

Welfare residualisation and deterrence

Antipoverty Centre | September 2024

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Acknowledgement of Country

The Antipoverty Centre acknowledges the First Peoples of this unceded continent, who have been custodians of Country for thousands of generations, as its rightful owners. First Peoples have connections to place, land, waters and community that have been unbroken for 120,000 years.¹ We recognise Indigenous sovereignty and the cultural significance inherent in these connections; historical and contemporary.

We pay respect to Elders past and present and stand with all First Peoples in the quest for land back, self-determination, justice and truth-telling in the face of ongoing colonial violence, including that inflicted through racism in the welfare system, carceral system and labour market.

About the Antipoverty Centre

The Antipoverty Centre was established in 2021 to counter problems with academics, think tanks, charities, bureaucrats and others in the political class making harmful decisions on behalf of people they purport to represent. We are a collective of activists, advocates and researchers with direct, contemporary experience of poverty and unemployment.

We have deep expertise in poverty because we live it. We defend and fight for the rights of people like ourselves who experience violence at the hands of an economic system designed to oppress us. It is our mission to shift how people speak about and respond to poverty and unemployment in this colony.

We work closely with peer support groups, activists and grassroots civil society organisations to complement their work. Our goal is to help ensure the voices and rights of people on the lowest incomes are at the centre of social policy development and discourse. We believe there should be no decision made about us without us.

¹ Bowler J, Price D, Sherwood J and Carey S (2019) '[The Moyjil Site, South-West Victoria, Australia: Fire and Environment in a 120,000-Year Coastal Midden — Nature or People?](#)', *Proceedings of the Royal Society of Victoria*, 130(2):71–93.



Background

In recent decades, governments have prioritised strictly targeting welfare policies that reduce the number of people accessing income support, which has been viewed as a positive policy outcome and “incentive to work”. As a result, the welfare system has become increasingly residualised, punitive and deters people from accessing support they are entitled to, as shown in the Antipoverty Centre’s [Punishment for Profit](#) employment services report. Rather than pushing people into paid work, these policies have instead pushed people into homelessness and financial dependency on others who do not even have adequate resources themselves. From the work we do supporting people directly, we know this financial dependency and exclusion from income support leads to relationship breakdown and traps people in violent homes.

To inform the *Punishment for Profit* report, we conducted an in-depth survey that received more than 600 responses from people who have used employment services because of compulsory “mutual” obligations requirements. We are also undertaking an extensive [housing quality survey](#) that has so far received more than 400 responses.

In each of these surveys, we asked people who were not on a Centrelink payment whether they would like to receive one. For those who said they would like to get a Centrelink payment, we asked why they aren’t receiving one. Below are excerpts from the responses we received from people who are not currently on a Centrelink payment because they do not want to be exposed to “mutual” obligations or because of restrictive eligibility requirements.²

We are sharing these contributions to highlight the experiences of people usually excluded from the conversation about the impacts of welfare policy and to demonstrate to government and policymakers the severe harm and unnecessary strain caused by the continued emphasis on targeting in all forms of social support. We have not selectively included the worst examples – we have included every response that met this criteria, which demonstrates the consistency of people’s experiences.

² Note: A person is ineligible for JobSeeker if their partner earns \$1261 a week, regardless of whether their partner is willing or able to financially support them. A single person must serve a 13 week waiting period with no income support if they have more than \$5,500 cash saved when applying for JobSeeker.

Housing quality survey comments

In an Antipoverty Centre survey on housing quality, 169 respondents who are not receiving a Centrelink payment were asked whether they want income support. 26 respondents said yes (15.4%). Below are comments from the optional written response field.

Respondent	Why aren't you getting a Centrelink payment?
Thomas Devlin, private renter in Victoria	I was on centrelink for all of my adult life until a couple months ago when I landed my current full-time job. Being on a disability support payment would make my life easier (so long as Centrelink wouldn't harass me while I am on it), but centrelink doesn't think autism is a disability which deserves any support.
Zelda, private renter in New South Wales	Partner earns too much
Natalie, private renter in Victoria	I don't qualify for anything other than family tax benefit
Suzanne, home owner in Victoria	Cant afford to have up to date tax return.
Jo, private renter in Queensland	I only became eligible last year, I don't want to deal with the Centrelink bureaucracy, I don't want to deal with 'mutual' obligations.
Robyn, private renter in Queensland	I have a partner who works (so I am invisible and have no financial independence)
Robert, home owner in Victoria	Partner Test; nightmare of applying for the DSP with my condition
Jane, home owner in South Australia	Because we are managing to live off my partner's Age Pension and I got very distressed and ill when on mutual obligations, near suicidal at times.
Lorien, home owner in Western Australia	Not eligible - dependent on parents who earn above the threshold
Derek, private renter in Victoria	too much admin time to stay on cenno
anonymous contributor #249, public housing tenant in Australian Capital Territory	Not old enough
anonymous contributor #269, staying with family in Western Australia	Because the remaining proceeds from the sale of my home disqualify me. [NOTE: this respondent was forced to sell their home due to health-related loss of income]



