



## The Centrelink Experience:

From *'waiting, frustrating, hopeless'*  
to *'helpful, friendly, positive'*.

A report by National Seniors Australia and Retirement Essentials

June 2018



Retirement  
Essentials

**National Seniors**  
Australia

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### **The National Seniors Australia and Retirement Essentials Partnership in Research**

National Seniors Australia and Retirement Essentials have mutual interests in Age Pension information and access and the wellbeing of older Australians. They formed a partnership in 2018 to support an investigation of these issues in the National Seniors Social Survey.

National Seniors provides information and coaching assistance to members on aged care services and pensions by phone and email through the National Seniors Financial Information Desk (FID).

In mid-2017 Retirement Essentials undertook qualitative research with Australian seniors (60 years and over) as part of a service development process. Everyday Australian seniors indicated that their interactions with Centrelink were frustrating and difficult, particularly when claiming their Age Pension entitlements. National Seniors and Retirement Essentials wanted to understand this issue in more depth which led to the current study.

The confidentiality and privacy of the shared section of survey data is maintained by all parties. The reports of the survey results are published in the public domain as soon as practical after the completion of the survey processes. National Seniors take responsibility for the final version of the report.

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# INTRODUCTION

National Seniors Australia regularly gathers data about how older Australians are faring across many areas of service access and general wellbeing through surveys, policy forums and qualitative interviews. The intent of this research is to raise public awareness of the issues facing senior Australians when applying for the Age Pension, and to better understand the scale and causes of the problems experienced by seniors in their dealings with Centrelink. National Seniors and Retirement Essentials have combined their expertise to report on this study. It is argued here that feasible solutions can be found that ensure eligible retirees are benefitting from the security provided by the Age Pension.

The due diligence (and important public accountabilities) required by Centrelink to assess Age Pension claims means that application processes increase in rigor and complexity to deal with misuse of the system, in similar ways to other areas such as taxation, and means and assets testing. While this rigor is a necessary aspect of the system, this study provides evidence that the process of applying for the Age Pension needs urgent attention.

## Summary results

**4,536** total responses to NSSS(7) Phase 1

**598 (13%)** had applied for the age pension since 2015

**530 (89%)** commented on their Centrelink Experience



The key findings of this study were:

- **Most seniors** (regardless of socio-economic background) opt to **seek a helping hand** when applying for their Age Pension rather than attempting it independently. The Age Pension application process is felt to be too complicated for most seniors to attempt on their own;
- Those respondents who were dissatisfied with the Centrelink experience (42.5%) ascribed this to the **complicated forms and processes and long wait times**. The most common terms used were “waiting”, “poor”, “frustrating”, “worst” and “hopeless”, leaving a clear perception that their time and needs were not valued in the process;
- Those respondents who had a positive Centrelink experience (38.5%) attributed this to the **“helpfulness” of Centrelink staff**, also using words like “friendly” and “positive”;
- Another 19% were simply **ambivalent**, could not make up their minds whether it was satisfactory or not. The overall non-positive rate was 61%, about two thirds;
- Respondents who specifically mentioned the Financial Information Service (FIS) Officers also had a positive experience but having help did not change the rating proportions;
- The intent of the **Centrelink online application process** is to make the process easy for applicants, efficient for administration, and affordable for the public purse. However, this research shows that the majority of seniors who referenced their Centrelink online Age Pension application service were dissatisfied with their Centrelink experience because the access was so hard.

## DATA AND METHODS

### Design

The National Seniors Social Survey (NSSS) (Wave 7) was cross-sectional in design and conducted by National Seniors Research Director, Professor John McCallum using a questionnaire survey of National Seniors members aged 50 and over. The study was approved by the Bellberry Human Research Ethics Committee of South Australia on 31 January 2018, application number 2017-12-981.

### Data

Data in this report were collected in Phase 1 of the (NSSS Wave 7). The survey was conducted from 14 February 2018 to 4 March 2018. The NSSS Phase 1 asked participants about their experiences applying for the Age Pension through Centrelink, if they had applied since 2016.

