistance of \$6 a day which would in the end save me \$200 a month off child care. Currently because I don't have that time capability with three children I only study for 20 hours a week. This means I'm entitled to no help at all. I think they need to make it a little easier for people to try and get off Centrelink. Last year I tried to do the three units because I needed the pay to help with child care but I just couldn't keep up. I dropped to the two and lost everything. I had to pay for all my text books, my transport and everything out of my children's money. (Amber)

3.4 Young people

Young people can face particular challenges in establishing an independent income and the correct payments. Problems are especially acute for those aged 15 and under who require an independent income. They find it challenging to deal with Centrelink online or on the telephone and communications are most effective if they are face-to-face. Few have internet access and many may be struggling with reading and writing and the language which Centrelink uses:

The face-to-face is important for young people in the way they present. Over the phone they might not say anything or actually talk about what's really going on. That can sometimes mean that they don't get approved for Youth Allowance when we know they need it. It's difficult for them to be proactive. They are always a step behind the system and not really understanding what they are required to do. With some of the younger ones I have to attend with them because they don't know what to say or what to ask for and they are not going to tell the social worker they've just met about the intimate details of abuse. I have to prompt them or they don't say anything. I have to ease them into it. (Support worker)

A lot of these kids can't stay on the phone for the time that they're required to. They are so frustrated trying to get through to somebody. They don't know what to say or they don't give enough information. They know they've got a problem but they don't know how to formulate that into some sort of question. (Support worker)

Ross is 18 and has been living in supported accommodation for young people for just over a year. Previously he was homeless and accessing the youth shelter. He has had numerous problems with Centrelink including a number of suspensions of his Youth Allowance. This included one suspension period of 8 weeks with no income because he failed to provide a document:

There is always some bit that I've missed, always something you think doesn't really matter. I had to do a whole heap of different thing including getting a tax file number. I didn't bring in one piece of paper and they wouldn't do anything for me. I wasn't getting paid for at least six weeks. I had no food. At first we didn't know what information they wanted and we had to go through three or four different things to figure out what it was. I don't really expect to be kicked off all of a sudden. When I first went onto payments they made me get parent consent. That was a real pain because I had to go to dad and get him to sign something and my dad hates me. I was taking one of the ladies from here to help. She drove me down and we got it sorted out. We had to go down there a heap of times, at least five, and to wait for ages probably an hour each time, sometimes more.

His support worker said Ross's situation demonstrated a lot of the issues facing young people. As she said, 'He solves one problem and another pops up'. His issues had been going on for quite a few months with numerous suspensions due to not attending school, not keeping Centrelink informed and then trying to switch from student allowance to Newstart.

Waiting could be particularly difficult for young people who had left home and had no other means of support. One consequence was acquiring debt with friends and family as they struggled to survive:

Waiting for an assessment can be painful. Families have been doing the right thing. If a young person leaves home for whatever reason they will pick up the phone and tell Centrelink. Centrelink is pretty quickly adjusted to reflect that but the young person still has the same amount of wait. There are some services to support a young person in that situation but it can be a matter of six weeks before they get an income. That's pretty hard. You can reach out to community services and try and keep them fed and safe until they get their own accommodation. In most cases there will be back pay but a lot of young people do lend from friends and family and then they owe them as well. So they acquire a lot of debt. (Support worker)

Centrelink staff are not always very good working with young people and can take a very hard, rigid and punitive line (for example not handling some of the language that they use well). They don't have an understanding as to why my clients do not respect Centrelink and sometimes handle this in combative ways that make it worse. Additionally my clients are often pushed towards self-service which they don't understand and don't feel confident in using. (Support worker)

3.5 People with disability

Eligibility criteria for claiming the Disability Support Pension (DSP) have recently been tightened. If an individual has a permanent physical, intellectual or psychiatric condition and is unable to work for 15 hours or more per week, they may be eligible for the DSP. For those under 35 years of age and with an assessed work capacity of eight hours or more per week, they will be connected to an Employment Services Provider and expected to participate in 'compulsory activities' aimed at assisting them to find employment.

The process for claiming DSP has also changed and is now a two-stage assessment process. Claimants first undergo a job capacity assessment which determines whether they can return to work, how much work they can do and whether they need help finding and keeping employment. If it is decided that they meet the DSP criteria they then have a Disability Medical Assessment. This additional layer of assessment can mean talking to a government approved medical practitioner or psychologist. DSS statistics (DSS 2015; Parliament of Australia 2018) highlight decreasing number of applicants being granted the DSP. They also highlight that new processes have increased delays in processing and granting DSP applications.

Interviewees identified numerous problems with applying for DSP and having to 'fight tooth and nail' to make a successful application. Firstly they described difficulties with the way in which a client with a disability might present to Centrelink:

It took me three goes to get him on the DSP. They would say things and the information just spun around in his head. Everyone thought of him as aggressive. He would try to explain something and they wouldn't understand so he would say it's a waste of my time being here. He would get these phone messages and he would try and ring them back. You can't ring them back and he would say why are they doing that to me? They ring me and then they won't answer. He was so highly frustrated, he just could not understand. He was living in a tent down the bluff and was very, very sick. You could clearly see by looking at this guy there was no way he could work. (Support worker)

Secondly there could be difficulties with navigating the assessment process itself. Initially there were delays in Tasmania because of a lack of local government-approved medical practitioners able to conduct the medical assessment. This meant assessments being conducted by phone, skype or video call by practitioners on the mainland. This could be effective if there was a support worker assisting with the process but for those trying to do this by themselves it highlighted both technical and communication issues. A telephone call with a psychologist in Melbourne would not necessarily elicit necessary information from a claimant who had difficulties in acknowledging their co-morbidity or suicidal tendencies. The recent employment of local psychologists able to work face-to-face has improved this situation. Claimants may also be asked to access assessments and diagnoses from specialists. Unable to afford to pay for appointments with specialists, they have to rely on the public system and long wait times for appointments.

I had one gentleman on Newstart and he was in thousands of dollars of arrears with his house. He was covered in psoriasis and still actively looking for work. They put him into a bus driving training course but he said he couldn't hold the wheel with his hands. I eventually got connected to a social worker and we discussed the DSP but that just opened up Pandora's box. I really don't think that without the support of other agencies and myself he would have gone on that DSP. It was the new system where you had to have a doctor from the government and there wasn't one set up in Launceston to assess him and they said they would assess him over a video call to Canberra. It was very stressful and it took just over a year for him to get that DSP through. He nearly lost his house. He had mental health [problems] and he couldn't really challenge the system. Connecting him with a social worker took a lot of work and I was actually case managing all that time for a year. (Support worker)

My client was required to set up a skype type interview with a psychologist of Centrelink's choosing but the Centrelink office would not make their computers available for this. We had to use an Anglicare laptop with a camera, install the software, complete a test (to ensure the program worked) and the client had to be at the office and at the computer for a one hour 9.30am interview with the psychologist. If this client did not have a community service worker with her able to set this up she would not have been able to complete the process and would have fallen at the last hurdle. Her application was successful but she waited another six weeks before receiving any word of the outcome. (Support worker)

My client was informed that he would have to have a medical assessment by a Government doctor. As there were not any of the specialised government doctors in the client's region to do the assessment the client would have to travel to the next city, a three hour drive away. The only option Centrelink could offer was an assessment provided by a teleconferencing call. This was a concern for the client. He felt very anxious about participating in an assessment over the phone and felt he could be declined if he didn't respond well to the questions. These changes were very confusing for the client. (Financial counsellor)

Third, the application and assessment process can be lengthy, up to several months or even years:

It's a long and painful process. It takes a very, very long time. People get really frustrated. At the beginning they are told the process takes three weeks and they will be contacted within three weeks. But it takes months and months and visits and inviting people back to Centrelink for very little information needed and then it takes another month. One person has been in the process now for eight months. The wait times for a final determination are getting longer and longer and then the appeal gets knocked back. You have to jump through so many hoops that you just give up and settle for Newstart. (Support worker)

I supported someone recently with their application for DSP. The process compounded her mental health issues so severely that she can't bear to even talk to them anymore because it sends her into a spin so I have had to do a lot of advocating on her behalf. She is now taking her application through to the appeals tribunal because they haven't understood what her medical situation is, including her mental health. It's very time-consuming because every time we go into Centrelink together there is at least an hour wait before we get to see anyone. There are always different people we have to talk to so there is no consistency and she has to repeat the story every time. This has been going on since July last year. This person has nine different specialists for her various medical conditions and they have a huge amount of evidence including really comprehensive reports from clinical psychologists. It's like a carousel at the moment. She will go and get the medical evidence that Centrelink say they want, give it to Centrelink, Centrelink will say no, we want something different, she will go back to the specialists. All in all she's been back to the specialists about four times. I have to allocate at least three hours if I am seeing her. All the costs involved in that. Centrelink saying we expect you to see such and such a specialist and they might not be available under the public system but they still expect them to see them and then it's \$300 a pop and they can't afford the medical bills. (Support worker)

Processing delays of course meant remaining on Newstart and considerably less income for long periods of time. Here they joined those who, although unable to work, were unable to meet the eligibility criteria for DSP and those who are eligible but have to prove their eligibility by being connected to an employment provider for 12 months or more. One client with an ABI had to wait for two years before he could apply for DSP in case his brain healed. This made it very difficult for him to link in with other ABI support services without an actual diagnosis:

There are people on Newstart when really they will never ever be able to work in their life. Getting on to DSP, which is where they should be, is quite a business and usually means some pretty good support to get on there. There are people flailing around out there that really should be on DSP but they are just floating around doing it tough. (Support worker)

Interviewees felt processes were unnecessarily lengthened by the loss of paperwork, which was described as a common occurrence. Paperwork was described as ‘disappearing into the ether’, which inevitably meant that it had to be duplicated:

The thing I encounter regularly with the whole DSP process is the accuracy of their data and recording of information. Time and again I went in with one client who dropped in the doctor’s certificate, psychologist’s certificate as required. Two weeks later he was told he hadn’t brought in his medical certificates, it’s not on the system. Now him having anxiety and depression couldn’t argue but I was with him on the first visit so I could say I was here when he dropped this information in. It should be on the system, you find it please and they could find it. The client doesn’t have the capability to do that. The stress of having to go back and re-find it and submit it all again is horrendous. They need to look at recording their data accurately so one worker can find what was recorded last time on the system. (Support worker)

