**Senate Community Affairs References Committee**

**Design, Scope, Cost-Benefit Analysis, Contracts Awarded and Implementation Associated with the *Better Management of the Social Welfare System* Initiative**

**Children and Young People with Disability Australia**

**Submission – March 2017**

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**INTRODUCTION**

Children and Young People with Disability Australia (CYDA) welcomes the opportunity to contribute to this inquiry. This submission highlights key considerations for young people with disability and families of children with disability impacted by the Department of Human Services’ automated debt recovery program or the Online Compliance Intervention (OCI). Broader experiences regarding contact with Centrelink are also discussed.

The right to income support and access to an adequate standard of living for children and young people with disability and their families is articulated in a range of international human rights conventions.[[1]](#footnote-1) For example, article 28 of the United Nations *Convention on the Rights of Persons with Disabilities* (CRPD) describes “the right of persons with disabilities to an adequate standard of living for themselves and their families” and “the right of persons with disabilities to social protection.”[[2]](#footnote-2) Australia has demonstrated its commitment to the affording of these rights through being a signatory to the CRPD.

The OCI refers to the system used since July 2016 to match Centrelink income support payments to income reported through the Australian Taxation Office and send automated letters informing of overpayments.[[3]](#footnote-3) People who have not corrected their overpayment record within the required timeframe have subsequently been notified of debts owed.[[4]](#footnote-4)

CYDA understands that debt matching has been utilised by the Commonwealth Department of Human Services (DHS) for a number of years to identify overpayments. However, the loss of human oversight in the generation of overpayment notices in the current OCI program and the requirement for income support recipients to correct any errors raises significant concerns. This is particularly problematic in cases where the alleged overpayments occurred several years prior and recipients have not kept the required documentation.

CYDA has been informed that the automated debt recovery program is significantly impacting young people with disability and families affected. It has been reported to CYDA from people who have received overpayment or debt notices that the system is causing marked emotional and financial stress. In some instances these notices appear to be incorrect. It is important to note that capacity and customer service issues are frequently reported regarding contacting Centrelink and these create additional difficulties for young people with disability and families of children with disability when seeking to resolve identified issues.

CYDA does not support the continuation of the current OCI program. It is believed that human oversight of payment discrepancies identified through DHS data-matching systems should be reinserted into the process to minimise both errors and negative impacts on affected income support recipients.

**CHILDREN AND YOUNG PEOPLE WITH DISABILITY AUSTRALIA**

CYDA is the national representative organisation for children and young people with disability, aged 0 to 25 years. The organisation is primarily funded through the Australian Government Department of Social Services and is a not for profit organisation. CYDA has a national membership of 5300.

CYDA provides a link between the direct experiences of children and young people with disability to federal government and other key stakeholders. This link is essential for the creation of a true appreciation of the experiences and challenges faced by children and young people with disability.

CYDA’s vision is that children and young people with disability living in Australia are afforded every opportunity to thrive, achieve their potential and that their rights and interests as individuals, members of a family and their community are met.

CYDA’s purpose is to advocate systemically at the national level for the rights and interests of all children and young people with disability living in Australia and it undertakes the following to achieve its purpose:

* **Listen and respond** to the voices and experiences of children and young people with disability;
* **Advocate** for children and young people with disability for equal opportunities, participation and inclusion in the Australian community;
* **Educate** national public policy makers and the broader community about the experiences of children and young people with disability;
* **Inform** children and young people with disability, their families and care givers about their citizenship rights and entitlements; and
* **Celebrate** the successes and achievements of children and young people with disability.

**DIRECT EXPERIENCES OF CHILDREN AND YOUNG PEOPLE WITH DISABILITY**

Young people with disability and families of children with disability access a range of different income support payments through DHS depending on individual needs and circumstances. These include youth payments, student payments, unemployment payments, family and carer payments and disability payments including the Disability Support Pension or the Youth Disability Supplement.

