

I am a teacher, university lecturer and single mother who has been working part time since my son was 9 months old.

(a) Government automated debt collection processes impacted my mental health and caused significant stress over the Christmas period. Not only did I suffer, but my inability to fully engage with family at this time also impacted them.

(c) The capacity of the Department of Human Services and Centrelink telephone services, clearly were not coping with levels of demand related to the implementation of the program. After 8 hours of phone conversations, on the 9th of January 2017 I got a letter saying my dept. was \$0. Apparently this was a mistake and a day later on the 10th it was up to over \$1300, more than my original dept. On receipt of the second letter I broke down in tears again, as I had believe the dept. had been cleared. This time it only took 4 hours on the phone to sort out. Had this happened during a teaching term, due to the nature of my job I would have been completely unable to sit on the phone for hours on end while I got it fixed. These mistakes have left me with no confidence in the whole system.

(d) Centrelinks complaint and review processes are completely inadequate. I was first directed to an online review portal that just asked me if my taxable income was correct, which it was. I worked for the same employer, but changed roles and salaries. When my son was 9 months old, in 2011 I went back to work 2 days a week as a school assistant, a role with less responsibility. In 2012 I was back teaching 3 days a week. They had very different salaries and the online review portal did allow me to input this information.

(e) Data-matching between Centrelink and the Australian Taxation Office is grossly inadequate for anyone who does not have a steady income. As stated previously I had two roles within that tax year, with two very different salaries. Centerlink had just divided my total earnings by 26 and decided I reported incorrectly. If they had checked when I change my estimated income for the family tax benefit, this would have been clear, instead it was up to me to chase my employer for pay slips that were up to 5 years old.

In the end, after hours on the phone, it turned out I had been overpaid by Centerlink less than \$1.80 a week. I am hard working, smart and determined to fight this because I knew I reported my income to the best of my ability. There will be a lot of people who are not in the mental headspace, or have the ability to work out that Centerlink are wrong.