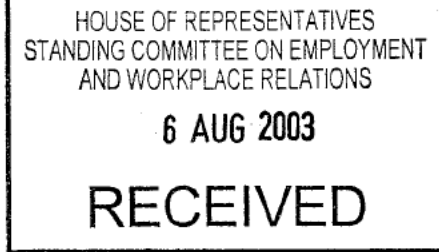


Committee EWR (REPS)

30/7/03



Dear Cheryl,

Recently I have received information from a variety of government bodies both State and Federal, about this and other issues of concern to women. When I have contacted them there has generally been no reply or if there has been and there's been a function to attend there has been no child care available.

The system in place at Centrelink does not encourage participation in the work force. The attitude towards and the assumptions about the welfare recipient are often insulting and offensive. With exceptions the staff generally have no idea about the problems faced by single parents, the type of work that they do or the restrictions that single parenthood places on their living arrangements. The reporting system or if not the system itself, the manner in which it is interpreted by those implementing it seems to assume that all benefit recipients are both inclined to lie (ie under estimate their income) and are unable to be trusted with money (if you earn more than \$1200 in a fortnight you are automatically cut off least you go above your yearly limit and can't pay the money back even if this amount is the only income you will get all year).

Honestly you could do worse than setting up a bevy of single mums at home with a computer and a phone link so that those who know from real life experience are on hand to explain the system. But before you do that, grab a few of the same and get them to recommend changes to the system before they inflict it upon the general community. You'd end up with a better system, better management of the system and you'd be employing a few of the Mums that you are trying to help.

Seriously, on the one hand Centrelink staff are happy to take the customer's declaration of relatively small amounts of money earned here and there and you are taken at your word. If you happen to work for a couple of weeks earning a moderate sum of over approximately \$1200 for a fortnight you are cut off your benefit. This may sound reasonable for those people used to thinking in terms of regular income, disposable income and savings but if you only get spasmodic work, your outgoings regularly exceed your income, you have debts rather than savings, child care is unreliable, children's illness makes any job you have less tenable then the rigmarole involved in applying, getting cut off, ringing for advice, applying for assessment then reapplying is one, no, at least four more burdens we just don't need.

From my experience the system is ridiculous and implemented poorly. When I found myself with what I thought was a wonderful opportunity to work for a five week period I had a horrendous time dealing with the staff both on the 13 number and in person. I earned less for the year doing a five week stint than I would have if I'd had a part time regular job over the year. Had I been earning small amounts over the year I'd simply report the amounts within two weeks of earning and all, I believe, would be fine. Centrelink would make their calculations, notify me of any changes at the time of reporting and adjustments would be made if and when necessary. Only on one other occasion was I fortunate enough to work. In one week I earned the princely sum of \$300 and things went smoothly. With this there was a degree of trust and a feeling of working together. Why not, after all, come tax time what your actual income is becomes apparent. Some reporting problems could occur but the process seemed to work quite well.

The problem really arises when you do intermittent work. I knew that after a couple of weeks of income beyond the threshold that I would be was cut off. I knew this would happen because I had rung the 13 number many times getting several conflicting answers to my anticipated problem. I settled for the following explanation. I would be cut off Child support and be required to cut up my pensioner card the moment I earned over approximately \$1200 for the fortnight. This also meant that my child care costs would double unless I applied for a Family Assessment with in the correct time frame. I would of course have to request the appropriate forms for this as they did not come out automatically. Not only did Centrelink not report to me that I had been cut off until one week after they had done so meaning I risked not getting my Family Assessment form in on time, they

outright refused to reinstate me when I became unemployed even though I still had two weeks within which time I had to provide suitable documentation that I had left my temporary employment. I had fulfilled all their requirements to the letter and notified them of the imminent arrival of the letter from my former employer who had packed up and was now operating interstate. Information and Original Documentation between Norwood and Murray Bridge offices went missing. (At this time I had to put in information at Norwood because I moved temporarily to that location for my work commitments as commuting from Tailm Bend(home) to Hendon(work) is one and a half hours and if you include the child care centre drop (Bedford Park) it's two hours morning and night travel time. While I was working I had to keep reporting in and ran into trouble at work for being on hold to the 13 number for too long. Employers frequently perceive government calls to be personal calls and have a low regard for any dealings with Centrelink.