Fourth, workers commented on clients who were in receipt of carer payment where those they were caring for were unable to get the DSP or were still waiting to be assessed. This was despite the fact that the same doctor’s report was required. They also commented on the difficulties claimants were having in getting carers payment:

He said to me I have rung Centrelink every day and say my name is such and such and I would like to register for the carers’ payment so that I can stay at home and look after mum and dad. It took me four hours waiting on the phone one day and over a week it was about 20 hours on the phone. To get into Centrelink I have to drive from the other side of the river, wait in line, take a number. I don’t want to do it for \$60 a week. But it’s more about registering for

all the other benefits that go with being a carer. He said I've been through the process, it's difficult, it's uncomfortable, they ask so many questions that I feel like I'm asking for a million dollars. (Support worker)

Younger people claiming DSP were having difficulties moving on to independence in their own accommodation:

When young people have been living at home with parents they get a portion of the DSP but their parents are getting paid as a carer for them. When they want all of the money as independent young people that has been a bit of a challenge. When they move in they are getting the lower rate and Centrelink won't give them a payment without a lease. We can't sign them up with a lease without the payment, so which one do you go with? We have spoken to Centrelink a few times. To manage that they have said look they are guaranteed this unit if they've got a payment. We can provide the lease tomorrow if you provide the payment for them by then. That verbal guarantee has been enough for them to sort the payment out before they move in. But that has been quite an issue for some of them that's been off putting. Oh well I can't move in because I don't have the money. (Support worker)

Lastly, those who have been on the DSP for more than two years may be subject to a routine medical review of their eligibility. This entails a report from the treating health professional, current medical evidence about the condition and possibly a job capacity assessment. This can cause customers a lot of stress:

I had an older client who received a letter in the mail to say they wanted to review his DSP. I went with him to his appointment because he was really scared he was going to lose his pension. It caused him a huge amount of anxiety. They sent him the paperwork and he thought he was getting challenged that he should even be on it. He couldn't sleep. (Support worker)

Staff in Anglicare Tasmania's Shared Home Care Program are involved in processing annual reviews of Mobility Allowance, which is received by 75% of their residents. They identified unreasonable time frames which meant that by the time they received the paperwork they only had two or three days to return updated information, which may include a GP review or rubber-stamping by a health professional. Those who do not meet the requirements of the review could face the suspension of payment. Workers queried why, when claimants came up for reassessment, Centrelink appeared to have no information about the disability and how profound it might be. They believed that when the person had a life long and profound disability which was not episodic and would not go away, the demand for a review was a waste of time for the claimant, their families, support workers and for Centrelink.

Dave is 64 and has done manual work for much of his life. For the past three years he has lived in an Anglicare supported housing facility. When his marriage broke up 14 years ago he began to drink heavily. This had a big impact on his health and he eventually lost his job and his mobility declined. He now walks with a walker, is unable to use the bus and has to rely on taxis to get around. Two years ago a Centrelink worker suggested that due to his health he should move from Newstart Allowance to the DSP. Since then he has been trying to process his claim for DSP assisted by Anglicare staff.

He completed the medical assessments and submitted the information to Centrelink. They asked for further information and he went back to his doctor and acquired it. His paperwork was then lost and he was asked to resubmit.

I've been pretty lost about it. I didn't know where to go or what to do or who to talk to about it. Now they want me to go back to my doctor and start again. I've missed out on a lot of income. My legs have got worse and it's very hard to get around. Do they see me retiring in 10 months and think well we'll put him aside? That's how I feel. I did the right thing every time.

This process and the miscommunications involved were lengthy and spread out over a twelve month period. It involved repeating his story numerous times to a number of Centrelink staff. During this period he continued to engage with an Employment Service Provider and report for work despite the fact that the doctor had told him he would never work again. His support worker said:

It's been a very drawn out process with little direction. To make matters worse they lost his paperwork which is not unusual and it has dragged on and on. The frustration of having to engage with a job net provider when for all intents and purposes you assume he should qualify for DSP. And there is no social worker, a friendly face in an office where you can say I'm really struggling, can you help me navigate the system. He is almost at the aged pension stage but he is sitting on Newstart getting a lot less money. He's in no man's land. He has paid taxes all his life and now is made to feel guilty that he has lost his mobility. We can see the toll it's taken on him just navigating that process.

3.6 The impact on health and wellbeing

What is the broader impact on health and wellbeing of using Centrelink services? There is the immediate impact of the anxiety generated by a loss of income and knowing there is not enough money to cover basic essentials, or having the face the prospect of going hungry or being evicted. As one worker said, 'It contributes to feelings of hopelessness and helplessness as they navigate a system which doesn't seem to be listening to them':

It's been a battle and I'm still battling with them. It's been really, really bad. I have PTSD and anxiety and depression and that just sent me over the top. I have to pay my rent, Radio Rentals and general living expenses for the children and Sally has to have medication and I have nothing, no money whatsoever. There was no warning, no we'll wait two weeks and give you another pay, nothing. They don't care about families, they left me with nothing. It was very, very stressful. Like anybody, if you lose any income for the family, and I am only a one-parent family, when they cut one part of my payment off I didn't know what I was going to do. (Shirley)

It was stressful, a lot of stress comes along. I went to the Salvos and they gave me some baked beans. That day my stomach was rumbling and I had to eat food that day somehow. I was eating bread and at the Salvos they had Oreos, tea. I put the bread in the freezer and ate a bit of dried toast when I was hungry. (Bianca)

It is my most vulnerable and at risk clients who are disadvantaged the most by Centrelink processes. Clients with mental health issues, low levels of literacy/education and disability find it extremely difficult to navigate the service and this can often result in their payments being cut, which can lead to extreme stress and anxiety as well as an inability to meet basic standards of living. The system seems more inclined to punish clients than support them. (Support worker)

For those with mental health issues dealing with Centrelink could be especially stressful and trigger symptoms like panic attacks and depression. One client described how progressing his application for DSP was pushing him back to alcohol:

I get anxiety with it and I just don't trust them anymore. I seem to be fobbed off all the time. They are not following up on me and I'm genuine, I'm not putting this on. There are times when the stress with Centrelink can send me backwards to alcohol and I don't want to go back to that. There are so many nights that I have had no sleep whatsoever worrying about Centrelink. It's affected my health for sure. There is so much anxiety to have to go down there to talk to people knowing that you're not getting very far. I need to know where

I stand, not to be going to bed at night with it on my brain and thinking what's going to happen, where is it all going to end? Sometimes with the depression and not hearing from Centrelink or not getting help from Centrelink I get very down sometimes. It's the hardest road I've ever had to take, ever in my life. This sends me to the alcohol. (Dave)

Other interviewees described how difficulties with Centrelink overshadowed their life and their future. The fear and powerlessness involved in dealing with a large bureaucracy had an emotional toll which could affect people's ability to function in their daily lives and their capacity to change their circumstances. Interviewees expressed a lot of fear that their dealings with Centrelink might lead to a loss of whatever income they might currently be receiving because, as one person said, 'I am not declaring something, somewhere':

Every letter you get from Centrelink has a threat with it, your pension may be suspended. For someone like me that has a big anxiety problem that's a horrible thing to say. I am diagnosed bipolar and if you have a mental illness you don't remember, you don't think and you stress over the littlest things. You have a big anxiety and you turn around and take all your pills and end up in hospital. I get very, very depressed dealing with Centrelink. It's because you are totally in their hands. If I really start thinking about Centrelink I will start crying on you. I have no family that will help. I have no friends that will help. I live here in my little house with my dog and no one wants to know you. I don't know how they have organised Centrelink for people who are not well. I can't see any service that they offer to people like me. (Gary)

They will expect me to look for a job and that's another worry. I can't be around a lot of people but they will expect me to get some type of paid work. I'm not too sure how I'm going to manage that between my depression and anxiety and being here for Sally. She can't be on her own. It would have to be school hours and by the time I drop them at school, it's around 9 and if I have to get to work on the bus, I'm looking at 30 to 40 minutes from here. Then I have to be back here by 2.30 to pick the children up. It's very tight. (Shirley)

Of course difficulties with Centrelink are likely to occur on top of dealing with a life crisis or other problematic circumstances. The expectation that people experiencing acute problems like mental health issues, relationship breakdown, homelessness or domestic violence are able to find the resources and emotional energy to negotiate complex pathways to access or restore payments is unrealistic for so many customers. There was the trauma of dealing with an ongoing situation which was only intensified by interactions with Centrelink.

