

Inquiry into Elder Abuse in Queensland

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Diary of a Centrelink Customer

I'm casting my mind back to late July last year when our nightmare began. My husband was made redundant and received none of his salary or superannuation due to him. He is 64 and I am 69. We had never claimed any social welfare payments in our lives, despite both having been made redundant before during our working lives.

We had heard of Centrelink's shocking reputation and seen many of the horror stories of debts to Centrelink resulting in suicides on programmes such as Current Affair, so it was with some trepidation that we drove to the local Centrelink office. We were told we would need to go home and make applications for, Jobseeker for my husband, and the Age Pension for myself. Neither of us were prepared for the invasive nature of the applications. We spent days on these and even needed to get our Accountant involved.

We believed, because we did not have savings, other than superannuation, that we would be eligible for full payments. How wrong we were! Indeed, my application was eventually approved after many requests for more documentation and proving were dealt with. My husband even got so frustrated that he deleted his application. Obviously, a foolish move, borne out of much frustration! Once he calmed down, he needed to start over again or we would not be able to live.

Once my pension was approved, I was so relieved and was looking forward to the prospect of getting my life back. Within days, a large official looking envelope arrived, telling me I now had to apply for a New Zealand pension. Groan! I set about this task. The information pack told me it might take up to 6 months to be approved.

In New Zealand, there is no means testing on the pension, regardless of whether the recipient is the Prime Minister or a person already on social welfare payments. The prospect of dealing with two 'centrelinks' was mind blowing! However, I, wrongly it turns out, believed, that I would only have one organisation to deal with. Before long, I received notice that the NZ agency had approved my pension and the letter was full of jargon that it turns out, very few (let alone me) had any grasp on. It was all about 'notional and proportional' means of calculating this payment, and, worst of all, I would also need to interact with Work and Income NZ as well as Centrelink! Oh my goodness, my world starting spinning again!

Here is a small insight to what the many ensuing letters regarding my pension conveyed. First letter, you will receive the Australian equivalent of NZD1,214.32 each 4 weeks. I actually received AUD 776.68, the discrepancy of which is clearly not due to the exchange rate. Two days later a letter saying I owed them NZD655.82, followed by a letter a week later saying they owed me NZD 990.06 and, presumably, but not stated, they had taken the NZD655.82 off that amount, but guess what?? I still owed them NZD313.07. I have taken to making notes after each phone or in person communication. This is the text of the note I wrote after that particular phone conversation, and there were many. "Total BS. Made no sense. Beaten into submission!"

Back to Centrelink. I was told many different versions of how, or if indeed, I needed to report, including that I would need to provide a Profit and Loss Statement and Depreciation Schedule ongoing for the bedroom we sometimes let on AirBNB. By the end of our 5-month nightmare,

over 30 different reporting instructions were given, either by letter, phone conversation, or in person at a Centrelink office.

As referred to above, we have a studio attached to our home which we use for family and friends but also offer it on AirBNB when not in use. While this proved a very difficult scenario for Centrelink to advise us on, it was the main thing that has kept us going for the last 5 months.

It took 4 months of frustration in the form of phone calls and visits to Centrelink offices, to uncover several errors made by Centrelink but also, that our Accountant had made a gaping error in our last 2 years of tax returns for our Family Trust. This was the main reason I was receiving a pension that was much less than I should have received. The sole reason for the ridiculous length of time and frustration it took to uncover these errors, is that Centrelink produce figures that form the basis of payments without any workings to show how they have arrived at these figures. It is all 'smoke and mirrors' with no accountability to their customers in the form of transparency. No other organisation or business that I can think of or have dealt with during the course of my 69 years, has got away with that strategy. So much time, frustration and tears, on the part of Centrelink customers, and indeed their staff, could be saved by them showing how they calculate their payments. This needs to change!!

When I refer during this article to phone conversations with Centrelink, it is important to realise that at times the wait time was over 75 minutes just to speak with someone with very limited knowledge. Getting to Centrelink's Complex Assessment Unit is nothing short of near impossible!!