Phase 1 of the NSSS was a self-complete instrument, delivered online using the survey instrument, Survey Monkey. This study reports on the following modules:

- **About yourself**  
A range of questions used to obtain information from respondents about their demographic and socio-economic circumstances.
- **Centrelink experiences**  
Participants were asked whether they had applied for the Age Pension since the beginning of 2016, and were asked to comment on their experiences with Centrelink in a textbox.

There were 4,536 overall respondents to the NSSS in Phase 1. A total of 598 answered “yes” to having recently applied for their Age Pension and shared their experiences in a free text format in the survey. These 598 responses are the focus of this paper.

### Method

A total of 47,280 National Seniors members residing in all states and territories of Australia with an email address were invited to complete the survey. The survey invitation was emailed, and contained a link to the survey instrument.

The age breakdown of National Seniors members as of May 2017 compared with the Census data is as follows:

**Table 1: National Seniors’ members compared with 2016 Census data**

	NSSS Frequency	NSSS %	All NSA members %	Census 2016 %
50-59	596	13.2	18.6	37.4
60-69	1,792	39.9	40.0	31.3
70-79	1,653	36.8	28.8	19.4
80+	454	10.1	12.6	11.9
<b>Total Answers</b>	<b>4,495<sup>1</sup></b>			

For this study, Phase 1 of the NSSS asked the question, “Have you applied for the Age Pension in the period 2016 to the present?” The question was designed to ensure that recent Age Pension experiences were referenced by respondents when answering. If their response was “Yes”, then they were provided with a free text field to describe their personal experience in their own words by answering the question “What was your experience with Centrelink like?”. Case studies of clients ‘journeys’ from the National Seniors Financial Information desk callers were also included after client consent was formally gained.

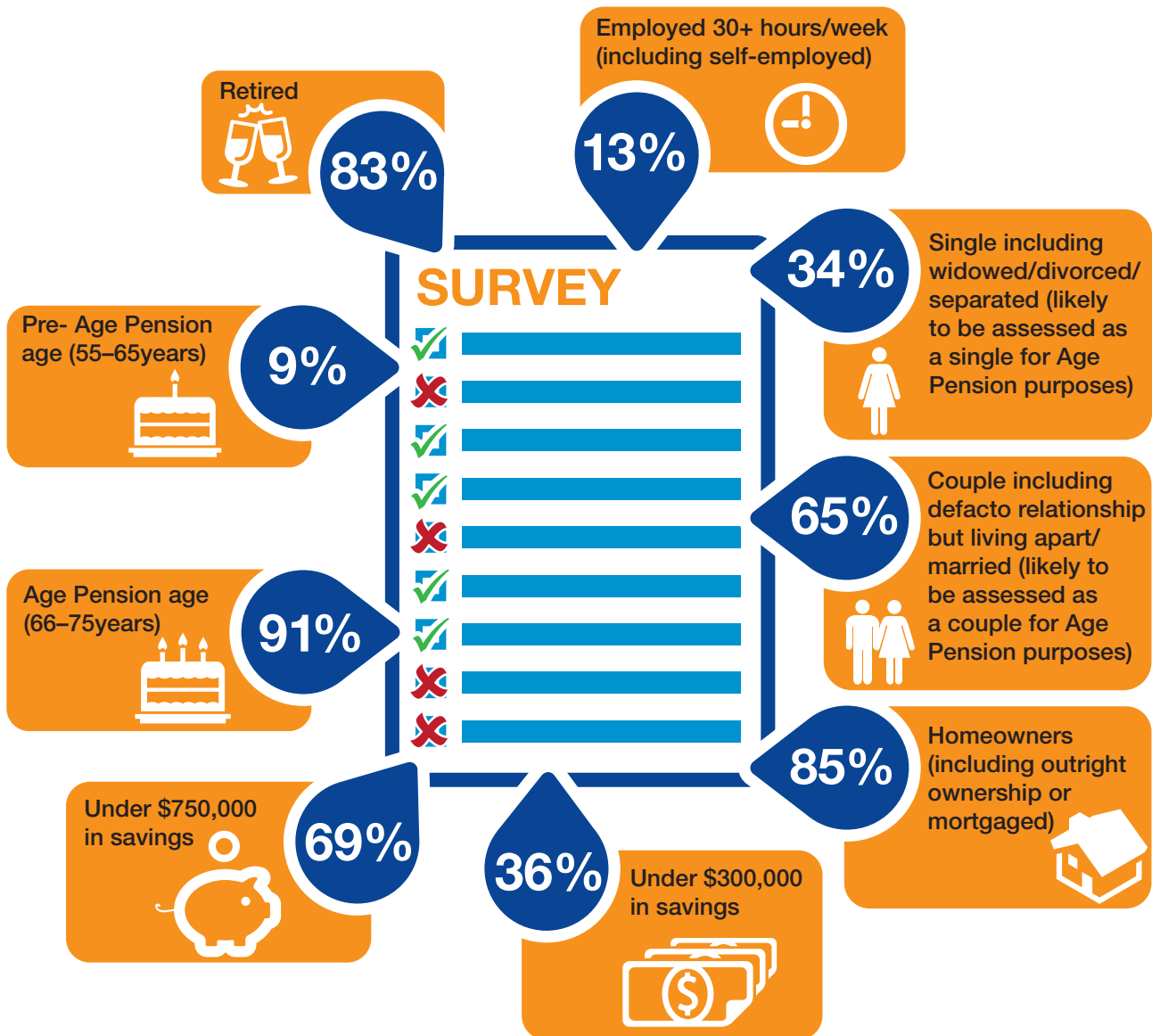
<sup>1</sup> Although N=4,536, only 4,495 gave their age.

