

28 October 2019

Ms Jeanette Radcliffe  
Committee Secretary  
PO Box 6100  
Parliament House  
Canberra ACT 2600

Dear Jeanette,

**Inquiry into Centrelink's compliance program**

**In response to the questions taken on notice at the Senate Community Affairs Reference Committee's public hearing held in Mandurah on Friday 4 October 2019, refer to the following:**

**Question 1 Links to Studies**

Dackehag, M et al. 2018. Debt and Mental Health: New Insights about the Relationships and the Importance of the Measure of Mental Health. *The European Journal of Public Health*. 29(3): 488-493.  
<https://academic.oup.com/eurpub/article/29/3/488/5306192>

Gunasinghe et al. 2018. Debt, common mental disorders and mental health service use, *Journal of Mental Health*, Volume 27(6): 520-528.

<https://www.tandfonline.com/doi/abs/10.1080/09638237.2018.1487541>

Sun, A & J. Houle. 2018. Trajectories of Unsecured Debt across the Life Course and Mental Health at Midlife. *Society and Mental Health*. doi:[10.1177/2156869318816742](https://doi.org/10.1177/2156869318816742).

<https://journals.sagepub.com/doi/pdf/10.1177/2156869318816742>

**Question 2 Support Mechanisms for Advice or Assistance in Counselling**

The Financial Counsellors Association of Western Australia offers a public directory of financial counselling services. We do not have feedback specifically on the extent to which Centrelink has offered support mechanisms for them to access financial counselling in WA or Mandurah. The Department of Human Services may have further information on Centrelink's referral processes and how often these are utilised by clients.

**Question 3 In dealing with Centrelink, would financial counselling support be beneficial? Would other options be beneficial?**

The option of financial counselling support is beneficial in dealing with Centrelink particularly where Centrelink debts exist or there is financial hardship. Financial counselling services can assist by explaining the debt recovery system, options for review and legal services available. Financial counselling services

can also refer clients for free legal advice regarding Centrelink debts and appeals processes. Other options that would be beneficial are mental health support services, community support services and in some circumstances access to individual advocacy, such as where a person feels they need support to engage in Centrelink processes on account of a disability.

Kind regards

Shauna Gaebler  
CEO

A handwritten signature in blue ink, appearing to read "Shauna Gaebler". The signature is fluid and cursive, with a large, sweeping loop on the left side.