CYDA is often informed that young people with disability and families experience significant financial disadvantage and rely upon income support payments to meet basic living costs. This is reflected in the following direct experiences reported to CYDA.

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| --- |
| *Every bit of financial help is greatly welcomed. I am already struggling to pay rent, bills and specialist fees.*  *I work full time but still qualify for (family payments) - these amounts are what help me get through and to provide some level of therapy for my son.*  *I'm a sole parent, which makes this doubly difficult. I am extremely grateful to have payments to assist me I really am. I am living on the breadline now and I work.*  *I work two to three days a week. However due to my sons complex needs I am often forced to take time off. (Family) payments assist to keep my head above water.*  *The payments I receive from Centrelink don't even near cover my costs for two children with disability so all I do is accumulate debt.* |

These experiences are also evident in available research. For example, the Australian Council of Social Service *Poverty in Australia 2016* report found that adults with disability experience higher rates of poverty than the total adult population (17.8% and 12.9% respectively).[[5]](#footnote-5) The same research found that 36.2% of DSP recipients experience poverty.[[6]](#footnote-6) These figures do not take into account the additional costs incurred by people with disability. Further, 64% of families of children with disability aged 0 to 14 years reported decreased income or an increase in their expenses.[[7]](#footnote-7)

A range of factors impact the socio-economic circumstances of children and young people with disability and their families. A key issue is employment. Young people with disability experience multiple barriers to participating in employment including: significant challenges in accessing and participating in education; limited or no post school transition planning and support; negative attitudes about disability among employers; difficulties in establishing flexible workplace arrangements and negotiating reasonable adjustments; and current structural workforce issues that inhibit young people from locating and maintaining employment.[[8]](#footnote-8)

These poor experiences and outcomes are reflected in available statistics:

* 38% of young people aged 15 to 24 years with disability either work, study, or do a combination of both on a full time basis compared to 56% of young people without disability;[[9]](#footnote-9)
* The labour force participation rate for people with disability is 53.4% compared to 83.2% for people without disability;[[10]](#footnote-10) and
* 10% of people with disability are unemployed compared to 5.3% of people without disability.[[11]](#footnote-11)

Families of children with disability also report difficulties in gaining and keeping employment. Often, barriers in accessing services can preclude families from undertaking paid employment. A key example is education. The reality for many families is that it is not possible to maintain employment due to being frequently called to collect their child from school, because their child can only attend school part time or because the education system is unable to meet the needs of students with disability. This is illustrated in the following direct experiences reported to CYDA.

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| *I'm not able to work…as I can get a phone call at any time to collect (my son from school when they cannot meet his needs).*  *I am a full-time carer and one of my children is forced to study distance education at home as there is no school that can (meet her needs). I rely solely on government assistance to live, I wish I didn't. I wish I could go to paid employment everyday but I can’t.*  *My son with has only attended school 2.5 days per week this year, as that is all his school says they can do to meet his needs. The flow on effects to families (in terms of earning ability and stress) are horrible.*  *(My child) is only allowed to attend school for one hour a day, and often is suspended for weeks at a time.*  *(My daughter experienced) constant and ongoing bullying from a variety of children...I ended up having to home school for two and a half years.* |

Disability services and supports are currently undergoing unprecedented reform as a result of the implementation of the National Disability Insurance Scheme (NDIS). It is however important to recognise that many children and young people are yet to access the Scheme and some will not be eligible for funded services and supports through the NDIS in the future. Many service and support gaps are therefore still being paid for by young people and families and these costs can be significant.

Further, some children and young people with disability have ongoing medical care needs and require access to health care or rehabilitation, often requiring payment for medical or allied health services, either at full or partial costs. There are also many incidental financial costs which families of children with disability often incur. Examples include increased utility expenses, specific dietary requirements and additional transport costs.

It is therefore the current lived reality for many young people with disability and families of children with disability that expenses are higher in a range of areas or income is reduced. This can result in ongoing, acute financial pressure, which may be increased for young people and families who experience multiple disadvantage. For many, this means income support payments are relied upon to meet essential living expenses.