## Analysis

A total of 4,536 surveys were completed for the NSSS, a response rate of 9.6 per cent. The software package Stata was used to analyse the data. Text comments were categorised for this analysis using independent assessors. Basic characteristics of the NSSS sample, 2012-2018, are in Appendix 1.

Of the 598 respondents who had applied for the Age Pension in the period 2016 to present there was equal gender representation (265 females and 263 male respondents).

**Figure 1: Characteristics of Age Pension applicants (NSSS 7, 2018).**



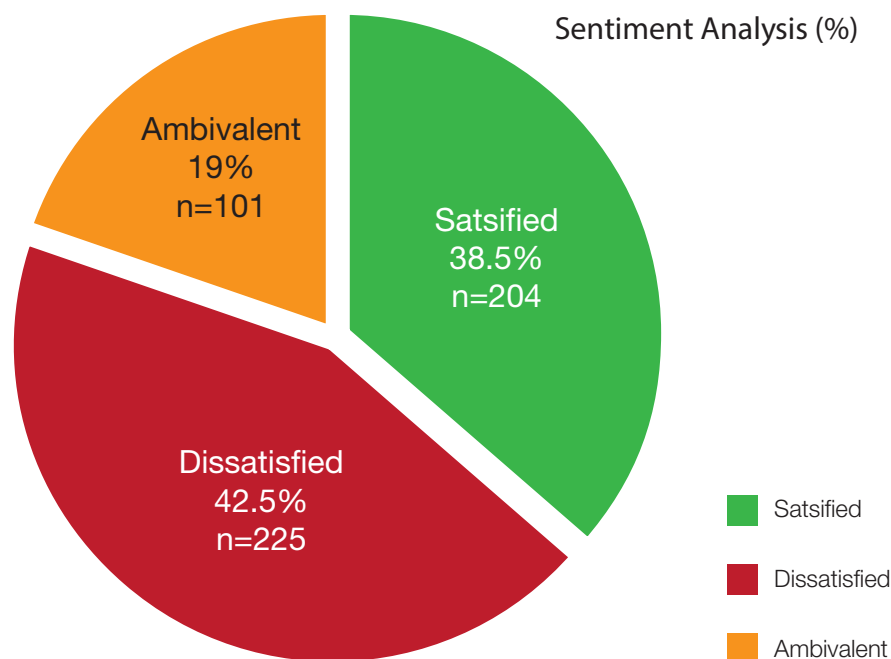
## WHY IT MATTERS

### Less than 4 in 10 older Australians are satisfied with their Age Pension application process through Centrelink

A sentiment analysis was conducted taking the words used by respondents in the open text field to determine their levels of satisfaction using the following methodology. Each response was assigned a value across the satisfaction scale, e.g. "Satisfied", "Dissatisfied" and "Ambivalent". Every free text comment that was provided by survey respondents was reviewed by four assessors acting independently and assigned a score that identified the overall attitude conveyed by the comment as either positive, negative or neutral.

Of the 598 open text responses generated, 68 were unrelated to the respondent's Age Pension experience and were therefore excluded from the sentiment analysis. Of the remaining 530 responses analysed, 38.5% (n=204) described their experience positively, indicating that they were "Satisfied" with their Centrelink experience. Whereas, a larger proportion 42.5% (n=225) described their experience negatively and have been categorised as "Dissatisfied". The remaining cohort of 19% (n=101) described their interaction with Centrelink in a way that was "Ambivalent".

Figure 2: Sentiment Analysis (%) (NSSS 7, 2018)



### SATISFIED

*"My experience with Centrelink, when applying for Aged Pension, was good. I researched on their site what documentation I would need to provide to apply for a part Aged Pension."*

*"They were superb. Assisted me with forms on line, were prompt with information, and processing my application plus the turn around to get my Pension was quick. Notifications via the internet were good for me and worked well. I was very impressed and grateful for help at all levels."*



## DISSATISFIED

*“The experience is generally appalling. I feel as though the Government doesn’t care and from my observation there are more and more people requiring Centrelink assistance and fewer and fewer people working to help them. It seems the “mission” of Centrelink is “to prevent as many people as possible from accessing income support.”*



*“Bloody hopeless on line. On phone - expect to grow considerably older whilst waiting. In person - humiliating where they call out your name comprising (sic) any privacy.”*