On one of my visits to a Centrelink office, I asked to use the toilet. I suffer from an autoimmune disorder that effects, among other things, my bladder. After asking the Centrelink worker for leave to visit the lu, I slipped away, saying I would be back within minutes so as not to hold her up. I found the toilets were locked and when I asked the security guard for the key, he said that customers were not allowed to use the toilets, and I would need to walk down the road to the Library and use their toilets. Unbelievable!!! At this point I will mention that the biggest trigger of pain from this disease is stress and I was receiving an overload of stress for months, courtesy of this organisation!

Through sheer determination and continual effort, we were able to speak with someone from this department (Complex Assessment Unit) in order to try and get the error our Accountant had made corrected. This involved getting our former NZ Accountant involved, as well as our Australian Accountant who prepared and resubmitted our Tax Returns for the past 2 years and confirmed his error in writing. We then had a bunch of other forms to complete which were very comprehensive and time consuming. The person we spoke to from this department seemed very knowledgeable and we were hopeful of finally being able to put our Centrelink files to one side rather than have Centrelink issues totally dominate our lives. We were also told that someone knowledgeable regarding reporting would phone us the following week on a certain day, to once and for all, make us aware of the best way to report.

Some weeks went by, and we heard nothing. Nothing on reporting, nothing on fixing the major error, but more importantly, 5 weeks went by, with no pension payments. We assumed this may be due to the review that the Complex Assessments Unit was doing, albeit extremely slowly!! There are only so many things you can do with baked beans!!

Sitting down to type yet another Word document to upload to the Centrelink site, seeking action, we noticed that my bank details had been changed on the MyGov site. We had never

banked with this bank or been to its location! Stress levels, now through the roof! After waiting almost an hour to get through on phone to Centrelink the person on the end of the phone said he had just come off another call where the same thing had happened to another Centrelink victim!

After researching this, we found that this has become a common occurrence. Our Accountant even confirmed that he had a client who had also had his MyGov account hacked. The hackers had also gotten into his linked services and submitted false Income and GST Returns, sending the funds to their own bank accounts. It seems that MyGov is an easy target for scammers!! It turns out my ATO portal was also hacked!

I think, in this day and age, if you haven't been scammed in some form, you are very fortunate. However, being forced to use a government online portal that is not secure enough, that risks your very livelihood, is a horrible feeling, especially after an experience like mine, and many others. It took many weeks and many phone calls to get my MyGov account operational again. I had to delete my account twice, and only on the third attempt, did it work. To this day, I feel very vulnerable to further hackers. I compare the experience, to having your home broken into. Your home never feels like a safe place again, no matter how many security cameras you install.

Being made aware of the enormity of a scam that had breached every aspect of my financial security, was extremely overwhelming, especially on the back of months of frustration with Centrelink itself. Think email account, bank accounts, Medicare, ATO, Superannuation Account and on and on. The occurrence of the scam also needed to be advised in detail, online, using all my personal details once again, to Scamwatch and the Cyber Crimes Unit. Was I just setting myself up for a future scam?? Indeed 5 occurrences of leaking our personal and financial data to the dark web, mostly from businesses we no longer use, had already made us very anxious. My efforts to lobby for our government to enshrine law that would prevent companies retaining this data, has so far no yielded any results.

This hacking was my breaking point! I was so overwhelmed! Hearing of this, my daughter, who lives in another city, called saying that she had discovered that Centrelink had Social Workers, and she suggested I go and speak with one of these people. The following day, I went to the local Centrelink office. Big, no huge, mistake!

After the requisite wait, I was directed to an office to speak with a very young person and a trainee. I recounted what had happened for the umpteenth time and they both 'made all the right sympathetic noises', but what reassured me most was that the young Social Worker said she was having the issues I had, investigated while I was with her. I also told her that I had been told by one of the agencies that I needed a new Medicare Card with a new number, because of the hacking incident. She said that I could do that during my visit. I returned to my waiting seat for an extended period. I decided to check with the receptionist whether I needed a new number for the machine to eventually call out. She said I did. So back to my waiting seat.