On top of everything that's going on, it's stress that's just not needed. They just seem to make matters worse. If you have any frustration in your life they tend to cut you off and explain to you that you shouldn't get so frustrated or they will disconnect the call and not continue to help, just calm down. Little do they know if it wasn't for the phone call we wouldn't be that frustrated. (Jackie)

It sets you off for the day, it's just one more thing. If you're doing it really hard you get sick of people treating you like that, like something you scrape off your shoe. I don't deserve that. You walk out and you just feel like a worthless human being. If you get that at the next place and the next place you can end up almost suicidal. You think I am of so little worth. Going into Centrelink is a very belittling experience, I dread having to go there. (Rose)

The poor customer service, unclear processing, unclear communication and lengthy process also discourages them from accessing other services as they feel they will be treated just as badly. I have had some clients say they would rather go hungry than try to re-engage with Centrelink as it made them feel so worthless. (Support worker)

Accessing a system where so many of its customers are portrayed as lifters and leaners was hard for many interviewees. The assumption that everyone is dishonest and trying to rot the system rather than trying to do their best had a big impact. Being labelled as a cheat or bludger and the possibility of having to pay thousands of dollars back was a constant fear. This stigma and stereotyping had a very negative impact on people's feelings of self-worth. The fact that even when Centrelink made a mistake there was no apology forthcoming fed into this, and one interviewee said 'We don't even deserve an apology'. Another interviewee said 'You walk in and you are a number. They say what's your number, what's your reference number'. Interviewees described the time involved in dealing with Centrelink, processing claims, looking for jobs and meeting mutual obligation requirements, and the assumption that unless they are doing this they are not making a contribution of any kind. One woman with heavy caring responsibilities said, 'They treat me like I have nothing else to do, that I don't have a life':

I have worked all my life from the age of 15 to 60 and then this happened. I didn't want to go on Centrelink payments but my legs got worse and worse and I had to do something. To me it's like I'm a bum, that's how I feel. I feel like a bum because they are not there to help you. I've never been without a job in my life until this happened to my legs and now I need some help from them but I'm not getting that. I do feel guilt. I would rather be out there working. (Dave)

You feel absolutely worthless, why bother, no one at Centrelink cares. Who am I? I'm just another collecting money from the government. But I have worked for most of my life. So you think bugger it, bugger the world and you want to go and die, go to sleep and never wake up. That's how you feel. There is a stigma, another back injury, a mental case. I don't know what comes up on their screen when they put in my name. I know what comes up on my doctor's screen when they put my name in it. It comes up with I have attempted suicide. But I don't know what comes up on the Centrelink screen, I haven't a clue. (Gary)

My main thing is the staff. I could put up with the waiting and the process if they were just pleasant and treated you like a human being. It would be nice to see a smile and how are you today. But they straight away assume you're uneducated and the worst of the worst, like you have to be scum. They don't even look at you half the time and if you try to say something they cut you off. You never feel like you're a valued client. It's got worse, maybe that mentality of dole bludgers. (Rose)

Overshadowing people's experiences of accessing Centrelink was the sense that this complex bureaucracy just did not care about individuals or their difficulties:

They should care about what happens to people but they just didn't care what happens to me and my family. And the stress about what will happen at the end of the year is hanging over me. (Shirley)

You go in there because you need help and for them not to back you up a hundred percent and help you. It brings you down. It makes you emotional. You try to get ahead and you can't get ahead. It's like you're kicked back down again. (Cynthia)

The problem with the system is that they just don't care. They are just there to do their job and just get in and out. They should care, it's called the Department of Human Services. They are meant to care. Some people there do and say you broke into tears they would help. Some have heart but others think you are just this skiver and they judge you. (Darren)

// You feel absolutely worthless, why bother, no one at Centrelink cares. Who am I? I'm just another collecting money from the government. //

CHAPTER FOUR

Supporting access to Centrelink

A key goal for the welfare reform process is self-sufficiency for the majority of Centrelink customers. However, for those who are vulnerable and who are challenged by the system, there is a general acceptance that self-sufficiency often requires having support from the system itself through social workers and community engagement workers, from relatives and from community-based support services.

This chapter uses both qualitative and quantitative information to describe the experiences of Anglicare staff in supporting their clients to access Centrelink services. It quantifies this support, outlines its nature and what it entails, and explores what kind of impact providing this support has on the delivery of Anglicare services and programs.

4.1 Nature of support

Anglicare’s community support workers who have direct contact with clients were asked whether they ever supported them with Centrelink issues. The majority (82%) said that they did, either occasionally (57%) or frequently (43%). In Tasmania the adoption of a service integration model means that workers may be working with a range of clients presenting with a diversity of issues.

TABLE 1: STAFF SUPPORTING CLIENTS WITH CENTRELINK: MAIN AREAS OF WORK

Main area of work	% of survey respondents working in this area
Housing and homelessness	48
Mental health	45
Alcohol and drugs	26
Children and families	26
Youth	24
Counselling	21
Financial counselling	13
Reception/administration work	11
Residential work	7
Gambling	6
Disability	5

Table 1 shows that staff working across a range of areas reported supporting their clients with Centrelink issues. These issues were particularly prevalent among those working with people with mental health issues and with housing/homelessness issues.

When asked what kind of support they were providing with Centrelink issues, survey respondents listed a range of different kinds of assistance.

TABLE 2: NATURE OF SUPPORT WITH CENTRELINK

Nature of support	% of survey respondents providing this kind of support
Providing reassurance and emotional support	88
Reading/interpreting Centrelink correspondence, filling in forms	73
Help with making phone calls	69
Help with getting online	66
Providing general information about processes, eligibility criteria, compliance framework	64
Accessing Centrelink community engagement officers and social workers	62
Help with providing evidence e.g. ID, income statements, birth certificates	59
Escorting clients to Centrelink or to Centrelink-related medical or other appointments	50
Referring on to other support service for Centrelink related issues e.g. emergency relief	50
Role modelling communications with Centrelink	46
Practical/material support during payment reductions, suspensions, waiting periods	45
Setting up Centrepay	41
Liaising with job providers	27
Acting as a nominee	15
Managers supporting staff to support clients with Centrelink	3

Much of this support is about helping clients generally to navigate the system. This can entail explaining what is required and how Centrelink works, interpreting communications from Centrelink and assistance in making a phone call or accessing Centrelink online. It might also involve help with completing forms, setting up Centrepay or providing the information and evidence required to process or reinstate a claim. In some cases workers were escorting their clients to Centrelink service centres and to doctors' appointments connected to Centrelink claims.

It could be about getting rent assistance, getting the right payment, finding out why they have been suspended and re-establishing the payment, negotiating lower debt repayment levels, helping someone with little English, working out what has gone wrong and trying to rectify it. (Support worker)

Sometimes people get to us and they have no idea what they're entitled to. We might say you should be getting Rent Assistance or Carer Allowance. There are things we might know that they have no idea about. It's entitlements that people are unsure about and unless someone tells them they will never have any idea. So it's about knowing things and passing that on. (Support worker)

It was not just support workers who were helping clients with Centrelink. Reception and office staff could also be involved. One of the Anglicare Tasmania offices has a free phone box for clients to use. This meant that reception staff might find themselves assisting clients to access Centrelink or calming people when they became frustrated or angry by their interactions with Centrelink:

From a reception perspective we certainly see clients who don't have access to online or the internet or on the phone and they come to use our free call phone box. So it's one phone box for numerous people and lengthy wait times for them to be able to communicate clearly to the automated services. It causes frustration. We have people where it's very difficult to hear their name because of their speech. People are pacing backwards and forwards. They can't report, they are not going to get their money or they haven't received their money and they are trying to get in contact. Other people are banging on the door of the phone box. It's just that inability to be able to get through and speak to somebody, to be able to explain it to them in a way they can understand and action. (Receptionist)

While a small number of workers had been given authority by their client as appointed nominees to act on their behalf in communications with Centrelink (15% in our survey), workers were careful not to disempower their clients. They were aware they were not the experts on Centrelink matters, but they could give advice about ensuring information provided was correct and submitted and encouraging people to deal with Centrelink themselves in a timely manner. Many of their clients were struggling to deal with Centrelink and needed assistance, but the role of workers was to provide them with the skills so that they could do it themselves. Forty-six percent of survey respondents said they operated as role models by demonstrating effective strategies in how best to interact with Centrelink:

I haven't been contacting Centrelink directly on their behalf but I have escorted them to the office. Navigating is a good word because it's about looking at the latest letter they've got and who do you need to see, what's happened up until now and who you need to speak to to get things moving and to have your payment reinstated. They may need to make a phone call, respond to a letter, book in to see their treating GP or psychiatrist. I try and give reassurance. (Support worker)

I don't necessarily do things for people but if I can quicken the process by finding things out I do. We need to encourage clients to take ownership of their own things. Then we need ways of supporting them to do that and even hold their hand through that process and make it much more accessible. It's so much easier for me to get on the phone and say this is a problem. But I know this is deskilling the client. So you are effectively doing for someone rather than supporting them to advocate for themselves. But usually by the time they come in or ring they are highly distressed, agitated and usually very angry. They are not going to be serviced by Centrelink anyway. We are not supposed to set people up to fail either, are we? (Support worker)

When clients are banned from attending a Centrelink service centre, only able to speak with specific Centrelink staff or suffering from a mental health condition, then workers might be having more extensive contact with Centrelink. One worker described it as 'being an in-between person' between the client and Centrelink.

Some of my people know Centrelink better than I do. I will contact Centrelink with regard to more complex and difficult stuff. For example one of my clients is banned from going in there because he is on edge, angry and can be abusive. It can also be about domestic violence where they don't have any income at all or they have anxiety issues or an intellectual disability and they can't go in there. Or they don't have IDs. So it's the more complex and tricky stuff where I get involved. Sometimes I go in with people but as much as anything it's over the phone. (Support worker)

For families it's around family support payments and child support, things like that. I've had issues where a parent has not wanted to name a father on a birth certificate mainly for family violence reasons and then they won't give her payments. You have to go through the process of making a statutory declaration and them feeling embarrassed that they don't know who the father is. Centrelink won't allow them not to name someone. (Support worker)

Again, assisting young people who are trying to establish an independent income or tenancy could be especially time consuming:

If they've been deemed as inappropriate to return home by child protection they then request a Centrelink payment. I facilitate the process of booking them into a social work appointment with Centrelink and we support them through the process of going to the interview, filling out the forms. I run around between the school, social workers and child protection and any other third parties that have information which needs to go with their application. I do what's required at the bank, trying to get their birth certificate and applications for birth certificates to make sure it all happens. I liaise with the school, have the new address put on and print out a letter with picture attached and the student number which is a national reference. Once I get all that information together the social worker can get the payment approved. We can be still waiting on the tax file number. (Support worker)

I am working with youth in direct tenancies moving into accommodation for the first time. I find they need a lot of support with a budget, with setting up Centrepay and understanding how quickly you can run up bills like Aurora. So getting young people to set up all those automated deductions from their account, looking at where they shop, how to use leftovers. I talk to those on Newstart who are connected to an employment provider and what that compliance framework looks like and what will happen if they miss appointments. How to have a discussion with them if they miss an appointment, because a lot of them don't know how to have a discussion. A lot of it is modelling. They are then hearing what I'm saying and learning from the experience about how to talk to Centrelink (Support worker)

As well as assisting people to navigate the system workers were also providing emotional support and reassurance. This was true for the vast majority of survey respondents (88%). Often they were supporting people who had been trying to solve a Centrelink issue for some time with no success. It might entail helping people through the emotional roller coaster of a DSP application. These experiences created high levels of frustration and escalating anger and meant that keeping people calm was a major issue. One worker said, 'We try to be very wraparound with our support so when we see there's a problem we act quickly so it doesn't escalate'.