Respondent	Why aren't you getting a Centrelink payment?
anonymous contributor #279, private renter in Western Australia	It is too punitive going in there. It seems like a corporate scam
Lee, home owner in Victoria	assets over limit
Karen Zaskolny, private renter in South Australia	I used to but since I sold my home, I have 'too much money' in the bank so I do not qualify. [NOTE: this respondent was previously receiving JobSeeker but was unable to keep up her small mortgage repayments so was forced to sell her home.]
Ruth, staying with family in Victoria	Was cut off due to getting work but work ended as was temporary. Unable to face abuse from job network especially when I'm on an assignment and they want you to come see them which puts job in jeopardy.
Dylan, private renter in Western Australia	I don't meet the income requirements. I earn too much, but it doesn't take into account my extra expenses due to disability or my bills.
anonymous contributor #326, private renter in New South Wales	Caught between end of workers comp, some savings, still technically employed with no work or pay, and limited energy or ability to apply
anonymous contributor #346, home owner in Western Australia	Because I am not considered disabled enough, even though fibromyalgia means I get exhausted easily and can't work as hard or as long and a dodgy back isn't dodgy enough, even though I'm unable to lift or bend



“Mutual” obligations survey responses

Anonymous, respondent #13

This response is from a man in his 40s.

Why are you not on a Centrelink payment at the moment?

I am disabled, middle-aged yet unable to get NDIS. My health is usually on a knife-edge most days, even when I am doing nothing. **The requirements of mutual obligation would send me directly back to hospital**, and if that were to happen, I have been warned by specialists and surgeons that I would be in “for a long time”, that “all bets would be off”, and that there is a notable risk of further disabling, and the possibility of death. So, my wife has been looking after me the last few years. Possibly 2 or 3, until I can at least start to earn some money again. Most likely online editing, if I can get it, as I am qualified. I am one of the ‘luckier’ ones. She does not get support as a carer, btw.

Do you want to say anything about your experience with Centrelink or living on payments?

The best I can say is that it's better than not having a welfare system at all. It is, however, stressful, the sensation of feeling that it could be cut off at any time, for the slightest issue, that any individual is at the mercy of whichever Centrelink worker you happen to be dealing with at the time, their mood, their predisposition to other people, and so on. I would say that it has got worse over time, as I can recall when the process was **fairly** straightforward (though never perfect), but post-1998 the system became far more abusive, unfair and pointedly cruel. Also, there were less workers, so longer times on hold, more reliance on tech systems that don't work properly, etc.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Just give people the money. Nobody should have to jump through hoops for the bare minimum of survival. The wealth and resources are there, and plenty of it is spent on already wealthy and powerful industries to keep lobbyists happy, this country ranks on average the 4th largest net arms importer in the world, and all of this is provided with no questions asked. Why on Earth do we have higher expectations for people who just want to keep eating, being sheltered, having medical treatment? It is the bare minimum for survival. I'd go further and state that even the bare minimum for survival isn't enough, and that people should be able to live, without struggle. (That's the short version)

What is the worst activity you have had to do?

Digging holes by the side of a road. It was unclear for what reason, we were simply told to ‘just keep digging’. Was awaiting surgery for Crohn's disease. Was then sent out to do the same thing a few



days later after gastrointestinal surgery. Did not cease until I passed the STAT test and enrolled in university late in life.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was reduced; Yes, and my payment was late; Yes, and my payment was suspended; Yes, and my payment was cancelled entirely

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

Occasional editing. Am disabled, but cannot receive NDIS. **Am relying on partner to support us currently as I cannot work, nor fulfil mutual obligation without being hospitalised again.**

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

Abysmal. By that stage, I was a qualified ESL/LLN teacher/trainer/assessor between jobs, and the company kept trying to push me into the limited number of contacts they had. Might possibly have been welding. Can't remember entirely. **They treated the idea of going back into teaching as 'a pipe dream' and 'unrealistic'. I found my next teaching job a few months later. By myself.** They then demanded that I give the details of that employer, to which I said (sanitised version) "No".

What type of job or activities did you do for Work for the Dole?

See reference to digging holes while awaiting and post-surgery.

Do you think this should have been paid work?

Yes

Why should or shouldn't it be paid?