Eventually the machine told me to go to a certain counter. The person asked what she could do for me. Seriously!!! After all the waiting and the assurances from the Social Worker. I told her that she had said my issues were being investigated and was expecting to finally have someone contact the Complex Assessment Unit to find out why nothing had been done and why I was having to wait until Centrelink somehow recalled the funds we needed so desperately to live on. This woman said that she was not allowed to do anything until I was in front of her, which did not at all ring true! At that point I asked her to go and speak with the Social Worker. She came back

and completely downplayed the fact that I had my account hacked and said they could not or would not contact the Complex Assessment Unit. Then the woman who had been at the reception desk came over to her side of the desk and spoke quite aggressively with me. The desk they were both behind was surrounded by curved perspex screens, as is the practice at every Centrelink office I have visited. I have Tinnitus and as a result, hearing loss. Apparently, I spoke over the team leader 5 times in my efforts to be heard, and to hear. The Team leader then said she was going to call an ambulance. I was totally baffled! Her response was "you talked over me 5 times, so I am calling an ambulance!" I walked out of there shaking my head in total disbelief with tears streaming down my face, feeling like I was in some parallel universe where everyone else was mad!

As I walked to my car sobbing, there was a lady having a cigarette with a Services Australia lanyard around her neck. She came over to me asking what on earth had caused me to be in this state. I told her through sobs. She said that I was in no state to drive home. She said she could hardly believe what had happened and told me to go to my Member of Parliament, to the Ombudsman and to the media. She talked to me for around ten minutes and hugged me. By this stage, all I wanted to do was to go home. I felt totally beaten into submission! If that wasn't elder abuse, I don't know what you would call it! However, I understand Centrelink doesn't differentiate who they mistreat despite their centres being decorated with signs urging customers not to abuse or speak aggressively to their staff. What about the abuse to customers, especially older customers??

On the way home, which was by now 4.50pm on a Friday evening, I called my husband and told him what had happened. He could hardly believe me. I asked him to phone our MP's office which he did.

I had a swim in our pool and tried unsuccessfully to shake the experience, then went upstairs for a shower while my husband walked our dog. The doorbell rang. I peaked out through the blinds as I descended the stairs only to see.....wait for it.....two ambulance officers looking expectantly over the gate! I could hardly believe it! I was totally mortified! Here was an ambulance and two paramedics who should have been helping emergency cases and here they were dumbfounded to see me at my most scary with no makeup and a turban on my head! I invited them in with disbelief plastered over my face. I explained the situation and their faces took on the same expression. They sat with my husband and I for around 20 minutes while patting our dog who had inserted himself between them. They recounted their own Centrelink tales of misery. It was Friday evening so I could do no more until Monday. Another miserable weekend fuelled only by baked beans!

Monday came and I continued with my 'full time unpaid Centrelink job'. I spoke with one of the staff at our MP's office and he said he had emailed their contact at Centrelink. He told me I should speak with the Ombudsman's office which I did. They took down all the details but told me they could do no more until after I had made a formal complaint with Centrelink and allow them 10 business days to respond and remedy. I followed his advice and told my story for quintillionth time. I had a couple of intelligent sounding people respond to this complaint during that 10 working days.

I did receive my scammed pensions, but my MyGov account had been blocked and I was told I needed to wait for several days, then make an appointment at another Centrelink Office (the one with locked toilets) and take two forms of ID to prove I was me. At that appointment the Centrelink worker told me that she would apply to have my account reopened. When I asked

how I would know when it was opened, she told me I would have a message in my MyGov inbox! Really!! This really said it all about the standard of the people that you need to interact with at these offices. So, the way I would know I could get into my MyGov account was that I would receive a notification in my MyGov inbox?? When I pointed out the stupidity of that answer, she said I would receive a text message. Of course, that never arrived, so weeks went by while I put off the inevitable one hour wait to speak to a human at Centrelink. Two more complete days of phone calls, frustration and attempts to get a MyGov account that actually worked followed.

The letters were coming in thick and fast from Work and Income NZ, each one at odds with the last, regarding payments. I had had enough and was determined not to take this chaos that had totally dominated my time, my emotions and my health, into a new year. Therefore, I once again called the Complaints Line. After a 75-minute wait, I spoke with a woman who seemed sympathetic to my plight but said she would need to speak with a manager and would have him call me the next day. He didn't, but she did, and made a time for the following Friday when he would call with a solution to this totally unworkable situation, they had presented me with. No call. I carried my, now huge file around with me everywhere I went for the next two weeks as well as always having a fully charged power pack for my phone, should this person deign to call. He didn't. So, with the largest of big deep breaths, I phoned the International Department of Centrelink once again, asking to be put through to this person. The person on the end of the phone did everything they could to prevent me from speaking with this person. I was told there was no one of that name, they weren't on the phone list or the email list. I ranted, I raved, I cried and finally the person relented and told the truth, saying that he would have him call me.