They have mental health issues and they lack the ability or knowledge about how to address it properly or to understand what's being said. Getting rejected [from the DSP] and getting information for assessments, the stress that puts these clients under is horrendous. And having to re-do processes. I meet my participant at 8 in the morning [at Centrelink], an hour beforehand, so he can park his car in a certain spot and get out of there quickly. All these strategies to manage his anxiety and try and get in and out. (Support worker)

Assisting to stay calm and measured when faced with huge amounts of stress costs a lot in worker time and resources. For example having a constant supply of chewing lollies to stimulate the limbic and vestibular systems to allow clients to stay connected to the task in hand. Sugary and starchy foods to combat fight, flight or freeze responses to stress that is amplified for people with previous or current trauma. The list goes on in facilitating good communications between the client and Centrelink. (Support worker)

We are waiting with people, waiting on the phone, helping them do something on the computer. Sometimes it can take a whole morning or a whole afternoon, a whole day sitting in Centrelink and trying to keep them calm at the same time. Then the kids come with them so you are dealing with them too. (Support worker)

Sometimes workers found themselves getting caught up in the same catch-22 situations as their clients:

We have quite a few who are paying back a debt to Centrelink for various reasons. There was one young man I assisted who was paying back \$60 per fortnight. He says it's not affordable so I have tried to go in and speak to them and ask for it to be reduced to \$40 per fortnight which is more manageable but they told me to do it online. I go online and it says contact your local Centrelink. So it's this cycle. We sit down, look at the online site, you fill out all the details and then it says we cannot process your claim go to your local Centrelink. He had been in twice and tried online once by that point. He waited on hold on the phone for half an hour and then the phone hung up. So he gave up and came to see me about it. (Support worker)

Last week was a really good example. A client rang me to say my payment has been cut off can you talk to Centrelink. She was moving from Parenting Payment to Newstart but had missed an appointment with the job provider in the middle of that so her Parenting Payment was suspended. Meanwhile the Newstart application had been completed online but had then been rejected because her Parenting Payment was suspended. She needed to go to the job provider and fix it by making a new appointment. I had tried to speak with them on her behalf previously but they wouldn't accept the consent form. So I said I can take you there. It sounded straightforward so I said we'll just jump in the car and go. I needed to transport her because she didn't have a license. That's all I was there for initially, to transport her. She had been to the job provider who told her to go to Centrelink. We went to the Centrelink office and the lady was really nice. We waited a long time to see her. We went back to the job provider and they said we can't help you because your file is suspended. They gave her a form and said you need to take this to a different job provider, because it says on our system that you requested to change your job provider. We went to the Salvation Army with the form and waited until we saw someone. They said the system won't let us do anything, you need to go back to Centrelink. So we went back to Centrelink with the form and waited again and asked to see the same lady. The system now allowed her to put information in and so it was sorted out. But it was a considerable amount of time. I only had the car till one o'clock and there I was at five to one knowing that somebody else had that car booked out. There was a lot of jumping from different places to get a simple thing done and the client was really frustrated. She has a lot of other things going on in her world. By the time the payment was reinstated there was still a wait time so I took her a food hamper for the next day because she had nothing for the weekend. (Support worker)

Workers were also assisting their clients to survive the waiting periods for processing claims or times when their payments had been suspended or reduced and they were managing on little or no income. This might entail financial support with essentials like rent, food and bills, access to emergency food parcels or referrals to other support services. A number of workers commented that they were seeing increasing numbers of people who needed help with food to get them to their next pay and that at the same time it was getting harder to access these resources to support people.

Managers were also providing support to their staff about Centrelink issues during supervision time.

4.2 Working with Centrelink

How far were Anglicare support workers able to work collaboratively with Centrelink to resolve problems and improve outcomes for vulnerable Centrelink customers?

Centrelink employs both social workers and community engagement officers (CEOs) to assist those who are considered to be the most disadvantaged and who struggle with the system. Building relationships with them means that Anglicare staff can quickly access support for clients and fast track queries and problems. Social workers can be accessed by third parties by telephone or through a secure email service. Community engagement officers undertake outreach work in a number of Anglicare programs and services. For example, they may visit residential services on a regular weekly basis to answer queries about Centrelink and solve problems face-to-face with clients and workers. Workers described the social workers and community engagement officers operating as ‘a human buffer between Centrelink and the clients, and we just need so much more of them’.

There are varying levels of access to Centrelink information about individual customers and to the social work and CEO teams by third party organisations. In our survey 62% of those working with Centrelink issues said that they accessed the support of Centrelink CEOs and social workers. Housing and homelessness programs and financial counsellors had the most formalised and direct pathways. These workers have access to codes and a secure email service which allows them to find and print out the Centrelink income statement for clients, alongside other information. They reported a good rapport with Centrelink and spoke on a regular basis to social workers who helped them to get the payments right, reduce debts, access crisis and emergency payments and rent assistance, understand why payments had been suspended, reinstate payments, submit paperwork and set up Centrepay for clients. This level of communication assisted housing workers to provide accommodation options for clients and financial counsellors to work out appropriate budgets. Housing workers particularly valued one CEO who was a specialist in homelessness and had a very thorough understanding of the issues clients face:

On the housing side we have a fair bit of contact. A lot of that is about getting the information we need. I don't have to get on the phone and go through the normal channels, we go through the community engagement people and we get it a lot quicker, around confirmation of incomes or crisis payments, different things that we need to know about where a client is at and how we might help them. They are really good. The couple we have down here, those relationships have been built up over time and are critical to our work. (Support worker)

Community engagement teams are so helpful in ensuring that even more time is not spent trying to help people with Centrelink matters - assistance lodging claims, finding income statements, explaining what payments they can apply for, completing forms, chasing medical evidence. (Support worker)

Generally the outreach work of the CEOs and their regular presence in some residential and other services was highly valued. A worker in one of the residential services said, 'If I hadn't had that relationship with her there probably would have been five evicted by now'.

She is the homeless outreach worker Centrelink have put in place. She goes out into the community, she comes here. She really is a major resource. She helps those who can't always communicate. Some of the things she can achieve in twenty minutes on the phone are amazing. She should be bottled. She will be at lunch so people can just come up and talk to her very easily and ask the little things that they don't want to go into Centrelink to ask. She is more approachable and there are no security guards or screens. Why this can't be universal across the whole Centrelink monolith. It costs too much. (Support worker)

The extent and level of assistance available from CEOs was partly personality dependent workers described some who would help anybody and others who more narrowly defined their remit and would only assist those using particular programs. Not all residential services had enough Centrelink issues on a weekly basis to justify an outreach service, so they relied on telephone contact and email to sort out problems. There were also programs which had had a Centrelink outreach service in the past and staff now mourned its loss:

There was a Centrelink worker co-located with us but when the program stopped the worker no longer came, which is a real shame, and everything slowed down. They were here three days a week. With the worker we would get everything through, get the advocacy done. It was a lot faster and more efficient. She was happy to come and talk with you, happy for you to ask questions, she would sit and make appointments with people. It was really open communication. Now it's very hectic and all over the place with people waiting hours and hours because they have no other options. I didn't even really notice the time it took away from my work until the Centrelink social worker wasn't here. I could literally walk down the hall and say what do you think about this? Now it's two hours sitting in Centrelink and no answer. (Support worker)

Other programs did not have the same level of access to Centrelink information but they did describe good relationships with CEOs and social workers. They had a direct number to ring and/or an email, but rather than relationships with third parties being embedded systemically into the system they had been proactively built up over a period of time. Contact with a social worker could also, as one worker said, ‘open up all sorts of doors for funding’:

The relationship with the social worker helps. If I’ve got a really pressing issue that seems to be handballed all the time I contact her and get something sorted. But this is only through networking and being in touch, it’s not a Centrelink thing. Having a healthy interaction with them makes it a bit easier for me to do my job but there is still a delay and without emails it makes it a bit tricky. (Support worker)

I have always found the Centrelink social workers very helpful and now I email them a lot. They have an inbox where you can email and whatever social worker is available you know it is going to be addressed. I know some go well over what they are expected to do and they do that to the detriment of their own health sometimes. I have never found any issue with them other than you can see the staff are under a lot of pressure. (Support worker)

Interestingly, these contacts were not necessarily shared or circulated among community services teams. One worker said, ‘Not all workers are in the know and wouldn’t necessarily have a social worker to contact’. In some cases social workers had asked them not to distribute their number to colleagues in an effort to control the demands on their services. A number of staff described being aware of the pressures on CEOs and social workers and said they took care not to burden them unnecessarily or put too much pressure on the relationship.

They go out of their way for me and for others. I try and keep my contact with them appropriate and limited so I am not using them up on trivial stuff. They fill out forms, they answer my emails, they have been really good. They are not just workers, they are better than that, they are pretty special people. They like what they’re doing and they are good at it. I reckon their job is just to fix a mess. They would be inundated with fixing up messes. (Support worker)

Not sharing contact details with colleagues meant that some workers had more problematic interactions with Centrelink and no established pathway for making contact. They might ring the social work line or leave a voicemail and not get a timely response. This was difficult when they were dealing with crisis situations. They described the service as under-resourced and under-funded. Many workers without direct connections had problematic interactions with Centrelink and faced ‘the same brick walls as clients’.

I have been in this sector for a while and although I have a very good contact with one social worker it's not easy to find one. You can't just ring up and find a social worker waiting for your call. In the past if you needed help there was always a chance you could arrange to meet with a social worker but that is no longer easy. (Support worker)

The social work department is completely swamped and there is not enough of them there. You go in and someone could really use the support of a social worker or customer service person and they are not available. And there's no suggestion when you go in of would you like to see the social worker? It's like a taboo thing. If you know about it you know to ask and if you're lucky enough they're available but there is never any mention. It's really about workers having their own connections. If you don't have those connections you're screwed. (Support worker)

Broader collaborative work and information sharing with the social work and community engagement team, beyond addressing the problems of individual claimants, was limited. In one region Centrelink had contacted Anglicare and offered to speak with small groups of staff to provide information and answer questions about Centrelink and the way it worked. However this initiative was due to the activities of one particular CEO rather than a systemic response to encourage collaborative working with third party organisations.