CYDA members have reported receiving overpayment and debt notices in relation to a range of different income support payments. Many young people and families have also informed CYDA of issues of concern regarding contact with Centrelink and these are discussed below.

**RESPONSES TO THE INQUIRY TERMS OF REFERENCE**

**A) The Impact of Government Automated Debt Collection Processes upon the Aged, Families with Young Children, Students, People with Disability and Jobseekers and any Others Affected by the Process**

Young people with disability and families have reported experiencing significant stress and fear as a result of the automated debt recovery system. In many cases, people were taken by surprise having received a notification of an overpayment through *myGov*, a debt notice or contact from a debt collection agency. CYDA has been informed of significant distress experienced by young people and families around how they can correct overpayment notices or pay off debts while still meeting essential living costs.

In addition, the OCI places the responsibility of correcting any reported overpayments on the income support recipient. As a result, CYDA members and constituents reported feeling very pressured due to this assumption of wrong doing. In some instances, young people and families have been required to provide records of previous earnings and payments over the last six years in order to substantiate that the alleged overpayment is incorrect. Many need to seek this information from banks, previous employers and the like. Young people and families have therefore reported having to expend significant time, energy and at times additional expense to locate the necessary documentation. Further, those unable to locate the appropriate documentation to correct an overpayment record have reported having to pay back debts, despite believing that overpayment notices are incorrect.

By placing the burden of proof to correct alleged overpayment on income support recipients, the design of the automated debt recovery program results in a significant personal impact on those affected including young people with disability and families. This is reflected in the following experience reported to CYDA.

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| *You are guilty until you prove your innocence. Who keeps each individual pay advice from 5+ years ago? We did the right thing by reporting fortnightly (income) and profit and loss for our business…Yet still got a massive debt weeks out from Christmas and our payments were cut to the bone.* |

In addition, it is often reported that clear information about Centrelink processes is difficult for young people and families to obtain. A key issue is that some young people and families are not aware of how to initiate a review regarding overpayments. There are also a range of challenges encountered when seeking to contact Centrelink by telephone, online or in person. These issues are discussed further under term of reference B. The barriers in gaining information and contacting Centrelink to resolve any issues in relation to an automated debt notice can therefore result in further frustration and exasperation.

CYDA has also heard from member and constituents who have not received a debt notice but are extremely fearful that they will receive one in future.

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| *I haven’t (received a debt notice) but I live in fear…of getting one*  *We have been living in fear that we will be hit with a big debt and have been afraid to spend anything in case we have to pay it…If the previous system of regular review was working, why was it changed?* |

An additional concern relates to the use of private debt collection agencies to retrieve debts identified through the OCI. CYDA was informed of an instance where a family is now being “hounded” by a private debt collection agency, despite informing Centrelink of current limited income and medical costs.

The direct experiences reported to CYDA highlight the significant emotional impacts of the automated debt recovery program. In some cases, the stress of these experiences has profound impacts on mental health.

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| *(Receiving a debt notice) made me suicidal.*  *(This experience has been) very stressful on my mental health.* |

The reported financial impact of the debt recovery program on young people and families is often significant. CYDA members have reported receiving debts of over $10,000. Some were notified just prior to the summer holiday period. This has contributed to significant stress and required young people and families to balance exceedingly tight budgets to fund basic living expenses such as food, rent and school costs. The additional debt recovery fee further heightens these financial challenges.

People have also reported being fearful that other income support payments, such as the Family Tax Benefit, will be reduced as a result of proposed Government policy, resulting in further shrinkage of available household budgets.

These concerns are reflected in the following experiences reported to CYDA.