When he did call, he did not apologise for his lack of contact, which frustrated me, but there was no way he was getting away without helping me. He was helpful. He asked me to produce another P & L on 31st December. On that day I spent the afternoon producing a P & L for our AirBNB bedroom let. Each week, I record all our expenses on the accounting software called Xero. Producing the P & L involved creating a spreadsheet with me embedding formulae apportioning all expenses based on the sq ft of the en-suited bedroom versus the entire house. I stopped short of producing a Depreciation Schedule as I am not an accountant. I had previously done this in the first month after being granted the pension but was told that Centrelink could not find it!! I wonder how many 69-year-olds would easily be able to comply with this requirement to produce such documents.

Having not received a pension since 28 February 2025, I have now received a letter from Work and Income NZ dated 27 February stating that I owe them NZ 1,614.07.

My very first Word document taken to the Southport office opened with the line "I want to be sure that you have all the correct information and that I am completely au fait with reporting, but most of all, I DO NOT want to be put into the position of having a debt to Centrelink" (or in this case WINZ). This was because, after the Robo Debt fiasco, where Centrelink had 'blood on its hands', I had watched a Current Affair article that exact week which investigated two different Centrelink customers who had been notified of debts they were unaware of. One had committed suicide and one was in a very distressed state contemplating suicide due to the fact that they had no means of repaying the debts.

I did not apply for the pension in order to put the money into a bank account in case Centrelink, or in this case, Work and Income NZ (who obtain all their figures from Centrelink), wanted it back. I applied, because we had no income i.e. we needed the money to live on!! My husband was made redundant last July and now that he has secured an 8 month contract, we have had

to repay credit card debt and catch up with other bills. Since my pension, that I no longer receive, was substantially funded from NZ, I am at a loss to understand why Centrelink has to put people in my situation through all this trauma in order to get an insubstantial top up amount.

Regardless of the above, I am now in the exact position I was anxious about, i.e. owing Work and Income NZ an amount of NZD 1,614.07, according to this nonsensical letter. I have kept all the WINZ letters in a file and can send these crazy letters to you, if you would like to see what I have been faced with. Their figures, have not before, nor do they now, add up. Please see the following spreadsheet, which relates only to the over and underpayments, rather than the continually changing pension amounts which show on the letters.

Work and Income Spreadsheet as at 27 Feb 2025				
		Per Letter Debt or Amount Due to Me	My Calculation of Balance	WINZ Calculation of Balance
23-Oct-24	Pension Granted			
15-Nov-24		\$20.70	20.70	20.7
22-Nov-24		\$655.82	-635.12	-665.82
18-Dec-24		990.06	354.94	-313.07
24-Dec-24		90.35	264.59	-382.42
15-Jan-25		350.77	-86.18	-712.19
28-Jan-25		929.90	843.72	-484.84
27-Feb-25		381.43	462.29	-1614.07
PLEASE NOTE FROM 22 NOV 24 TO 27 FEB 25 WINZ HAS ALSO BEEN DEDUCTING NZD10.50 PER WK WHICH IS 13.86 WEEKS, CALL IT 14 = NZD 147.00. THEREFORE, BASED ON WINZ'S FIGURES PER EACH LETTER THE TOTAL OVERPAYMENT SHOULD BE NZD 315.29 NOT NZD1,614.07				

I am writing this for two reasons, one as a cathartic exercise for my own wellbeing, the second to expose this organisation's treatment of its customers, particularly, those of my age and older.

As citizens, we need to lobby for change with this organisation, firstly to change the culture of abuse of their customers. Secondly to make them accountable for showing how they come up with their payment figures. The third reason is to ensure that any other unfortunate person whose pension is paid substantially, as in my case, from another country, that they do not need to interact and receive these letters containing complete nonsense and figures that do not add up, especially when the data is supplied to them by Centrelink. I am an Australian citizen, why do I need to interact with two welfare organisations??