Anglicare staff did identify that they had seen far fewer referrals from Centrelink to support services than in the past. For example there was a time when they had been used as 'a third party assessment tool', as when assessing whether it was reasonable for a young person to live at home or not. Now these assessments were being undertaken by telephone from the mainland:

Over the last couple of years we've seen far fewer referrals from Centrelink in regards to young people. We used to get a lot of phone calls like what do you think of this situation? This is what we are thinking, what are you guys thinking? That hasn't completely stopped but it's very minimal now. There should be more localised support so you can actually go and talk to someone, not talk to someone in a different state who has no idea and who doesn't really care. The whole process with youth allowance and unable to live at home is now decided away from here, not with the social workers going through like they used to and getting information. (Support worker)

Anglicare staff reported that generally Centrelink social workers or CEOs will know if a customer has a support worker. They will contact them if, for instance, there is an application for a crisis payment and they want to find out about their accommodation history. One Centrelink service centre located very close to an Anglicare office regularly refers customers to Anglicare because it is 'just over the road'. This can set up expectations on behalf of the customer as to what Anglicare can offer them in terms of support:

We are in a unique position as we have Centrelink over the road. We are getting a lot of walk-ins without appointments. Centrelink are referring to us and giving people the expectation that we can help. They assume we will help with housing or brokerage. (Support worker)

Workers raised questions about how best to foster collaborative working and information sharing between Centrelink and community-based third party support organisations and how the social work and CEO team could be better resourced to meet demand.

4.3 Client views about support from Anglicare staff

Some clients with Centrelink issues had not received support from staff and had not sought it. They had dealt with Centrelink alone, although they were aware that if they had asked for help they would have received it. One single parent said, 'I don't like getting hand outs and asking for help and it takes me a long time to do it'. Support from workers had been more about dealing with the impact of Centrelink rather than directly with Centrelink itself:

I try and deal with everything by myself if I can. The help they have given has been mostly financial, food vouchers and so on. They have helped with my rent when I ended up in hospital and got behind and they paid it for me. I get really depressed and they are very good. If I get really depressed I go back on the drugs again and that's not a good place to be. (Rose)

However, most clients said the support from staff had been invaluable and without it their situation would have been a lot worse. They really appreciated help with filling out forms, understanding processes, making phone calls, escorting them to Centrelink service centres and waiting with them:

Anglicare has been my crutch, I don't need help for day-to-day living but I do in stressful situations. It's the little things not the big things that give you anxiety, they nag, nag, nag. I think of Centrelink as a little dog nipping at you

all the time, trying to bite your ankles. They come with me and I know they are standing behind me and it gives me that reassurance that I'm not alone. I say I am Gary and this is my case worker from Anglicare and they treat you a lot different than if you'd walked in off the street. They are a bit more careful about how they treat you, how they talk to you, their body language, because they don't want to do it in front of a witness I think. (Gary)

It's been very helpful and I don't know what I would have done without it. She helped out and she came from a position of authority and they paid attention to that. (Amber)

The main thing has been help with forms. Having you guys remember things that I probably won't remember or understand. I can hand the form in but it's hard to fill it out. Things would have taken a lot longer. I'd have a lot of stuff that would need sorting and more debt. (Alice)

A number of clients said they were aware that if an Anglicare worker was with them the treatment they got from Centrelink staff improved and more progress was made. They were also clear about what might have happened without that support and how important it had been:

I would have had a breakdown by now. She has been magnificent. She gives me reassurance that everything will work out in the end. I would be lost without her. (Jackie)

Maybe I would be in the DPM [psychiatric ward] if not dead or in respite. That's how it is for me. (Gary)

It's very hard for me to talk to people, those sorts of people. It's okay if I see people in my home. But if I have to go into a Centrelink office and there are a heap of people sitting around and you don't know them, that's not good for me at all. With him taking me there and sitting with me and when I was getting tongue-tied he would talk to them for me. They are different when you have someone with you and can back you up. They seem to help you a little bit more, more than if you're there on your own. (Shirley)

I probably would still be cut off right now. The trouble with me is I struggle to do most things that a normal person can do, like mentally. Having the support around really does help. To be honest if I was on my own I would probably already be back on the streets (Ross)

4.4 Quantifying support with Centrelink – time and costs

How much does it cost Anglicare to support clients with their Centrelink issues?

The biggest cost is in terms of staff time. This varies widely between different programs, the characteristics of the people staff are working with and the kind of contact they have with them. Staff in some programs have no contact with Centrelink or Centrelink issues and if their clients have problems they are not aware of them and their clients have not sought their help. Centrelink payments are already established and stable by the time they reach Anglicare. There are also programs where although staff might be aware of Centrelink problems they had no time in which to assist with them and would refer on to other staff to provide this kind of support.

We tend to avoid dealing with Centrelink because we just don't have the time. You have to hand it over to the client to call people because we don't have the capacity during an appointment to do it. (Support worker)

For many other workers, however, Centrelink overshadows their work and they distinguished between direct contact with Centrelink and talking about Centrelink to provide advice, emotional support and reassurance about the problems clients faced. It could be most time intensive when assisting clients to establish new payments, deal with a payment suspension or escorting them to Centrelink service centres and waiting with them. One financial counsellor described her input with a client's Centrelink issues over a twelve month period as 'case management'. This was not something she was funded or expected to provide but it was what the client required in order to stabilise his circumstances.

Time spent on Centrelink issues is hard to measure and capture because it is not necessarily a constant. Workers described it as coming in 'fits and spurts' or 'ebbing and flowing'. One worker said, 'One week it's totally off the show and the other week really quiet, you just don't know', or 'when it's not raining it's pouring'. It might not be the frequency of interactions with Centrelink as the actual time it took once workers were involved. Then it could entail hours sitting and waiting with a client for some kind of action or for things to progress. Time spent varied week by week and over the course of a year:

I don't think many visits go by without my clients bringing up with something to do with Centrelink. When I was really busy I would say I could spend one day a week talking Centrelink with people. (Support worker).

Over the last two weeks about twenty hours having conversations about Centrelink and/or helping them understand how payments work, what their requirements are. In all fairness it's been quite a couple of weeks. On average I would say at least ten hours a fortnight either in educating clients about Centrelink, working with schools around reporting attendance, working with job agencies about what they require. (Support worker)

Some people get Centrelink but I have nothing to do with them. But one young man, over a six month period it's easily at least fifty hours trying to navigate Centrelink, whether it's me looking online trying to find the information, going to Centrelink with him, trying to log on with him. There are others who never mention Centrelink. Some months are busier than others. In January they stopped paying quite a few young people because they were moving from year 10 to 11 and hadn't told Centrelink. They just stopped their payments. So that was probably about twenty-five hours' work. Otherwise an hour or two a week. (Support worker)

Because time spent varies enormously from week to week and many staff also work part-time, respondents to the survey were asked to estimate the time they had spent in their last two full weeks of work. They were asked to include not just time spent dealing directly with Centrelink but also the time spent talking to clients about Centrelink.

Among our sample, approaching one fifth (18%) said they had not spent any time dealing with Centrelink or it was impossible to estimate the time spent. However the rest were able to provide an approximation. It varied from five minutes to over 30 hours in their last two full weeks of work. Across the survey sample this totalled 500.75 hours over a fortnight or the equivalent of 6.6 full time equivalent positions dealing with Centrelink issues. Given that the survey did not cover all community services staff with direct contact with clients, this is likely to be a considerable underestimate across Anglicare services as a whole.

Workers were also asked whether this represented an average two weeks or whether there was more or less time spent than average on Centrelink issues. Over half (57%) said it was average but a further 19% said they had spent less time than usual on Centrelink issues and 11% more time than usual. Again this suggests that estimates of time spent were likely to be under-recorded.

For a longer term view and to explore how involvement with Centrelink might average out across the year, respondents were asked how much time they had spent over the previous six months. This allowed them to take into account particularly busy periods, for instance the beginning of the school year and issues

for students accessing payments. Again, nineteen workers said they were not sure or that it varied too much to be able to estimate the time. However the majority did give an approximation, totalling 5719 hours over the past six months. This translates into 6.2 FTE positions per fortnight dealing with Centrelink issues. Given the fact that workers do not routinely report on their involvement with Centrelink the figures estimated for their previous two full weeks at work are likely to be the most accurate.

There are also monetary costs to Anglicare, beyond workers' time, of dealing with Centrelink issues. These costs range from the minimal expenditure involved in clients using the office computer or phone to do their reporting, parking fees when visiting Centrelink offices or paying for identification and birth certificates, to much more substantial outlays involved in supporting people during waiting periods or payment suspensions. One manager stated, 'I am constantly approving additional support usually due to Centrelink mistakes - changes in payments, suspensions, delays in correcting payments, crisis payments, receiving incorrect amounts. These are weekly occurrences':

Parking when you're in an Anglicare car. We do have parking permits but that costs money every year. What do we spend on parking visiting Centrelink for three hours? And parking fines. We get those because of being stuck, thinking it will be an hour job and you are waiting much longer before you see someone. Sometimes we might pay for birth certificates as a one-off or we might pay for ID cards. To order a birth certificate and pay for it is about \$46.
(Support worker)

TABLE 3: ADDITIONAL ANGLICARE RESOURCES USED TO SUPPORT CLIENTS WITH CENTRELINK ISSUES

Resource	% of survey respondents allocating resources
Provision of food vouchers/food assistance and fuel	68
Transport to and from Centrelink offices	59
Paying for documentation and evidence e.g. birth certificates, ID cards	43
Covering rent arrears (which are not repaid to Anglicare)	34
Covering bills	33
Car parking fees and fines (when visiting Centrelink offices)	9