It should have been paid work, but in all honesty, it wasn't a real job with any purpose at all. Digging holes for no apparent reason.

Do you want to say anything about your experience with Work for the Dole?

Short version? I've been sent to several WfD placements since its inception in 1998. Not once has it ever been useful, nor has it helped me. At best, it wasted my time, at worst, it severely diminished my health (as I've stated, I'm disabled/chronically ill) The first time I was 'placed' into WfD, there weren't even placements available, as it had been set up in a hurry, and was literally just sitting in a room for 8 hours a day, while one man stood in front of us, telling us we were all to blame for our position as patronisingly as possible. One woman was heavily pregnant, but had to wait for a doctor's appointment in order to get out of this. I asked at the time "Is there any way of getting training", and



received the response “This is Work For The Dole, not Learn For The Dole”. Ironically, we weren't actually working, just being lectured at. I recall I found my own placement as a volunteer at a radio station at that point.

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do ‘mutual’ obligations activities make your mental or physical health worse?

Yes

What effect do ‘mutual’ obligations have on your wellbeing?

The physical was due to the effects on my IBD gastrointestinal bleed and inflammation. Also, attendant arthritis etc etc etc. Mental? Depression, owing to a complete lack of control, kicking up of PTSD due to abuse, etc.

Have you ever been homeless?

Yes

Do you have a disability?

Yes

Why have you not provided Centrelink with information about your disability?

Other: I have tried letting Centrelink know about my disability before, but they rejected it. Was roughly 53kg (I am 6'1) at the time, and clearly unwell, with paperwork. So I gave up trying, and am not on record as disabled.

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

Hell. Absolute hell. No sympathy, no consideration, intensely abusive and extremely damaging.



Anonymous, respondent #35

This response is from a woman in her 20s.

Why are you not on a Centrelink payment at the moment?

I went off jobseeker because I was about to be forced into WFTD.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

I'm exhausted from this whole process, and feel like I've wasted so much of my time trying to prove I deserve not to starve just because I struggle to find work. I don't feel any more ready to find work or be "productive".

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was suspended

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

During a phone appointment, an employee tried to pressure me into signing up to a course through the Sarina Russo Institute without giving me a choice of course. After I told them that was unreasonable, they decided to give me around two days to decide between three courses in industries I wasn't interested in. After I struggled to find the motivation to do the course I picked because of poor mental health, I was told that I needed to provide proof of poor mental health by a health professional or it wouldn't be a valid reason. Thankfully that blew over because I was meant to start EST soon anyway and could do that instead. During another phone appointment, I was badgered by one of their employees who asked what time I woke up in the morning, and if I wanted to wake up in my 30s being stuck working as a warehouse manager. One of the employees who consistently worked with me was nice to me, but as far as I can tell, didn't put any effort into finding me a job.

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

Yes

Do 'mutual' obligations activities make your mental or physical health worse?

Yes



What effect do 'mutual' obligations have on your wellbeing?

They burnt me out and made me feel trapped. I found it hard to enjoy anything when I was dealing with the stress of applying for 20 jobs a month.

Do you have a disability?

Yes

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

Being autistic makes every aspect of finding and keeping a job painful and difficult. I can't cope with any job which expects me to deal with loud noises, prolonged eye-contact, or being neurotypically social, which rules out almost all jobs. I've been rejected from hospitality jobs, which are supposedly easy, for "not being suitable". I also got burnt out easily from having to apply for so many jobs that I knew were never going to get back to me because I don't have enough experience.

Is there any more information you'd like to add that we didn't ask about?

To expand upon the question "Have you experienced discrimination on the basis of your race, gender, sexuality, disability or religion from someone at a provider or host organisation?", I had to deal with constantly receiving emails under my deadname at [provider name] because they insisted that "their system" couldn't allow for emails to be addressed under anything other than my legal name at the time even though I provided my preferred name. I also had a situation where a staff member asked which bathroom I used, because they wanted me to know that I might have to use the disabled toilets at some workplaces, even though it's illegal to force anyone, but especially trans people, to use the disabled toilets, and that I needed to understand that the "real world" isn't easy place, as if I haven't already gone through enough problems as a trans person. Another staff member asked me how to pronounce my deadname in front of other students in EST, which I declined. She later asked me how to pronounce it when I was alone, which I only obliged with to avoid conflict.

Anonymous, respondent #47

This response is from a man in his 30s.

Why are you not on a Centrelink payment at the moment?

partner works casual academic roles which mean that if the marking end of semester rolls around around the time my healthcare card expires then **"we" earn over the couples' cut-off limit in the 8 week income test submission period, despite marking pay being considerably higher than regular pay and only happening a couple times a year.** the alternative is to wait two months without any support or concession relief and apply again. currently in an odd spot where



i'm studying full time but partner earns a fractional amount above cut-off, so i have a healthcare card but no access to austudy. dreading having to apply to renew my healthcare card this year as i have legally changed my name and it took three years of constantly resending identity documents for them to acknowledge my partner had changed theirs.