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| *I got a massive debt weeks out from Christmas and our payments were cut to the bone. We had payments cut back just before Christmas and are still paying back a massive debt. This on top of large family supplement being cut back too. We are now finding it difficult to manage and budget. Credit cards got maxed out at Christmas as it was unexpected and sudden. Along with cutting school kids bonus, it has been a tough start to the year. It may mean that we will have to cut back on specialist support service for our children's additional needs. We can't access the NDIS until 2019.*  *(Receiving a debt notice has made things) difficult as I used to use the money towards school costs.* |

CYDA understands the need to have an adequate system in place in relation to the identification and repayment of income support overpayments. However, the current program is reportedly causing significant personal and financial distress, including to young people with disability and families, which is viewed as avoidable.

Given these significant impacts, CYDA does not support the continuation of the debt recovery program in its current form. In particular, it is the view of CYDA that automatic generation of overpayment notices should cease and human oversight be reinstated into the process. Critically, there needs to be consideration of the impact of debt recovery on affected people, including young people with disability and families.

**Recommendation 1:** The Australian Government Department of Human Services immediately cease the Online Compliance Intervention program.

**Recommendation 2:** The Australian Government consider alternative approaches to income support debt recovery that includes specific consideration of the impacts of such programs on income support recipients, including young people with disability and families of children with disability.

**B) The Administration and Management of Customers’ Records by Centrelink, including Provision of Information by Centrelink to Customers Receiving Multiple Payments**

CYDA has not received specific feedback around Centrelink’s management of customer records in relation to the current debt recovery program. However, CYDA has been informed of inadequate management of records and administrational capacity issues of Centrelink more broadly, particularly in relation to the Disability Support Pension. Some of these experiences are provided below.

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| *Eventually (my son) was awarded the Disability Support Pension based on his lifelong disability, however the entire process from initial submission of paperwork had taken exactly seven months! Not once during this process had Centrelink directly contacted to state there was a problem!*  *(Months after the initial Disability Support Pension application I) was informed that the paperwork could not be located and Centrelink would require the paperwork to be resubmitted.*  *(I was informed that Centrelink staff) determined that (my son’s pending Disability Support Pension) application had sat in the 'to be scanned tray' for so long someone decided it was no longer relevant and shredded it!* |

**C) The Capacity of the Department of Human Services and Centrelink Services, including Online, IT, Telephone Services and Service Centres to Cope with Levels of Demand Related to the Implementation of the Program**

CYDA has heard a range of concerns regarding contact with Centrelink, with extremely poor customer service experiences being commonly reported. It is believed that these issues reflect broader capacity issues in Centrelink services, including online, telephone and customer service centres. These experiences have also been raised in recent reports and media coverage about Centrelink’s service delivery challenges.

A key issue is phone services, with it being reported by DSS:

* In 2015-16, almost 29 million calls to Centrelink received a busy signal, including 5 690 000 calls to the ‘disability and carers’ phone line;[[12]](#footnote-12)
* Between July 2016 and January 2017, approximately 28 million calls to Centrelink received a busy signal;[[13]](#footnote-13) and
* In 2015-16, 7 million calls to Centrelink were abandoned by the caller, including 677 723 to the ‘disability and carers’ phone line.[[14]](#footnote-14)

A further issues is the significant wait times involved in phoning Centrelink. It has been reported to CYDA that people have experienced wait times of between one and two hours. This can be further extended when people are transferred between phone lines. It is commonly reported to CYDA that many simply do not have the time or must take a significant disruption in their day to be able to phone Centrelink. Call costs are a further issue of concern. Issues regarding contact with Centrelink over the phone are demonstrated in the following experiences reported to CYDA.

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| *Most of the time when ringing it is a nightmare as you can be on hold for up to 75 minutes.*  *(I have experienced a) two-hour wait for Centrelink and then got cut off.*  *When I questioned the engaged signal and endless wait times (I had waited nearly two hours on this occasion and was really not in a good mood) the person on the other end was audibly frustrated and told me that Centrelink staff had been cut and that's why the calls were not getting through.*  *It's a minimum of a 45 minute wait to speak to a human being.*  *For several years I have found contact with Centrelink by phone a waste of time. When I have been desperate enough to call, the time is never less than an hour. Then when you eventually talk to the first respondent that comes on line and they can’t help (as is often the case despite following the phone number given on the website), you get transferred towards another operative again for another hour wait. This 1-3 hour (call) time line is quite expensive.* |