The most commonly allocated additional resource was food assistance, closely followed by transport to and from Centrelink offices. Costs might entail issuing food and fuel vouchers, buying groceries, covering power bills, paying the rent and referring people on to emergency relief services for further assistance with essential material goods. There may also be photocopying and printing costs for documentation, paying for credit checks and paying for medication. Although it is possible to access advance and crisis payments from Centrelink to cover especially difficult situations, it has become much harder to make a successful application for this. Increasingly Anglicare brokerage and client disbursement monies are being used to provide financial support. One housing team said:

We spend in brokerage hundreds of dollars a week to support people because Centrelink is not enough or they don't have it. That's for accommodation but sometimes it will be around material aid like food, travel. It's all about people not having their money, enough money or timely money. I have used a lot of vouchers and trying to do the call around to all the emergency relief services to see if we can get some kind of material and food items, even things like baby formula, because the payment has been cut off or it just hasn't lasted.
(Support worker)

Workers described dealing with a lot of financial stress and what 'might loosely be called hidden poverty' where a client might have a roof over their head but perhaps they are not eating because they cannot afford food. For example the cut to the School Kids Bonus³ meant additional financial support being provided by Anglicare. Families found themselves unable to buy school equipment and books, or they were not paying their bills in order to purchase these items and then facing disconnection and escalating costs:

This is having a dramatic impact on lots of families and for supported youth clients. They had counted on the money and budgeted for it and then they didn't get it. In some cases that's \$1,500 and in other cases a couple of hundred. We have filled the gap and assisted with all the school stuff that was necessary because they just didn't have the money to do it. We provided food assistance for one mum because by the time she had bought the shoes she had run out of money for school stuff. It was probably about \$200 per client by the time we finished. (Support worker)

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3 The School Kids Bonus provided families with household incomes under \$100,000 with \$430 per year for each primary school age child and \$856 per year for each high school age child to cover school-related expenses. It was withdrawn in January 2017.

Workers said, 'The quicker you can sort out the Centrelink issue the less time they are going to be coming back for that type of support'. They were also keen to intervene early in order to discourage any increase in criminal activity to access essential items like food or hygiene products due to lack of or inadequate income.

We asked survey respondents to estimate the cost of any additional resources they had used to support clients with Centrelink issues in their previous two full weeks of work and over the last six months. This is difficult to do without keeping regular records, relying on the memory of workers. There are also difficulties in separating out costs associated with suspensions and reductions in Centrelink income from the more general difficulties clients experience in managing on the low rates of Centrelink payments. Twenty-one percent of our respondents said either they had spent nothing or it was impossible to calculate the amount. However others were prepared to estimate an approximation, which totalled \$7,849 spent in one week (or \$15,698 per fortnight across the three organisations). Over six months workers calculated a total of \$120,737 ranging from a few hundred dollars for some workers to thousands of dollars for others.

Reliance on workers' memories means that the fortnightly figure for additional resources is likely to be the most accurate. This translates into an annual Anglicare subsidy of over \$408,148 to clients dependent on Centrelink payments.

Many workers described how they used client disbursements as a quicker route to dealing with issues than waiting for a Centrelink resolution. As such it demonstrates an ongoing leakage of time and resources out of Anglicare and directly linked to the operation of Centrelink. This represents a shifting of costs from Centrelink, charged with the responsibility of providing a minimum acceptable standard of living, to a range of community-based support programs receiving both state and federal funding to assist people who are struggling with a range of issues.

4.5 Impact on Anglicare service delivery

Workers were asked how dealing with Centrelink issues impacted on their ability to deliver their own programs and services.

Firstly, two thirds of workers (66%) said it increased the amount of support clients needed because they were stressed and anxious (see Table 4). The anxiety and stress can affect everything else a program might be trying to achieve. Worryingly, a third of workers (33%) said Centrelink affected the ability of clients to engage with Anglicare services. It is difficult to support people if they are worrying about how they are going to feed their children. In accordance with Maslow's hierarchy of

needs,⁴ whereby physiological, security and safety needs have to be satisfied before an individual can engage with other needs, clients had difficulty in engaging with the goals of different services while their lives were dominated by Centrelink issues and securing a stable income. For programs supporting people with mental health issues or providing counselling or other therapeutic programs, the impact could be especially acute. It can mean workers having to deal with symptoms like panic attacks triggered by contact with Centrelink and the impact on a client's self-esteem, self-worth and ability to cope. This in turn affected their ability to engage with support or recovery plans and slowed any progress:

For the future to stabilise or for any cognitive change to occur the environment itself needs to be stable. So while they are living in a chaotic environment worrying about how they are going to pay bills and put food on the table you are pretty much helping them to manage their mental health before you can actually get into some robust therapeutic work. (Support worker)

TABLE 4: IMPACT OF CENTRELINK ON ANGLICARE SERVICES

Nature of impact	% survey respondents impacted
Increased the support clients need (due to distress/anxiety about Centrelink)	66
Increased my workload	56
Challenged my knowledge about Centrelink and how it works	45
Reduced the time I have to provide support	40
Affected my clients' access to other services and supports beyond Anglicare	34
Affected my clients' ability to engage with the services I provide	33
Affected the service I can provide to other clients	30
None, no effect	16

.....

- 4 Maslow's hierarchy of needs is a theory in psychology comprising a five-tier model of human needs, often depicted as a pyramid. Lower level needs like the need for food, water, warmth and rest and a need for safety and security must be met before people can satisfy growth needs and self-actualisation.

If they have a Centrelink issue it can be very hard to get someone back on track with what you would normally do with them. It means we are not doing our work. We are supposed to be helping people to recover from mental illness. We are not supposed to be holding people's hands and dealing with the problems of Centrelink mistakes and stuff ups. It's like defeat, just another experience of being defeated and rejected. It becomes another barrier to independence. (Support worker)

It's enormously influential because a large aspect of our role is to try and work to engender some stability in their circumstances to promote positive mental health. Dealing with Centrelink immediately disrupts that stability because if you interfere with someone's finances you then undermine their capacity to maintain their housing, to attend to their financial commitments. It's immensely influential on our support because that has to take the immediate focus when those things are happening. (Support worker)

At the same time helping someone to deal with Centrelink and the relationship of trust that this could engender between client and worker could also draw clients in and strengthen their engagement with the service. One worker said, 'Where Centrelink becomes a distraction we may use this as a way of engaging people and deepening that engagement'.

Secondly, Centrelink consumed time and impacted on workloads. Much of this was about waiting: on hold on the telephone, waiting in line at a Centrelink office, waiting for problems to be resolved or payments reinstated. Over half of the workers (56%) said it increased their workload and reduced the time they had to provide support (40%).

Difficulties for clients means more workload for workers. If someone has 100% workload and 50% of their clients are on a DSP and have to go through a painful review process that overburdens the clients and the service. (Support worker)

I'm finding it impacts massively on my job. It's taking up so much time when we have to go in there and sit with our clients over simple things which could be resolved very easily if someone was there to assist within a reasonable time frame. You might have another client booked in so that pushes that one back. It finds us staying back late and not catching up on other things. It has a big snowball effect. (Support worker)

The time spent with one client and the workload involved could ripple out to others. Approaching a third of workers (30%) said that dealing with Centrelink affected the service they were able to provide to other clients. Financial counsellors described previously being able to resolve Centrelink issues during an appointment because they could talk to Centrelink on the telephone while the client was there. With difficulties in accessing Centrelink escalating and long wait times on the telephone this was no longer possible and meant increased waiting times for other clients or increasing the number of appointments an individual needed to deal with their financial situation:

I can spend ninety minutes waiting on the phone so you can't really contact Centrelink during your appointment because you know you're not going to get hold of them. When you are rostered onto the phones financial counsellors try to resolve as much as possible on the phone but if you try to ring Centrelink and do a conference call now I don't bother. It takes too long and there may be another five or six clients sitting on the wait list that you might not be able to get to by the end of the day. There are also the repeat appointments because people have not got a resolution in the first one. (Financial counsellor)

Time spent at Centrelink can often not be factored into the scheduled appointment time. You have to leave the client at Centrelink without support to attend the next scheduled appointment. This often results in the customer leaving Centrelink out of frustration or they don't manage to retain the information given to them. So the process needs to be undertaken again. As many claims are not backdated until the date they are submitted this negatively impacts on a person's financial situation. (Support worker)

In residential services problems with Centrelink can impact not only on the individual resident but on the whole resident population:

We have people being breached two or three times because they haven't reported. It can impact on behaviour. If they are smokers or drinkers and they don't get their money it's like having a drug addict. They get aggressive and pressure other residents and it causes a lot of angst for us and impacts others in a circle around them. (Support worker)

A one-worker model at a youth shelter meant that sorting out Centrelink issues for some residents could mean having to close the whole shelter:

I'm a single worker and I can't leave these boys unattended. If boys have Centrelink appointments I try to book them all on the same day so we all go out at the same time. But if I have an appointment with Centrelink which drags on for three hours, this place is closed for three hours and we all sit down at Centrelink. I have to close the entire service and I can't answer phones or do intake stuff so that does impact. If you have six boys and three don't want to leave, you have to say get in the car. That can then be really difficult and it becomes a behavioural problem that isn't necessary. (Support worker)

Centrelink issues could also impact on the work of reception staff and the kind of service they could provide to other clients:

You are managing a number of things at the one time. Often when one person is in a state I try to get them to look at other options, give them suggestions about how to express themselves if they are going to Centrelink. Have you got the information you need, have you got your reference number, do you have some ID? Or if they have a support worker referring them to them for further support and to try and work it out. (Receptionist)

Workers described pool cars sitting in Centrelink car parks when they should have been available to other staff, or NDIS-funded support worker time being consumed in order to sort out Centrelink issues. And this of course was a cost to the client who was paying for that support worker time from their NDIS support package:

What about a person on an NDIS plan who has an hour of funded support worker time to access Centrelink if they get their worker to come along with them? The worker has other appointments booked with NDIS. They sit in a queue for an hour and then the worker has to leave for another client. The whole experience is just wasting their money. This will happen more and more with the NDIS roll out and Centrelink accessibility. (Support worker)

Additional time spent with the client waiting to see Centrelink staff could not necessarily be used positively:

It's not like a car ride where you can have a conversation with the individual. There is no way to use that space [sitting in Centrelink] to support someone. You can have a conversation but nothing that will go into any depth. You spend fifty minutes, two hours sitting there and we haven't actually talked about anything we need to talk about at all. (Support worker)

Thirdly, the failure of Centrelink to deliver a stable and adequate income to customers could not only impact on the engagement of clients but also the ability of support workers to effectively undertake their role. It could limit the housing options available to clients, jeopardise their tenancies or make it more difficult to intervene in cycles of debt. One worker said, 'If a client has no income they are unable to access most supports we offer'. Thirty-four percent of workers said Centrelink affected their clients' access to other services and support:

You do need an income source to put in a housing application so income statements need to be up to date. This can really impact on the services that we can provide and the things that we can do for them if their statements aren't up to date. If they are behind in their rent because their payments have stopped then people's tenancies are jeopardised. Without support they will be evicted from the property. If we have someone on the wait list but they don't have a payment they can't move in straight away. (Support worker)

Financial counsellors described how Centrelink debt is not taken into account during bankruptcy proceedings and does not disappear as part of the bankruptcy process. This means it has an ongoing effect, making it more difficult to intervene in cycles of debt. They also described how Centrelink issues were encouraging people to take out pay day loans, in some cases with 800% rates of interest. These repayments were not sustainable and were very hard to get rid of. Even on Newstart it is possible to get a pay day loan (Hughes 2009). This pushed people into debt and crisis and put considerable pressure on relationships.