Clearly the fact that you get cut off after two weeks into a five week job is proof of a poor system. Cutting up the Pension card then the Health cards after they come out and the reissue of the Pension Card is wasteful. The risk of not getting the Family Assessment in on time and losing the allowance for child care that is essential to being available to work is unacceptable. I was led to believe that this was irreversible although the misinformation was so endemic that I think if I rang a few more times I might have struck someone who knew of an alternative measure.

The bad management of the system is a slightly different issue but I suggest the pressure because of lack of staff and the quotas imposed contribute to a low degree of staff competence. I will say where I found the staff to be knowledgeable they were of great assistance. However one of the big problems is that most requests for information from Centrelink come with repercussions that are worded poorly and sound like implied threats like "we'll cut you off if you don't" and indeed come with a very real deadline and a very real repercussion and so when you are contacting them requesting information it's usually felt to be quite urgent and oftentimes you just can't get through on the phone or as happened to me when I couldn't get through on the 13 line I arrived at the Norwood office only to be told by the assistant I was talking to that she didn't have the information I required and that I should ring the 13 number. Confidence in the system is not encouraged when they only find out that they have underpaid you, after you, the customer have badgered them about it.

There were numerous problems with Centrelink service and I'm sure it's not the people as they seem to be pretty much the same staff as when I was a student years ago. They just seem to be not as good at what they do any more. The Health Care cards sent to me were duplicated by the two Centrelink offices I dealt with. As I have said misinformation was rife. When I made an appointment to see a Financial planner to see how I could change things or understand the system better I had a five weeks wait to get an appointment with someone with specialist knowledge. The night before the appointment I got home to find a message telling me that the appointment may not be suitable I tried to contact the person who had left the message but could not. I had child care arranged so went to the appointment and found I'd been booked in with a Retirement and Aged Pensions expert rather than Family Payment person. She could not help me. She then called in another person more suitable to listen to my questions who only had a couple of moments spare to give me a little feed back. However I was reassured that as of the next week any one could get all the financial information they required over the counter if they just popped in, no appointment necessary. I have yet to venture back there.

To add to these problems, there is no child care within cooee. I've been on the Murray Bridge Child Care Centre waiting list for almost fifteen months now. There are no vacancies in the very few Family Day Care places here at Taillem Bend and the couple of places in Family Day Care in Murray Bridge that came up were either not available while I had a job or the Carer didn't really wish to meet me and let us check each other out before the day I would have been due to leave my child there.

Try telling an employer "Yes your ready to work, if the child care comes through and you don't let me do any more hours than about thirty over the week for more than two weeks as that will cut me of my child care". When this guy only wants you for one of those casual flexible jobs that means the employee does all the flexing and quite frankly he could employ someone else less risky, with out kids, just in case they get sick and the mum chucks an unpaid sickie. I know employer relations may not be a Centrelink problem but it helps to illustrate the kind of reaction someone in my position gets.

In the diatribe that I tapped out on the net I asked "Do married people have to go through this?" That is, I was under the impression that they can average out their income over the year and that if they said that they had a temporary job then they were

believed or do they to have to jump through hoops too. I suspect large companies don't have the kind of paper work we do. Why can't we put in 3 monthly or yearly BAS type statement. The system and to a lesser degree it's implementation has put me off looking for work and I know of others who refuse to declare anything because they've had enough. While I don't condone that sort of protest I do understand where they're coming from. Meanwhile I continue to look for work despite the best efforts of the government to dissuade such folly.