*“Not a. good. experience. I found the staff at Centrelink unhelpful, disinterested and reluctant to answer my questions. It appeared to me that all they wanted was for me to go home.”*

## AMBIVALENT

*“Slow but obtained info I needed.”*

*“OK when you can make contact.”*

*“Sort of helpful.”*

*“Frustrating at first but once I had worked out how they operate mostly helpful and empathetic to my needs. As long as you work to their system everything gets sorted eventually.”*



There were no significant correlations between the sentiment outcomes and the demographic and socio-economic filters applied to the cohort, e.g. age, gender, homeownership, employment status, education, and value of savings. However, there were 44 respondents (10.5%) who identified as being from a culturally and linguistically diverse (CALD) background. 55% of this cohort described their Centrelink experience as unsatisfactory versus the general cohort at 42.5%. Only 14% described their experience positively versus the general cohort at 38.5%. The frustrations are felt by most seniors, and even more so by CALD respondents. Given that this was an online survey in English, the negative text comments of CALD applicants were consistent with others but more prevalent.

*“Appaling (sic). Centrelink staff can be very rude and seem to consider everyone is there to rip off the Government.”*

*“Confusing. Not much tolerance on their side re the need for help.”*

We note that there are other CALD applicants not represented here who are neither fluent in English nor digitally literate.



It is evident from these comments that unless you are prepared, fit the system, or are resilient enough to work the system, the experiences of applicants were not satisfactory. It is relevant to the issues that follow that applicants felt they were required to negotiate a system which wasn't well-designed for them. This is illustrated by the following case study:

## MEMBER CASE 1:

**This is a reflection from a National Seniors female member 73 years of age, who contacted the National Seniors Financial Information Desk (FID) for assistance and information during May 2018.**

"My Centrelink contact has been fraught with all kinds of difficult interactions & poor communications, but I didn't ever think that I would have to advise them of the very existence of one of their own products. This interchange occurred with a particularly acerbic member of staff who advised me that she had been in Centrelink employ for 35 years or so & had never heard of such a thing as that which I said I was seeking. When I produced a screen shot of some of the info you provided me with - from the Australian Government - she changed tack & conferred with colleagues in house & by phone - all at her own pace - eventually sidling up to me as my ally, whilst never apologizing for her inappropriate attitude or admitting her deficiencies.