Workers were of course aware that intervening early and assisting clients with Centrelink, including operating as role models in communicating with Centrelink, could be time well spent and increase the capacity of clients to operate independently in the future. However there were varying views about whether assisting with Centrelink should be part of a worker's role and to what extent it was 'core business' for any Anglicare program or service.

Some workers, especially those working specifically with young people, considered the capacity to deal with Centrelink was a key life skill and therefore very much part of their role. They were working with young people who were leaving home or school and trying to establish an independent life and income, so it was about developing appropriate life skills. Although they might want to be involved with their clients in other ways, Centrelink inevitably became part of that relationship. Again it was about preventing situations from deteriorating, as for example an inadequate income could push young people into crime like shoplifting to meet essential needs.

It's core business when you're dealing with young people. You need to demonstrate to people what they need to do and this is how you do it, even if it means writing something on a piece of paper and sending them to Centrelink. They do have to learn those skills for themselves. So that initial guidance to navigate through the system means that the next time they have an issue they manage that themselves. So it's part of their life skills and it doesn't take up more time than it should because it's part of the support they need. (Support worker)

However for others it was certainly not core business, but rather a problem that had to be resolved because it was impossible to assist or refer someone on if they did not have an income or their income was causing too much stress or anxiety. In that sense they saw it as 'allied' and something 'you have to do it to get to core business'. One counsellor said, 'It's not part of my role but inevitably people come through the door and they have needs and so you try to meet them'. Another worker described it as 'a necessary evil'.

Centrelink is not a big part of our core business but we can't assist people if they don't have an income. They can't rent somewhere without an income so it plays a big part. But it's a talk around. We can send them back to Centrelink or tell them to get on the phone but many don't have the capacity to sort it out or wade through the mire. They see us as someone who has the capacity and the understanding of how the system works to know how to deal with it. (Support worker)

It's become core business because that is one of the key problems that people are dealing with. So we are reacting to a dysfunctional system as opposed to doing pro-social reconnection work in the community which makes their mental health better. We are being redirected in what we are supposed to be working on and doing Centrelink's work. But we are also providing support to our clients. It's not what we'd like to be doing. If Centrelink was working well and efficiently and people could get through and sort things out then we could focus on more important things. (Support worker)

If dealing with Centrelink does inevitably become core business, how far did workers find it a challenge to their own knowledge base? Although some workers said they understood Centrelink and were able to navigate their way around it, others found it as challenging as their own clients did and were looking for guidance from Centrelink staff. Over half of the workers (45%) said dealing with Centrelink challenged their own knowledge base. One worker said, 'The thing I've learnt is that you need to be strategic and turn up with the evidence, the paperwork'. Some described having some training about the automated service from Centrelink but, as another worker said, 'even as an educated person it's a hard system to know about'.

If you use certain processes over and over you know what they are, the ID required, the forms you need. But if I didn't I would be completely at a loss and looking to guidance from Centrelink staff and that probably would have been problematic. I have a lady who wants assistance with completing her forms for DSP. I am not entirely comfortable with that but there is no one else to send her to. There are still some things I don't understand when I contact them.
(Support worker)

A number of workers considered there might be a role for Anglicare in giving staff more support in dealing with Centrelink problems and challenges. Finally, many workers talked about the impact of an increased workload and the emotional costs for them in getting involved in Centrelink. They picked up on the stress of clients, who often vented their frustrations and feelings of rejection with support workers.

Trying to get someone on disability pension, there is so much involved and clients get knocked back and knocked back. Then you're dealing with picking up that emotion. They believe they are entitled but Centrelink are saying there is not enough evidence. It can take months before they get an answer and in the meantime we are picking up the slack. The longer we are in there, an hour, two hours, there is still only the same end product and we have to find other hours in the day to get things done. It would be good to reduce the stress levels on us too. (Support worker)

It can be an incredible cost but one which is not really quantifiable or that someone can put down on a spreadsheet. That amount of personal and emotional energy and time across the whole sector is quite astounding. I have been quite astounded at the level of what I would call almost depression in the conversations with professional people about Centrelink. If Centrelink is having that effect on us, what effect is it having on customers? (Financial counsellor)

It could mean rethinking the management of workloads and the support available to workers. One manager said:

A real cost is the emotional cost on staff and the impact of absorbing vicarious trauma. This is a result of constantly having to support people who are on the edge and possibly being pushed towards suicide or crime. We take that home with us because that's our work experience. This is all an ongoing cost for Anglicare because we place extra supports for vicarious trauma and staff turnover. This involves training new staff because people get burnt out more quickly. So there is a direct cost and a hidden cost of dealing with Centrelink, the financial cost to the individual and the ongoing costs to staff and the organisation. (Manager)

4.6 In summary

For so many vulnerable clients access to Centrelink relies on an external support structure, often provided by non government organisations like Anglicare. Rather than dedicating Centrelink resources to educating its customers in how to use the system and in supporting them to do so, by default many of the difficulties vulnerable customers have in accessing Centrelink are passed on to welfare agencies.

The problems with this are numerous. Firstly, many vulnerable people are not in contact with support agencies and do not have access to this support structure. There are a number of questions about what is happening to them in their interactions with Centrelink. Secondly, it can also foster expectations among clients that welfare agencies can resolve their Centrelink problems for them, which puts further pressure on support services. Thirdly, and most significantly, although Centrelink aims to save taxpayers money by decreasing staffing levels and automating the system, these cost-cutting measures are having a harmful impact on both customers and support services and are shifting the costs to them.

I don't think we should be trying to mop up Centrelink. It's their role and people should be able to access them. They need to sort their stuff out and not rely on Anglicare to do it. Really they have caused huge amounts of harm and society is having to mop it up with resources paid for by the government. Plus it's causing all this pain and impact. Are the Productivity Commission looking at the impact and the damage done by Centrelink's dysfunction? There would be a huge impact and cost. They say we are saving this much money by pulling staff out of offices but they are then funding us to provide these mental health

services. Our effort and the funding they are giving us is being re-diverted into Centrelink mop-up support. If they incorporated that money into the supposed efficiencies they are making from decreasing staff numbers I think there is probably a false economy there. (Support worker)

As workers emphasised, the impact of Centrelink on many community support services and programs was significant. They believed that people should be empowered to manage their own financial affairs and work with their own creditors and income sources. Anglicare support services only have a role in assisting with Centrelink because the system is broken and the costs of successfully navigating it are being shifted to the providers of community support services. One worker said:

They are not a values-based organisation. They are about wanting people not to use their service so they are never going to treat people like they are vulnerable and need support. They don't want to offer that, it costs money. It is deliberately designed to make it hard for people. By pointing out how difficult it is we are actually pointing out the success of the system. It's the easy cases that get through, not the complex ones. (Financial counsellor)

// It is deliberately designed to make it hard for people. //

CHAPTER FIVE

Conclusions and recommendations

Anglicare clients and staff paint a picture of a large complex system transitioning through a major reform process without taking into account the full consequences to customers of delays, errors, access difficulties and changes to eligibility criteria, or the ripple effect this has on other Government-funded services at both a state and federal level.

As this research has demonstrated, changes to service delivery and the negative stereotyping of Centrelink customers are causing significant harm both to vulnerable customers and to the services that support them. For so many vulnerable customers the four key Centrelink service commitments of respect, quality information, honesty and integrity and efficiency through simplifying the way in which services are delivered are not being met. Instead customers' struggles to deal with Centrelink directly undermine the efforts of community-based support services to tackle disadvantage and marginalisation, and impose additional costs on welfare organisations in terms of both staff time and money.

Reform of the income support system may be generating cost savings for the Department of Human Services, but it is also transferring many of these costs to community-based support programs and services so that they and the clients they support are paying the price of welfare reform. It is anticipated that unless these issues are addressed many of the ongoing changes to Centrelink will continue to further disadvantage vulnerable customers and those that support them.

// ...community-based support programs and services and the clients they support are paying the price of welfare reform. //

5.1 What needs to change?

Both clients and staff had a lot to say about how the Centrelink system and access to it could be changed in order to improve outcomes for vulnerable people and to ensure they receive a minimum acceptable standard of living – the stated goal of the income support system. Few rejected the need to automate the service. What they did reject was the way in which this is currently being implemented and what it means in terms of outcomes for vulnerable people.

Staff prioritised the need for a more flexible and personalised service which was able to deal effectively with vulnerable people and which included better mechanisms for working collaboratively with third party organisations (see Table 5).

Clients prioritised a more friendly and welcoming interface between Centrelink and its customers which was empathetic towards the circumstances in which people found themselves and had an understanding of the needs of people with, in particular, mental health and disability issues. They wanted to see mechanisms for more consistency in their dealings with Centrelink, including someone who was able to oversee their case. But they were especially keen to emphasise the need for a system that could acknowledge and work with the reality of people's lives, that was respectful and that 'cared' about its customers.

