**Willing to Work: National Inquiry into Employment Discrimination against Older Australians and Australians with Disability**

# Submission No 123

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**Submission made by**

[x]  Older Australian in work

# Submission regarding Older Australians / Australians with Disability / Both

I want to make a submission about the disincentive to go on working for seniors who are on a part or full age pension from Centrelink.

I have not experienced discrimination from employers but I have been very tempted to give up my work because of the ridiculous, time consuming, and complex problems caused by Centrelink.

I work casually, part-time, as a sub-editor at our state Hansard in Tasmania. As you know, parliament sits intermittently during the year for three days a week, about 18 weeks a year. It is impossible to predict accurately when I will work and what I will earn as parliament themselves choose their own hours, sometimes sitting till the early hours of the morning, while at other times adjourning after a couple of hours.

This pattern of employment does not fit the one size fits all computer programme of Centrelink. The main problems are:

* The computer program automatically cuts me off from reporting income after two or three pay periods and cannot put me back on unless I actually go in and see someone. This happens several times throughout the year and I have been told they can’t do anything about it
* The regular and pre-determined reporting dates do not fit in with my employment periods and I have to guess what I’m going to earn and then adjust it afterwards each time or report in retrospect which is not entirely legal
* The deeming rates have changed and because I very occasionally work VERY long hours, in Budget week for example, when my part pension goes down to zero and because it did this twice, my part pension was suddenly and without warning reduced by $80 a fortnight and I’m told that will not now change even if I stop working. This seems totally unfair as it is only a couple of times a year that this happens and I can’t determine the amounts I earn at other times.
* I am told that if I need to adjust the amount I have reported in retrospect I can only do this by phoning the national number – which can take up to 40 minutes of hanging on the end of the phone after punching in long numbers, giving personal details and answering a series of secret questions, before being “authenticated”. At 72 I have more to do with my time.
* The waste generated by Centrelink beggars belief. We get all communications sent on line as we have been asked to do, then a duplicate of it is sent by mail, with duplicates for my partner. We get constant wrong emails telling us to report when we already have and others telling us it’s too late to report when it isn’t.
* There used to be a seniors’ department in Hobart but it was closed down and now we must go along with all the young people seeking employment and sit for long periods to get any service, and very often I feel as if I am being treated a bit like the village idiot
* The Centrelink website infers that everything can be done online (it even says on the phone menu that “most people prefer to do it on the phone or by computer” which is pure garbage) but that isn’t true. If we go overseas they can’t even let you do that online – we have to make a personal visit. Many seniors do not have and/or do not like computers and may not have a hands free phone – does no one ever think of these things?
* I am starting to wonder if it is worth my while to work financially – I earn about $20 000 gross (it varies) out of which I pay $4 000 tax. Over the year I lose about $3 000 of my pension when I have used my work credits and now I am losing another $2 000 from changed deeming.
* It is interesting to note that my job is not a job easily done by younger people. I am working at the request of the the editor because regular young people can’t be found. It requires excellent English skills, good general and political knowledge, and the ability to work a relatively small number of hours per year at extremely odd hours. 7 out of our 9 sub-editors and proof-readers are retired people.

The staff at Centrelink generally do their best but the system leaves a great deal to be desired. I find it difficult to believe that in this day and age, a computer program cannot be fine tuned for these irregular patterns of employment.

I have worked full time in professional jobs all my life and never had to previously use Centrelink but I am certainly finding out what all the complaints are about and it is definitely a disincentive for working when you are older.

**What outcomes or recommendations would you like to see from this National Inquiry?**

The reinstatement of separate senior departments in Centrelink and IT programmes and reporting regimes with more flexibility.