Do you want to say anything about your experience with Centrelink or living on payments?

miserable, excessively punishing hoop-jumping for a pittance that barely covers basic amenities. if i wasn't in a safe partnered relationship i'd be fucked. the entire industry is a semi-privatised con and should be dismantled and replaced with a not-for-profit and equitable welfare body.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

how do you sleep at night knowing you get more in tax-paid benefits and allowances for a day's travel and accommodation than most people surviving on the poverty line receive in a fortnight?

What is the worst activity you have had to do?

i realise it could be a hell of a lot worse, but, a series of "womens' wellness workshops".

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was late; Yes, and my payment was suspended; Yes, but I was able to fix the problem before my payment was affected

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

my partner and i both disabled but we do each others' care/interpreting/advocacy as needs; i spent 5 years running a monthly social club hosted at local venues. i write english [subtitles for the deaf and hard of hearing] captions for short videos, proof read written work for friends with dyslexia, make AEC/VEC voting guides, etc etc etc

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

i was extremely mentally ill and my medical exemptions were no longer being accepted by centrelink as my condition had not changed in six months. i was enrolled at a regular job provider but after being referred to CATT for suicidal ideation i was moved to [provider name]. while my mutual obligations were reduced i was still expected to look for work on a daily/weekly basis. after several weeks with no success i was made to attend "women's wellness" workshops as an approved activity, which were aimed primarily at middle-aged women returning to work after grief or injury. i was mostly closeted at the time so i can't fault them for putting me in a "womens" group as a



transmasc person, but the alternative was a mens' group that taught basic cooking and cleaning skills, so neither were suitable. thankfully not too much longer after this, my citizenship application was approved and i could enrol in uni and move to austudy payments.

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

demoralising time sink that makes me want to kill myself honestly

Have you ever been homeless?

Yes

Do you have a disability?

Yes

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

i'd genuinely be dead if i was wholly reliant on centrelink :)

Anonymous, respondent #51

This response is from a woman in her 20s.

Why are you not on a Centrelink payment at the moment?

the work for dole mindset, I'm still studying and do casual (part time) work and it would be nice to have enough money to not have to be pay to pay

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Have them try to get one, have them live off it for 6 months. telling them doesn't work because they don't listen or understand them need to experience to realise the issue



What is the worst activity you have had to do?

the meetings face to face during a pandemic were I sit in an at-risk category. attending meetings over the hour where i had paid work. my [provider name] job active person threatened me with a baseball bat after i said i couldn't make an appointment due to food poisoning.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was reduced; Yes, and my payment was late; Yes, and my payment was suspended; Yes, and my payment was cancelled entirely

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

yes, my aunt had cancer in her 3 vertebrates (bone cancer) and i took care of her partly, and visited her when in palliative care, passed away in July 2020. volunteering in programs at my university (Have led to paid work).

Do you have any paid work at the moment?

Yes

Are you working the number of hours you want?

No, I want to do more hours of paid work

Do you want to say anything about your experience with Provider 1?

0/10000. I had the provider twice once in 2017-2018 (got paid work), (RATING AGAIN BELOW _ again when i tried for student payments in 2019-2020ish. canceling Centrelink altogether in 2021, (because of the baseball bat incident). this time during the pandemic was awful truly I wouldn't wish it on anyone and **I'd rather be homeless then in this situation again. its a program that makes you feel less than human and worthless.**

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes



What effect do 'mutual' obligations have on your wellbeing?

I have torn tendon in my shoulder, (tendonitis and bursitis) which cause pain at prolonged use in certain task. Mental health and being made feel like a worthless piece of shit. Threatened with a baseball bat -- is that bullying?

Do you have a disability?

Yes

Why have you not provided Centrelink with information about your disability?

Concerned about causing a problem with my payment. Other: I'm not entirely sure whether they know, but shame.

Jordan, respondent #142

This response is from a man in his 30s.

Why are you not on a Centrelink payment at the moment?

Centrelink have suspended student payments due to the length of time I have been studying

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Focus on dignity and how it is impossible to live a dignified and fulfilling life on Centrelink.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was suspended

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

Volunteer in community based organisations

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

I was constantly hassled by phone and email asking me to sign a job plan during the pandemic, when I got a job independently of [provider name] they contacted me for 3-4 months afterwards trying to get me to sign off that I got the job through them, even though they had nothing to do with it.



Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Existing clinical anxiety and depression both became worse.

Jane, respondent #146

This response is from a woman in her 60s.

Why are you not on a Centrelink payment at the moment?

Because **I am not going to make myself more ill due to mutual obligations.** My partner is now retired and on a state pension, so we are managing on that alone as best we can.

Do you want to say anything about your experience with Centrelink or living on payments?

My dealings with Centrelink themselves have always been good, when I lived in Victoria (Melbourne) our local office staff were always pleasant and helpful, some of them have worked there for years! Job agencies on the other hand.....ugh. **I even worked for one until I couldn't stand it any more** and told my manager that he could shove his KPIs where the sun don't shine. And quit. And ended up on the dole again.

What is the worst activity you have had to do?

Work for the Dole - a complete and utter sham

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was suspended

Do you have any paid work at the moment?

No

What type of job or activities did you do for Work for the Dole?

Kitchen hand in a cafe - assisting chef, food preparation, dishwashing etc



Do you think this should have been paid work?

Yes

Why should or shouldn't it be paid?

The whole setup was a farce. **Cafe work in a commercial enterprise should be paid. So-called charitable status of organisation was rubbish.**

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Stress and anxiety levels went through the roof. Also diagnosed with depression and took meds for 2 years.

Do you have a disability?

Yes

Anonymous, respondent #161

This response is from a woman in her 30s.

Why are you not on a Centrelink payment at the moment?

I have savings from a previous job that put me very slightly over the threshold. **I'm expected to endanger my financial future before receiving help.**

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

When people are kept in poverty and fear, they are less likely to find work.

What is the worst activity you have had to do?

Supervised job applications. An hour per week in a room with several other job seekers and two supervisors.



Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was late; Yes, and my payment was suspended; Yes, but I was able to fix the problem before my payment was affected

Do you have any paid work at the moment?

Yes

Are you working the number of hours you want?

No, I want to do more hours of paid work

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

I have fibromyalgia. I get flare-ups from stress and anxiety.

Have you ever been homeless?

Yes

Do you have a disability?

Yes

Anonymous, respondent #172

This response is from a woman in her 30s.

Why are you not on a Centrelink payment at the moment?

The process is cruel. It's designed to exclude as many as possible, and to discourage with complexity and intrusiveness. **I am underemployed and eligible, I live well below the poverty line and go without necessities, but until welfare is in the hands of someone less demonic it's not safe to engage with.**



Do you want to say anything about your experience with Centrelink or living on payments?

Living on NewStart left me unable to afford life-saving mental healthcare. Unable to afford petrol to visit my parents, a 4-hour round trip. Unable to stay on top of household bills. Unable to afford the dentist, the vet, car repairs or rego. Unable to save. If I didn't have family who love me and wanted to support me with these things I'd truthfully be dead by now.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was reduced; Yes, and my payment was late; Yes, and my payment was suspended

Do you have any paid work at the moment?

Yes

Are you working the number of hours you want?

No, I want to do more hours of paid work

Do you want to say anything about your experience with Provider 1?

My first agent was kind and wanted to move me into a different stream but this never happened. When she left my new agent told me in our first and only meeting that I had to do WFTD or lose my payments, despite knowing nothing about me or my condition. I left suicidal, went into Centrelink and cancelled my NewStart.

Do you want to say anything about your experience with Provider 2?

My agent was kind but knew she couldn't help me. Had multiple trials in different roles, most of which I was totally unsuited to which only deepened the shame and worthlessness I was already drowning in.

Do you have any health conditions that make certain activities unsafe?

No

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes



What effect do 'mutual' obligations have on your wellbeing?

Putting aside the discomfort anybody would feel at being coerced into doing anything ... My monthly meetings were regular reminders that I was hopeless, worthless, a waste of resources, and that I needed to suffer (more) for my deficiencies. They compounded my mental illness by telling me the Federal Government, and Australian voters, agreed with my darkest assessments of myself. But this is our welfare system working as intended. Two of the three agents to whom I was appointed were lovely but powerless to help me. My very first discussion with the third opened with them telling me I'd be starting WFTD. My conditions of chronic suicidal major depression, panic disorder, and social anxiety were not yet being treated properly (I hadn't found the right doctors or combo of medications) and I was literally unemployable, and their response was to force me into their exploitative program that would only worsen every single symptom of conditions I did not yet have a handle on. There was no discussion. It was that or lose the payments. **I went straight from that meeting to my Centrelink branch and asked for my payments to be cancelled. The kind man saw I was distressed and tried to dissuade me, asked if he could help, but I knew he couldn't. I went home determined to bring forward my plans to end my life** rather than be an emotional AND financial drain on my loved ones.