Reduced funding and staffing is another relevant consideration regarding the capacity of Centrelink. The 2016 Federal Budget reduced funding for the DHS by $80 million over four years.[[15]](#footnote-15) Further, the Average Staffing Level for DHS has also decreased by 810, from 30,102 in 2015-16 to 29,292 in 2016-17.[[16]](#footnote-16) Centrelink is also increasingly employing staff on a casual basis, which typically involves less opportunities for appropriate training and professional development.[[17]](#footnote-17)

These pressures are reflected in the complaints made to DHS. Complaints about Centrelink increased from 52,763 in 2013-14 to 113,746 in 2015-16.[[18]](#footnote-18) In 2015-16, difficulties with phone services including wait times represented 15.8% of complaints and dissatisfaction with timelines represented 14.2%.[[19]](#footnote-19) Further, the Commonwealth Ombudsman has stated that complaints about Centrelink increased by 38% in 2015-16.[[20]](#footnote-20) These resourcing and staffing constraints risk increasing pressure on the operational and administrative capacity of Centrelink.

An additional concern reported to CYDA relates to accessibility of Centrelink processes. People affected by the automated debt recovery system are typically directed to use the *MyGov* portal. However, for many this system is not intuitive and can be difficult to navigate. People with intellectual disability have specifically reported to CYDA that the system can be extremely challenging to use. Further, for people with limited or no computer and/or internet access there are significant barriers to using this system.

It has also been reported to CYDA that it is extremely challenging to speak with someone directly at a Centrelink service centre about overpayment or debt notices. People have reported arriving at service centres only to be told there is no one available to assist them. These factors combined with the long phone wait times can make it extremely time-consuming and for some, virtually impossible, to contact Centrelink about any concerns. These issues are often even more pronounced in regional areas or smaller cities. These challenges can further compound stress experienced. Young people with disability and families of children with disability frequently experience significant time and resource constraints generally and are therefore further inhibited in contacting Centrelink. These significant capacity issues of Centrelink are reflected in the following comments made to CYDA.

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| (*Dealing with Centrelink is) tiresome and so long that I've had to drop everything and come back another day.*  *Centrelink’s phone and internet services are not very well made for people to navigate who have intellectual disability.*  *The staff member…at the local Centrelink office made sure all within hearing range were aware (of my personal information and spoke) in a disrespectful manner.* |

**Recommendation 3:** The Australian Government, Department of Social Services and Department of Human Services collaborate to address issues with Centrelink phone services, with a focus on significantly reducing wait times, busy signals and abandoned calls.

**Recommendation 4:** The Australian Government provide adequate resourcing and staffing of Centrelink to ensure timely response to enquiries from Centrelink customers.

**Recommendation 5:** Review of all Centrelink processes to ensure they are accessible to all members of the community, including people with intellectual disability and those with limited computer access.

**D) The Adequacy of Centrelink Complaint and Review Processes, including Advice or Direction Given to Centrelink Staff Regarding the Management of Customer Queries or Complaints**

Some concerns have been raised to CYDA about complaint and review mechanisms. A key issue is that many are unaware of review and complaint processes for overpayment or debt notices. Accessing information about this can be challenging, particularly if people have difficulty accessing the internet and are unable to spend long periods of time waiting on the phone to speak with Centrelink staff. This highlights the need for improved information provision and communications from Centrelink in relation to the current debt recovery program and Centrelink processes more broadly.

Further, some young people and families were extremely frustrated that review mechanisms could not progress without meticulous documentation of income and other relevant details from the time of the reported overpayment. Some no longer have access to this information so have been unable to contest reported overpayments.

The following experiences were reported to CYDA in relation to complaint and review mechanisms.