// ...a system that could acknowledge and work with the reality of people's lives, that was respectful and that 'cared' about its customers. //

TABLE 5: CHANGES ANGLICARE WORKERS WOULD LIKE TO SEE TO CENTRELINK

Change required	% of workers identifying change
More face-to-face and personalised options	86
More designated Centrelink liaison officers who can work with support agencies	78
Improved capacity amongst Centrelink staff to deal with mental health and trauma issues	76
Well-trained, well-informed Centrelink staff	75
A free call and call back option on the telephone	73
Enhanced capacity of Centrelink to cope with demand	71
Enhanced capacity of Centrelink to identify and work with vulnerable customers	71
More user friendly forms, webpage, language	71
More friendly and welcoming environment in Centrelink service centres	59
More support for Anglicare staff to deal with Centrelink	51
Higher income support levels	45

5.2 Recommendations

The protection from hardship that Centrelink provides is a right for all Australian citizens, but vulnerable customers can face numerous obstacles in accessing that protection. Those who are in contact with community support organisations may be receiving the support they need to access Centrelink, but those who do not have this support can be denied the protection of services and fall through the gaps. The following recommendations address the impact of reform and its implementation on the access of vulnerable customers to Centrelink services.

RECOMMENDATION 1: That the Department of Human Services reinforce and extend current mechanisms to better identify, track and support vulnerable Centrelink customers to ensure they are protected by the Centrelink safety net.

The current triggers for eliciting a more supportive response to those struggling to access Centrelink services are too blunt to pick up many vulnerable customers. Developing a more responsive service entails:

- staff trained in identifying and responding to customers with additional needs, including trauma and mental health issues, and with the skills and capacity to de-escalate situations;
- improved mechanisms to identify those at risk and provide continuity in the support given to them, including an enhanced capacity to provide case management to those who require it;
- better identification of those struggling with literacy and technology issues and linking them in to support;
- more targeted ways of working with particular cohorts of vulnerable people, including young people, people with disability and older people;
- enhanced capacity of social work and customer engagement teams in order to meet the level of demand; and
- more embedded and systemic mechanisms for collaboration with third party support services, including referrals to other support agencies for those who require them.

RECOMMENDATION 2: That Centrelink establish an interface which meets the needs of its vulnerable customers.

The current interface between Centrelink and its customers and increasing automation may work for many people and be improving their access to and interactions with Centrelink services. However for those who are vulnerable, the nature of the reforms to the system and the way in which they are being implemented are problematic and erect barriers to people accessing the support they need. These issues need to be resolved not just through increased and more effective automation but also through rethinking policy responses to vulnerable people. During a longer term shift to self-service delivery, research participants wanted to see an improved interface between Centrelink and its vulnerable customers, or service delivery with a human face. This entails:

- easier forms and language and simpler processes;
- clarifying processes to ensure people understand, for example an online/video tutorial about how to use the system, a pop up box asking if you need help, a voice-over navigation system;
- an online and phone system which can handle demand without excessive wait times or timing out;
- a free call number, a call back option, more use of SMS;
- more opportunities to access face-to-face and personalised support;
- consistent implementation of Centrelink service commitments rather than an ‘us and them culture’; and
- a more friendly and welcoming environment in service centres, providing adequate seating, more privacy and occupation for children.

RECOMMENDATION 3: That the Department of Human Services ensure that Centrelink is properly resourced to improve its processes to eradicate error and ensure efficiency in delivering services within a reasonable time frame.

So many of our research participants had encountered difficulties with Centrelink error, meeting the demands of compliance frameworks and time frames for processing claims that did not match the reality of people's lives. Addressing these issues entails:

- a reduction in waiting times for payments;
- ensuring contact with the customer (or their representative) before payments are reduced or suspended;
- improved capacity to provide, track and record information accurately and consistently; and
- continual review of what information is required and why, for example what kind of identification is required for young people, or what kind of supporting evidence for a DSP application.

RECOMMENDATION 4: That the Australian Government consider the provision of specialist advocacy services to assist Centrelink customers who are struggling to navigate the system.

Centrelink is a key agency in a network of state/territory and federally funded support services for people who are struggling at different times in their lives. It supplies the income; others provide support addressing the range of problems and challenges individuals face. For example although Tasmania does have two Community Legal Centres that can support Centrelink customers to challenge Centrelink decisions about payments and entitlements, they are not resourced to provide more generalised support to those requiring assistance with navigating the system. This means that increasing pressure is put on community support services both in terms of support worker time and in a range of financial subsidies to Centrelink customers when they fall through the gaps in the safety net. This is happening in the absence of any dedicated advocacy support in Tasmania to assist and advocate for customers struggling to access Centrelink services.

Independent advocacy available free of charge to individual customers plays a crucial role in the delivery of many government services, for example within the National Disability Insurance Scheme (NDIS). Advocacy services should play an essential part in the delivery of Centrelink services by promoting access and protecting individual rights.

RECOMMENDATION 5: That the Department of Human Services commit to collecting and using detailed feedback from vulnerable customers during the period of welfare reform and incorporating it into policy, service design and implementation to provide a customer focused service.

The community expects Centrelink to provide a customer-focused service. If people are having difficulties in accessing the service then it is expected that Centrelink will want to know why in order to improve the way in which it works. Centrelink has feedback mechanisms and conducts annual customer surveys to measure levels of satisfaction with its operations. However these mechanisms do not necessarily provide any specific insight into how vulnerable customers are faring. Centrelink must ensure that feedback mechanisms and customer satisfaction targets are representative of all Centrelink customers, including those who are vulnerable.

RECOMMENDATION 6: That the Department of Human Services re-examine the assumptions underpinning welfare reform to more accurately reflect the reality of customers' lives.

Research participants wanted to see a system that is able to respond to the reality of people's lives rather than causing more harm and distress to people who are already struggling and further pressurising other support services. Changes and cuts to Centrelink have been justified by the goal of protecting the hard-working taxpayer from those determined to rot the system and the need to eradicate fraud. This serves to reinforce a punitive approach to compliance mechanisms and the stigma attached to those claiming payments. This is at a significant cost to both individual customers and the organisations that support them, whose lived experiences are in strong contrast to popular stereotypes of welfare dependency. Those involved in this research wanted to see the full implementation of Centrelink service commitments for vulnerable customers so that they are seen as citizens entitled to assistance rather than undeserving of public support.

RECOMMENDATION 7: That the Australian Government commit to an increase in payment levels to ensure customers have a minimum acceptable standard of living.

There is a general consensus that many Centrelink payments are too low to provide a minimum acceptable standard of income. This creates a climate of chronic insecurity and builds numerous barriers to people's ability to take control of their own lives, enjoy a reasonable standard of living and/or support sustainable transitions from welfare to work. A review of payment rates is required as a matter of urgency.

Appendix 1: Sample of Anglicare clients

ROSS is 18 and lives in supported accommodation for young people. He is claiming Youth Allowance and has had numerous problems with payment suspensions and providing information to Centrelink.

CYNTHIA, aged 28, has been supported through a domestic violence situation by Anglicare. She has had difficulties with the suspension of her Carer Payment and falling into arrears with her rent and bills.

GARY is 65 and bipolar. He has been supported by Anglicare with mental health and relationship issues. He is having difficulties with his Age Pension and clarifying his Centrelink status.

AMBER is 28 and a single parent with three sons. She separated from her partner due to family violence, and was referred to Anglicare for assistance with the stresses of everyday life and reductions and suspensions of her Family Tax Benefit and Parenting Payment.

JACKIE is 31 and lives with her two sons, her daughter who has a disability and her partner who has mental health issues. Anglicare has been supporting her to keep on top of things. She has had difficulties in progressing her claim for Carer Allowance for her daughter.

SHIRLEY is a single parent in her forties. She has three children living with her, including her daughter who has a disability. For the past two years Anglicare has supported her to deal with her anxiety and depression. She recently experienced a sudden payment suspension and a large Centrelink debt.

ROSE is 57 and claiming DSP. She receives support from Anglicare with mental health issues. She cares for her mother and has had problems in accessing the Carer Allowance.

PETE is in her forties and is claiming Sickness Allowance. She is finding it very difficult to manage financially. She is receiving support with her depression from Anglicare.

DAVE is 64, receives Newstart and lives in supported accommodation. He has significant mobility issues and for the past year has been trying to progress a claim for DSP. The process has impacted on his mental health.

SAMANTHA is 53 and has been an Anglicare client for fifteen years. She has had support with a bankruptcy, an application for DSP, setting up Centrepay and with managing her daily life living on Newstart.

ROB is 19 and a Foyer resident. Most of his interactions with Centrelink have been over the telephone. Anglicare has supported him with his application for DSP and the appeals process.

KAYLEE is 33 and is a single parent with five children living in a rural area. Anglicare's financial counsellor has helped her with Centrelink issues, but due to a long wait list for financial counselling services Kaylee has often dealt with Centrelink on her own. She has had difficulties in communicating with Centrelink by telephone.

CAROL, aged 53, has been a long-term DSP recipient. A visit overseas meant her DSP stopped and she has had problems in reinstating it, despite the fact that her disability is permanent and has worsened. Anglicare has been helping her with her claim and her difficulties in surviving on Newstart.

JAYNE is 18 and is living in a youth accommodation service. She encountered difficulties moving from Youth Allowance to Newstart but was able to sort them out herself and has no problems in her interactions with Centrelink.

ALICE is 30 and in receipt of DSP. She has found the Centrelink outreach service especially valuable in helping her to negotiate the system while only dealing with one Centrelink worker.

BIANCA is 17 and claiming Youth Allowance. Anglicare has been supporting her with housing and domestic violence issues. She now has a significant debt with Centrelink and is progressing a claim for Job Seeker Allowance.

KEN is in his 80s and has recently had difficulties when his part pension was suspended with no warning.

DARREN is 20 and has been living in Anglicare's youth shelter. He has Asperger's and has had numerous problems in claiming Disability Supplement, Transition to Living Independently Allowance and in meeting job search requirements.

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