"I've now visited the Centrelink office on 4 occasions for a total of almost 8 hours - the first day taking up 3 1/2 hrs. Each visit gives me more forms to work on and, on each occasion, reveals more forms I haven't been advised as being necessary.

"Having worked at the high end of customer service in a publicly listed Company for 45+ years till last year when I retired at age 73 from full-time front-line around-the-clock shift work, during which time I was assessed and examined by my demanding employer and also constantly surveyed by my passengers, it astonishes me that what I received at Centrelink can even be classified as 'customer service'."

**The product referred to was the Pensioner Loans Scheme (PLS).<sup>2</sup> This client received online coaching through the systems by the National Seniors FID and commented further:**

"Despite everything I've written here, I want to thank you for your guidance & you can be assured that I'll follow your advice through to its conclusion. I just thought I'd give you an update."

**The help provided by National Seniors FID is external to the Centrelink resourced services, and was essential, in this case, for the consumer to be able to instigate resolution processes. The case also indicates weaknesses in Centrelink staff training, and inefficiencies in internal referral to experts or accurate information.**

<sup>2</sup> PLS is a voluntary reverse equity mortgage that offers older Australians an income stream to supplement their retirement income. The PLS was created in 1985 when the Hawke Government reintroduced an assets test for pensions. In doing so it recognised that an assets test could disadvantage people with assets that were difficult to sell, either because there were few buyers or for 'social or psychological reasons'. It allows people to receive a 'pension-sized' amount as a loan that could be recovered from their estate. It has been a minor scheme but has recently come into prominence.

## LEAD CAUSES OF FRUSTRATION

### Long wait times, complicated forms and processes

In the comments made by respondents, the call centre (phone), time taken, processes, forms, physical environment, quality of information, online process, service, and staff were the most commonly mentioned.

**Table 2: Elements of Centrelink experiences (NSSS 7, 2018)**

Elements of Centrelink Experience	Number of respondents using the term	% satisfied	% dissatisfied
Staff	113	70%	30%
Service	16	40%	60%
Online	52	33%	67%
Quality of information	43	33%	67%
Environment	39	28%	72%
Process + Forms	74	12%	88%
Time	119	8%	92%
Phone (Call Centre)	74	5%	95%

*“Difficult to talk to anybody without a lot of time wasted holding on line by telephone. If visiting a Centrelink office waiting time is terrible taking several hours to speak to anyone.”*

*“Hate ringing up because it takes so long to get through. Hate going into Centre Link because of the queuing and clientele.”*

*“Phoning them is just hopeless .... a few times I felt that just because I am elderly, I am being treated like I am slow and not too bright.”*

*“Much waiting, waiting, waiting. There always seems a long line at the counter and I avoid going there unless I really have to. Some things can't be done on line which is frustrating.”*

*“They have nowhere to sit for people who have to wait. They try to get one to go online ... don't want to. If telephoning there is a long wait for unhelpful information. They are not really people centred.”*

*“Difficult to access website. Feel uncomfortable in queue at Centrelink office.”*

*“Many questions were hard to understand and appeared contradictory.”*

*“Very confusing. Hard to talk to anyone and get any clear information.”*

The time the calls took and applications processes were the most frustrating issues for applicants. Businesses, particularly working online, are conscious that a quick entry for the customer is the key to their business success. The same should apply to pension applicants unless there are reasonable grounds, such as there is in complex cases. Some respondents regarded this experience as a deliberate barrier to gaining access to a pension.

