I wish to address point C of the committee's terms of Reference "Nature and frequency of individual interaction with the allowance payment system"

In April I became unemployed. I enter the Newstart system again. I have not been impressed with the system within Centrelink. I find my Centrelink drip feed information out to Newstart recipients. A recipient has to know what questions to ask as information is not volunteered. I have highlighted to Centrelink Staff and responsible government ministers and my local member of Jagga Jagga.

My circumstances was that I had a 13 week waiting period because of the liquid assets test the 27th April that I would be getting Newstart until 10 July after applying on 11 April. It would have been longer if I had waited for a letter that arrived early May. My issue is not the waiting period but how long it took to be told. The other annoyance is getting different information from different Centrelink Staff. These things have poisoned my relationship with Centrelink I am always wondering if what I am being told is correct. I was a bit embarrassed

The delay

- I rang Centrelink and asked after being told I would be rung 7 days after my call with Centrelink on 18th and visit 24th
- 2. I am wondering when I would have been told if I had not rang
- 3. I had adopted financial of paying down my Credit Cards and reducing my Mortgage I probably would have done things differently

The suggestions below are based upon that and based upon do not have the access to the internet at home and by post . My suggestions would be procedural within Centrelink rather than Government Policy

Suggested Improvements

- 1. At First contact give advice on the length of the waiting from 1 week to 13 depending on circumstances and the base allowance
- 2. Mention about how to find a Employment Services Provider whether it is the website http://jobsearch.gov.au/default.aspx
- 3. Send out the Information Booklet with the first letter
- 4. Put the amounts from range when payments are effect for Income Deeming waiting periods etc in the booklet
- 5. Put links into the Information Booklet to the website
- 6. Improve the post delivery on numerous occasions I have letters arrive 5 days after the date on the letter
- 7. The Centrelink system should easily highlight to staff to be passed onto recipients any information that is required
- 8. On the website have use the same term between ATO and Centrelink for the estimator as ATO uses the term Calculator it cause confusion
 - a. Liquid Asset Waiting Period to inform the recipient the waiting
 - b. The total of the Liquid Asset Test use the figure to work out the deeming fortnightly income
 - c. A calculator to work out the Newstart fortnightly payment if casual work is done

The government likes competition. For completion to work it needs to be based on an informed decision making. The present system is competition in name only. The Job Network Providers should have to a brief note about their business and maybe links to their websites. Combined with this a brochures should be included of the local providers in the area. I have had a response from

With this experience can I make some suggestions the letter that is sent between after initial contact and the second.

- 1. Confirm the time and date of the second call
- 2. Advise need Separation Certificates for all jobs over the last 12 months
- 3. The need to choose a Job Network Provider at least provide the link http://jobsearch.gov.au/default.aspx and brochures of local providers. Also what stream the client is in.

I have been on the phone about to Centrelink and Employment / Training for about an hour or 2. I rang Centrelink to clarify some points. That highlighted some system errors (I am not sure if they are policy). The major thread it appears to be a drip feed of information. This made worse by getting contradictory information. So far since my initial contact on the 11 April I have had 2 calls from Centrelink 2 letters, I have made 2 and one visit to my Centrelink Office and issue are still not finalised Also one to the Job Services Australia.

The contradictions so far:

- 1. Need for Separation Certificates for the last 12 months
 - a. 11 April 1st Call told I need from last job.1
 - b. 18 April 2nd Call told for the last 12 months
 - c. Since then every other discussion all other operators have seem surprised
- 2. The reason for the delay in payment
 - a. 27April 3rd Call I was told it was redundancy amount paid divide by the newstart payment
 - b. 27 April 5th Call I was told it was because of my share portfolio
 - c. When I referred to the Information Booklet it talks about Liquid Asset Waiting Period but no mention of a amount
 - d. When I compare the amount to what I am in the 5th call told by a staff member of \$9000 to the website It is \$3000 (Single adult)
 - http://www.centrelink.gov.au/internet/internet.nsf/payments/newstart_waiting_periods.htm
- 3. Being given a Job Network Provider
 - a. 18 April I was I could decide I have I had looked at http://jobsearch.gov.au/default.aspx
 - b. 24 April Was surprised when I was told an appointment with I was told that defaulted there. This was after I voiced my desire not satisfied with their performance
 - Not being on payments until July I thought was strange and on 27th April was told that I did have to attend could postpone and change provider. So I did
 - d. Changing provider had to be done Job Service
 Australia. Centre link front door than handballs the it to
 somebody else cannot even transfer

- e. For your info Job Services Australia can transfer on to Job Network Provider. A win to them on Customer Service Systems
- Not being asked for the information at the Centrelink on 24 April that was requested in Letter dated 20 April. Received on 26th with Information Booklet. Letter requested
 - a. Separation Certificates
 - b. 100 points of ID
 - c. Bank Balances I told the officer that I had to bring Separation Certificate he copied and sent them to wherever I asked if there was anything else he said no I said have my 100 points of id. He commented that would be a good idea and processed those. I had I asked anything else he said
 - d. Now I am told to take those documents and share portfolio back again I did that on the 24 April
- 5. The difference between Politicians rhetoric and Centrelink rules
 - My current example of this is on doing volunteer work it appears it is not part of the participation test because I am under 55

An example of drip feeding information is about how long it took to find out about a low income healthcare card. With most Centrelink I spoke to either on the phone or in person I mentioned if I could get healthcare card. The main reason being is that I had my car registration due and my private health insurance due. The card would have made it easier. A concession rate for my registration and health insurance suspend without penalty. It must have been the 5th or 6th staff I spoke suggested it. With hindsight could have been suggested earlier and perhaps without prompting. What makes it frustrating is the systems you to start from the beginning to apply low the income healthcare card instead electronically transferring the information Centrelink already have Newstart to apply it to for the Healthcare Card

I offer these suggestions to improve Centrelink Customer Services at the first contact that hopefully will start a positive relationship with Centrelink (and staff) and the recipient while on benefits. The examples above to highlight points not criticise the staff involved who I find diligent in difficult circumstances.