Kay, respondent #192

This response is from a woman in her 20s.

Why are you not on a Centrelink payment at the moment?

despite being paid below minimum wage and a trainee im told that im not eligible for the payment for trainees in my exact situation

Do you want to say anything about your experience with Centrelink or living on payments?

relying on centrelink payments is truly soul crushing theres no other way to describe it

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

try it for one month - live somewhere that can be paid for by payments, eat what can be paid for by payments, try to budget in " luxuries " like internet, phones, social activities, only use the money that is given a fortnight all while trying to find a job and being harassed by job agencies telling you that you arent trying hard enough

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was reduced



Do you have any paid work at the moment?

Yes

Are you working the number of hours you want?

No, I want to do fewer hours of paid work

Do you want to say anything about your experience with Provider 1?

got a job on my own then they asked me to fill out forms saying they got the job for me - called me every day for a month trying to get me to fill it out until i said i would then didnt - never contacted me again but did try to call my new boss

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

despite several notes from several doctors about how i wasnt able to meet the requirements due to my health they refused to reduce the requirements/ consider me anything other than perfectly healthy [provider name] was the only company that went out of their way to try to fix this for me until they were shut down by centrelink

Have you ever been homeless?

Yes

Do you have a disability?

Yes

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

only one job provider acknowledged the forms and letters provided by my doctors, the rest told me that it doesnt matter or inhibit me in any way



Steven, respondent #257

This response is from a man in his 40s

Why are you not on a Centrelink payment at the moment?

If I don't attend wfd I don't get paid

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Wfd should be training or lead directly to paid employment only

What is the worst activity you have had to do?

WFD in Salvation Army

Has a job agency or other provider ever made a mistake or done something that caused a problem?

No

Do you have any paid work at the moment?

No

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

25hrs p/wk (4 days) in addition to job active is inconvenient and onerous

Anonymous, respondent #279

This response is from a woman in her 30s.

Why are you not on a Centrelink payment at the moment?

My partner's earnings are over the allowable amount. I'm in the process of starting a small business and wanted to do the NEIS program, but to qualify for that payment you first have to qualify for Jobseeker payment, and I don't :(Sarina Russo actually lied to us - my partner rang them twice to ask if partner earnings matter for NEIS program payment, and they said no. Then on first day of



the course I found out it does matter and I wasn't able to receive payment. I believe Sarina Russo employees lied to us to encourage me to enroll and thus inflate number of people enrolled in NEIS because they get paid by the government for each participant.

Do you want to say anything about your experience with Centrelink or living on payments?

It's a flawed system.. Incredibly unfair. Somehow I'm not even allowed to have a Low Income Healthcare card due to partner's earnings, but seniors can own their home AND earn up to \$100,000 a year and they still get the card.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Just introduce Universal Basic Income already!! Without any ridiculous hoops to jump through, please.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was cancelled entirely

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

Yes - environmental volunteering such as water quality surveys and bushcare.

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

I have two main gripes with [provider name]: 1. In November 2018 they sent me to do WftD at [a church]. It was a completely pointless activity because there were at least 10 other WftD participants there every day and not enough work to go around, so we just ended up wiping windows multiple times and moving chairs around in the meeting hall. Exploitation at its best. I decided I couldn't handle it anymore, and [provider name] didn't have a spot available at any other sites, so I decided to go without payment for couple months until starting a TAFE course, which would count as an alternative 'activity'. My case worker (?) assured me that it would be okay to do that - they advised that my payment would be suspended but not cancelled, and then start up again once I commenced the TAFE course. Well, lo and behold the payment was auto cancelled a few days into January, which meant I had to submit a whole new application for Jobseeker, wait for that to be assessed, then wait another THREE MONTHS to receive any payment, due to assets (for which I'd already completed a three month waiting period when I first went on the payment). All the while doing the activity I'd signed up to to meet their requirements, but not getting paid anything for it due to their stuff up! The worst part was that **when I tried to explain to Centrelink what had happened, they said it was job provider's fault, then job provider said it was Centrelink's**



fault, and it just went back and forth till I gave up. Zero accountability from either organisation. 2. I graduated from a degree in Environmental Science in 2019. After graduation I was required to start WftD, and to make it worth my time I tried to organise to do it at [local environment centre]. [Provider name] seemingly accepted the application but still sent me to do WftD at [a charity] op shop until they could complete the required safety inspection. It ended up taking them 5 months to do the inspection, by which time Covid lockdowns had arrived, so I missed out on all that time I could have been doing valuable work experience with a potential employer actually related to what I'd studied... (Sidenote: I did actually do a small amount of volunteering at the centre in my own time, but would have been a lot easier without also juggling WftD commitments). To make things worse, when the environment centre reopened they advertised for a casual staff member. I applied for the role but was unsuccessful, however I believe my chances would have been greatly improved if [provider name] completed the safety inspection in a more timely manner, and I could have worked 25 hours a week at the environment centre instead of the op shop. It all just felt like a huge opportunity had been lost due to disorganisation and incompetence... and they're the ones supposed to be finding us jobs?!? WftD, more like WTF lol

Do you want to say anything about your experience with Provider 2?