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| *I feel no one is listening.*  *They can't do anything unless you provide weekly or fortnightly pay advices. Even though I had already been through a Centrelink audit, they then claimed we still had more debt.*  *I haven't complained as I don't know the system and also thought it was part and parcel (of getting payments).*  *(These processes were) unhelpful at best.* |

**Recommendation 6:** An independent review is conducted in relation to complaint and review processes for the Online Compliance Intervention that includes specific consultation with people who have direct experience of this process, including young people with disability and families of children with disability.

**E) Data-Matching Between Centrelink and the Australian Taxation Office and the Selection of Data, including Reliance upon Pay As You Go Income Tax Data**

There have been a range of reports regarding issues with the debt matching system used in the OCI that have contributed to some inaccurate assessments of overpayments. For example, it has been reported that overpayments have been identified because annual income has been averaged out over 26 fortnights rather than looking at fortnightly income earned.[[21]](#footnote-21)

CYDA would like to highlight that for many families of children with disability, fortnightly income can significantly vary. This is often due to challenges in accessing appropriate services which require families to maintain a highly flexible working schedule, take long periods of time off or cease working completely. For example, barriers to accessing a quality education for students with disability can mean that families are required to leave work early to collect their children and are frequently ‘on call’ to do so. Accessing disability, medical or therapeutic services and supports can also mean young people and families must take time off work and there is often significant travel required.

These direct experiences highlight that young people with disability and families of children with disability frequently have income sources that vary. This indicates that these young people and families may experience an increased likelihood of being incorrectly notified of overpayments through the data matching system. However, there appears to have been minimal consideration of these circumstances. Again, this highlights the crucial importance of having human oversight in relation to the identification of overpayments.

**Recommendation 7:** The Australian Government Department of Human Services implement adequate processes to ensure that fortnightly income reported is accurately reflected when determining overpayments.

**G) The Error Rates in Issuing of Debt Notices, when these Started Being Identified and Steps Taken to Remedy Errors**

There is limited publically available data around error rates in relation to the OCI, including how many debts people have not corrected due to not having appropriate documentation or for other reasons. CYDA is aware of instances where people have paid back debts that are incorrect, as illustrated in the following experience:

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| *My 24 year old son received a notice…for an overpayment due to a part time job four years ago that he had already paid off. When he received the debt he made the decision to pay the bill despite being able to identify he had already paid it years earlier because he no longer had the documents to prove it had been paid and he didn't want to have to deal with Centrelink.* |

**Recommendation 8:** Accurate data regarding error rates in the issuing of debt notices be released.

**Recommendation 9:** Development of mechanisms to identify where incorrect debts have been paid back by income support recipients and ensure these payments are refunded.

**Recommendation 10:** Development of mechanisms to minimise errors in the generation of overpayment notices and ensure that as much as possible the burden of proof is not placed in income support recipients to correct errors.

**H) The Government’s Response to Concerns Raised by Affected Individuals, Centrelink and Departmental Staff, Community Groups and Parliamentarians**

Since late 2016 there have been a range of reports highlighting concerns with the OCI and its impacts on income support recipients. Emerging issues around error rates and problems with the system have also been highlighted by affected people and organisations. While there have been some changes to the OCI announced, such as the stay on debt recovery while reviews are undertaken, key, underlying problems with the system have not been addressed. It is important that this inquiry is able to inform future changes in relation to debt recovery to ensure that the issues experienced to date do not continue.

**CONCLUSION**

The current approach to debt recovery taken through the OCI is contributing to significant emotional and financial stress of many young people with disability and families. However, the specific circumstances of these young people and families do not appear to have been considered in the design of the system. Given these issues in the design and impact of the OCI, CYDA believes that this program should immediately cease and a new system of debt recovery be developed, in consultation with income support recipients and representative organisations.

**SUMMARY OF RECOMMENDATIONS**

**Recommendation 1:** The Australian Government Department of Human Services immediately cease the Online Compliance Intervention program.

**Recommendation 2:** The Australian Government consider alternative approaches to income support debt recovery that includes specific consideration of the impacts of such programs on income support recipients, including young people with disability and families of children with disability.