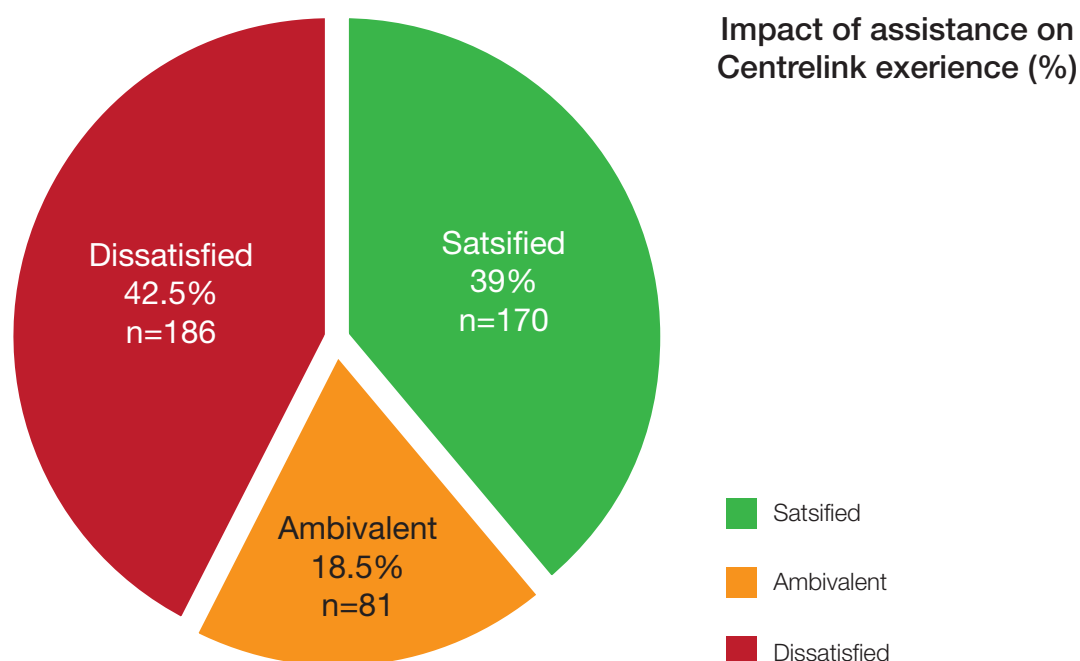
## ILL-EQUIPPED TO GO IT ALONE

### Most seniors seek assistance when applying for the Age Pension rather than attempting it independently

While not specifically asked if they'd sought assistance in completing their Age Pension application, a significant number of respondents indicated having done so in their text comment. In fact, 82% (n=437) of respondents who commented on their Age Pension experience mentioned seeking or obtaining assistance from either Financial Information Service (FIS) Officers (provided free by Centrelink as part of their commitment to improving financial literacy), Financial Advisors/Planners, friends and family, or Centrelink. People reported seeking assistance in unprompted comments when it was salient to their main issues and more would have sought assistance than those who commented.

Seeking support, however, did not guarantee a satisfactory experience. In fact, due to the inconsistency described in the support they received, sentiments remained the same for this group with 61% (n= 267) still describing being dissatisfied or ambivalent.

**Figure 3: Sentiments for those who sought assistance (%) (NSSS 7, 2018)**



This appears to be an area that would require further investigation to better understand why, despite accessing support, the majority (61%) of Age Pension applicants are dissatisfied with, or simply ambivalent towards, their Centrelink experience.

*“Quite impersonal; differing advice from two staff members - quite different, and neither accurate as it turned out.”*

*“Lacked knowledge to access system or provide advice.”*

*“Financial Advisor very good, website hopeless, phone calls and visits time wasting and annoying.”*

*“Some of the consultants are very helpful and are very sympathetic to our issues, but others misconstrue information, appear not to listen and appear not to be very well trained.”*

*“Most Centrelink staff couldn’t give a toss and won’t tell you how they work your payments out.”*

One reason for dissatisfaction, despite a clear indication that advice-seeking has occurred, is inadequate staff training. This is apparent in the comments, and obvious in Member Case 1, above. This is an area on which action can be taken to improve the consumer experience, without necessarily increasing staff numbers.