When I started a casual job in March 2021, I was able to stay on Jobseeker payment for a few months until I used up working credits. However this meant I still had to jump through all the hoops (activities) required to receive the payment. This included applying for jobs each month (as I was not employed on a full time basis), phone and face to face appointments with provider, and entering both mine and my partner's hours worked and pay received every fortnight. Not to mention the job provider harassing me to send through payslips so they could get those sweet kickbacks from the government, even though I'd found, applied for, and been accepted into the job all by myself. I only went along with sending the payslips because I'd request a GoCard top up in return, but I did think it was unfair for them to be rewarded for essentially doing nothing. **All of these extra requirements were very tedious when I was already tired from work, and I became quite stressed out to the point that I was actually quite relieved when my working credits were finally used up and they cut me off.**

What type of job or activities did you do for Work for the Dole?

Wiping windows multiple times; Moving chairs around in the meeting hall; Vacuuming; Once they even had us sand paint off some oil drums they'd only painted the week before, but decided they didn't like the look of it.

Do you think this should have been paid work?

Yes



Why should or shouldn't it be paid?

It was essentially just cleaning, and usually cleaning for an organisation is paid!

Do you want to say anything about your experience with WftD?

It was a completely pointless activity because there were at least 10 other WftD participants there every day and not enough work to go around, so we just ended up wiping windows multiple times and moving chairs around in the meeting hall. Exploitation at its best. Once they even had us sand paint off some oil drums they'd only painted the week before, but decided they didn't like the look of it. I asked for a face mask, so as not to inhale paint dust, but no one else did, even though it should have been mandatory... or we shouldn't have been asked to do such a task in the first place!

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Increased anxiety!!

Sandra, respondent #312

This response is from a woman in her 60s.

Why are you not on a Centrelink payment at the moment?

To difficult and stressful applying again

Do you want to say anything about your experience with Centrelink or living on payments?

The stress is not worth the minimal amount of money

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

It's disgusting how politicians can look out for themselves financially for the rest of their life while people on low or no income struggle to get by each day. I understand clearly now that living in Australia too is all about dollars economy for a very small few and people DO NOT MATTER in this



world we live in now to them. Tell them to STOP the BS talk and show REAL care to the people who live in this country

What is the worst activity you have had to do?

Required to complete BASIC aged care certificate even though I have worked as a registered nurse for many years and in aged care

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was reduced

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

Care for family members

Do you have any paid work at the moment?

No

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Increased anxiety and depression Feel useless

Do you have a disability?

Yes

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

The workforce does not cater for anyone with physical or mental health challenges especially as a nurse



Anonymous, respondent #407

This response is from a man in his 30s.

Why are you not on a Centrelink payment at the moment?

Sick and tired of dealing with job providers would rather be poor and suffer than deal with them.

Do you want to say anything about your experience with Centrelink or living on payments?

If there was no job providers and mutual obligations the whole experience would probably be a lot less shit.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

GET RID OF ALL JOB PROVIDERS/MUTUAL OBLIGATIONS AND BRING IN UNIVERSAL BASIC INCOME WE ARE A RICH COUNTRY POVERTY IS A CHOICE!

What is the worst activity you have had to do?

Forced to attend a "job skills" class at [provider name], biggest waste of time ever.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was late

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

It was horrible, they all are parasites on this country.

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

You are worried about them all the time can't focus on getting any other part of your life in order or progressed, they feel like a constant reaper at your back if you don't get it done you will go without money. Just generally bad and not necessary. **When they were cancelled during covid**



and our payment was doubled we had money to actually live and consider other things, I almost had enough money saved to go back to school for example, until they reverted the payment.

Anonymous, respondent #508

This response is from a woman in her 50s.

Why are you not on a Centrelink payment at the moment?

This time is post a workplace injury. The insurer has cut payments and my employer is keeping me as an employee with no work or pay. I'm very lucky that I managed to save a bit of money during the last 5 years with this job, however that will run out soon.

What is the worst activity you have had to do?

I've been lucky - the worst was just having to do their useless courses.

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was late

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

Volunteering for enviro and housing orgs. Small amounts of care for community members.

Do you have any paid work at the moment?

No

Do you want to say anything about your experience with Provider 1?