**Recommendation 3:** The Australian Government, Department of Social Services and Department of Human Services collaborate to address issues with Centrelink phone services, with a focus on significantly reducing wait times, busy signals and abandoned calls.

**Recommendation 4:** The Australian Government provide adequate resourcing and staffing of Centrelink to ensure timely response to enquiries from Centrelink customers.

**Recommendation 5:** Review of all Centrelink processes to ensure they are accessible to all members of the community, including people with intellectual disability and those with limited computer access.

**Recommendation 6:** An independent review is conducted in relation to complaint and review processes for the Online Compliance Intervention that includes specific consultation with people who have direct experience of this process, including young people with disability and families of children with disability.

**Recommendation 7:** The Australian Government Department of Human Services implement adequate processes to ensure that fortnightly income reported is accurately reflected when determining overpayments.

**Recommendation 8:** Accurate data regarding error rates in the issuing of debt notices be released.

**Recommendation 9:** Development of mechanisms to identify where incorrect debts have been paid back by income support recipients and ensure these payments are refunded.

**Recommendation 10:** Development of mechanisms to minimise errors in the generation of overpayment notices and ensure that as much as possible the burden of proof is not placed in income support recipients to correct errors.

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1. United Nations General Assembly 1948, *Universal Declaration of Human Rights,* article 22, United Nations General Assembly 1989, *Convention on the Rights of the Child,* article 27, United Nations General Assembly 2006, *Convention on the Rights of Persons with Disabilities,* article 28. [↑](#footnote-ref-1)
2. United Nations General Assembly 2006, *Convention on the Rights of Persons with Disabilities,* article 28. [↑](#footnote-ref-2)
3. A Tudge, Australian Government Department of Human Services 2016, *Media Release: New Technology Helps Raise $4.5 Million in Welfare Debts a Day,* Commonwealth of Australia, Canberra, viewed 21 March 2017, <https://goo.gl/9gfdD7>. [↑](#footnote-ref-3)
4. Ibid. [↑](#footnote-ref-4)
5. Australian Council of Social Service 2016, *Poverty in Australia 2016,* Sydney, p. 35. This data refers to people with disability “with a core activity limitation” as defined by the Australian Bureau of Statistics. [↑](#footnote-ref-5)
6. Ibid, p. 8. [↑](#footnote-ref-6)
7. Australian Bureau of Statistics 2012, ‘Children with a Disability,’ *Australian Social Trends 2012,* Commonwealth of Australia, Canberra. [↑](#footnote-ref-7)
8. For further information please see CYDA’s submissions, available at <http://www.cyda.org.au/cdasubmissions>. [↑](#footnote-ref-8)
9. Australian Bureau of Statistics 2012, *Australian Social Trends,* Commonwealth of Australia, Canberra, viewed 21 March 2017, <https://goo.gl/u0oAIp>. [↑](#footnote-ref-9)
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12. Australian Senate 2016, *Community Affairs Legislation Committee: Estimates, Thursday, 20 October 2016,* Commonwealth of Australia, Canberra, pp. 125-126. [↑](#footnote-ref-12)
13. Australian Senate 2017, *Community Affairs Legislation Committee: Estimates, Thursday 2 March 2017,* Commonwealth of Australia, Canberra. [↑](#footnote-ref-13)
14. Australian Senate 2016, *Community Affairs Legislation Committee: Estimates, Thursday, 20 October 2016,* p. 125. [↑](#footnote-ref-14)
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19. Ibid, p. 154. [↑](#footnote-ref-19)
20. Commonwealth Ombudsman 2016, *Annual Report 15-16*, Canberra, p. 24. [↑](#footnote-ref-20)
21. H Pett et al, ‘We're all Talking about the Centrelink debt Controversy, but what is 'Robodebt' Anyway?,’ *Australian Broadcasting Corporation,* viewed 21 March 2017, <https://goo.gl/V6gzre>. [↑](#footnote-ref-21)