[Provider] are a third party case management provider for workers comp, so they'd been part of my case for a while. When it became clear my employer wasn't going to offer me full time work again, and then again when my payment was stopped, they switched me to their employment section. Had to do their online courses, apply for 10 jobs a fortnight and attend phone appts. In many months, they suggested two jobs. Both were \$30K less than I'd been earning. One I didn't have the qualification for, the other was over two hours from my home.

Do you have any health conditions that make certain activities unsafe?

Yes

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

Yes



Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Due to injury, my physical and mental capacity has reduced. Being forced to do things meant my energy was expended doing useless stuff, rather than helpful. The fear and uncertainty has been detrimental to my mental health. The powerlessness is awful. **Pretending to trust, believe and agree with all that is said just to keep and 'good person' reputation and payments.**

Have you ever been homeless?

Yes

Do you have a disability?

No

Anonymous, respondent #522

This response is from a non-binary person in their 50s.

Why are you not on a Centrelink payment at the moment?

I'd like to be on DSP but the stress of applying and the possibility of having to do MOs as well put me off applying.

Do you want to say anything about your experience with Centrelink or living on payments?

I can imagine it getting a lot worse. Labor under Albo has been just as disappointing as expected.

If you were able to speak directly to the politicians who decide what we need to do to get a Centrelink payment, what would you say to them?

Explain exactly how you would live on these payments and answer in detail all of the Anti Poverty Centre/AUWU questions regarding these payments. Explain why you are not raising the payment to above the poverty line and why you are maintaining MOs and cashless cards.

What is the worst activity you have had to do?

TW: coarse language. Attend an appointment at [provider name] during a day that I was at work. I was driving school buses in [location 1] and the "consultant" wanted me to drive to [location 2] (30 mins away) office for a face-to-face. I said that I should be able to do this over the phone or attend the [location 1] office, but they were adamant that I go to [location 2]. I became pretty angry at this point and said I had fatigue management to consider as I was driving a bus instead of a desk and



I definitely wasn't going to come in during the split in my shift. I was able to get transferred to the manager at the [location 2] office who said I didn't have to come in that day and could do it over the phone. The person who pressured me to come in applied a demerit to my file later on when I missed an appointment, and another person applied another demerit for something else. 'Passive-aggressive shit-cunts' would be a charitable way to describe them - although I know they were demoralised and brain-washed workers who were just trying to do their jobs and pay their bills and maybe cope with the cognitive dissonance that comes from knowing you have a shit job. **[Provider name] referred me to the position, and it was good that they did that, but afterwards most of what they did was not conducive to helping me keep it.**

Has a job agency or other provider ever made a mistake or done something that caused a problem?

Yes, and my payment was suspended

Do you do any unpaid work, like caring for a family member or non-compulsory volunteering activities?

I help a friend provide companionship for her son who has schizophrenia

Do you have any paid work at the moment?

Yes

Are you working the number of hours you want?

No, I want to do more hours of paid work

Do you want to say anything about your experience with Provider 1?

My work hours were fluctuating, and I was under the poverty line, so I applied for Jobseeker. I found it hard to meet all the bureaucratic requirements- apply for the jobs and do all of the other online tasks and I missed two reporting dates and was cut off before receiving a cent. I have since applied for a Low Income HCC and it has taken 7 weeks for it to be approved so as I have a day off tomorrow I'm going into Centrelink.

What type of job or activities did you do for Work for the Dole?

Driving a car around SE Tas and collecting money from Guide Dog donation boxes

Do you think this should have been paid work?

Yes

Why should or shouldn't it be paid?

All work should be paid. Work for the Dole depresses the labour market and also serves to discipline, disorganise, and divide the working class. It cheats workers out of paid work.



Do you have any health conditions that make certain activities unsafe?

No

Have you been able to access programs or services through a job agency or other provider that helped to improve your physical or mental health?

No

Do 'mutual' obligations activities make your mental or physical health worse?

Yes

What effect do 'mutual' obligations have on your wellbeing?

Affect my mood, causing higher blood pressure, disturbed sleep, depression. **Depression affects my motivation to maintain my exercise program to manage my health.**

Have you ever been homeless?

Yes

Do you have a disability?

Yes

Why have you not provided Centrelink with information about your disability?

I don't want to disclose my disability Other: I am neuro-divergent - someone said I had ADHD but I also have a lot of PTSD and because some of the symptoms are very similar I prefer not to label myself. It's the system that imposes the disability so fuck the system. I am fine just as I am.

Do you want to say anything about your experiences of being disabled in the workforce and/or on Centrelink payments?

I just don't trust Centrelink or 'Job Providers' so I am very reticent to give them any more information.