## HELPFUL BUT CONSTRAINED

### **Positive experiences are driven primarily by the helpfulness of Centrelink staff**

With further analysis of specific terms used by respondents in their feedback we established a pattern that points to the helpfulness, courteousness and friendliness of the Centrelink staff as the biggest driver of a satisfactory experience. Of those who expressed their experience in a positive way (n=204), there were 63% (n=129) who described Centrelink staff using words such as “helpful” (n=92), “friendly” (n=11), “positive” (n=23) and “informative” (n=3). In fact, 70% of people who mentioned Centrelink staff in their comments were satisfied with their experience.

*“Centrelink was most helpful and courteous.”*

*“Centrelink was very helpful and accommodating.”*

*“The Staff are very helpful and always happy to answer any of my questions.”*

*“Actually very helpful and informative.”*

We then conducted the same analysis of terms used by respondents whose comments were categorised as “Dissatisfied”. The most common terms associated with negative experiences were “waiting” (n=81), “terrible, poor, frustrating, worst” (n=49) and “hopeless/difficult” (n=39). These expressed sentiments, positive and negative, can be key items around which to provide training on the job and in classes with realistic environments in which to learn skills.

Interestingly, it was observed that respondents who mentioned receiving advice from Centrelink FIS Officers had a predominantly positive sentiment. However, they also used the term “Financial Advisors” to describe these Centrelink FIS Officers which may indicate that there is a perception held by respondents that FIS Officers are providing financial advice and that they may be relying on this service for assistance beyond the remit of FIS officers.

Furthermore, the FIS provides financial education and information to everyone in the community. There are 130 FIS Officers serving the Australian community at large, including supporting the 3.8 million social security claims processed by Centrelink in 2016-17. This is a limited, constrained resource for seniors seeking access to information and guidance. In fact, most people who contact FIS are not in receipt of a DHS payment (DHS, 2017). Given that 700 people are applying for the Age Pension every working day, and 174, 000 Age Pension applications were processed in 2016-7 (DHS, 2017), this makes the ~130 FIS officers across Australia a thinly spread resource. It is acknowledged, of course, that the primary purpose of the FIS is not to support people applying for the Age Pension, but to support financial decision-making more generally. However, as the FIS website states that they will help with superannuation and explaining retirement income (DHS, 2018), this is an obvious resource for Age Pension applicants.

Beyond the service provided by the FIS, respondents commented on long wait times to access Customer Service Agents. This has received press attention with the ABC recently reporting that Centrelink wait times had increased, and that millions of calls are going unanswered (Belot, 2018). On 23 April 2018, Minister for Human Services, Michael Keenan, announced 1000 additional operators to help ease the burden on busy phone lines (Australian Government Department of Human Services, 2018).

As the second case study shows there's much work to be done:

## MEMBER CASE 2:

### **Text of National Seniors FID interaction with a 71-year-old male National Seniors member from February to May 2018.**

"I am finding the DHS (Centrelink) to be somewhat useless and self-serving. When my wife and I registered for our aged pension we were already 68 years of age. Somehow DHS recorded us as having two identical cars (we only ever had one car). It was a year later we "discovered" their error and requested it be corrected. This they failed to do and yet again after another year had passed the same error still existed. We requested a review and back pay for the lost pension but were turned down and referred to the Administrative Appeals Tribunal who also told us "no back pay - because of the 13-week law in Section 109 of the Act".

"Now we are back, requesting compensation from the DHS! Despite having clearly advised them of their error it seems a legal loophole exists to prevent claims against them for their inept service and we may never get a penny!

"After the change was legislated for asset levels a bit over a year ago we attended Centrelink to update some shares and Superannuation details. On completion of the detail update, we were promptly and bluntly told we would "no longer be getting any pension". It turned out the officer had failed to recognise the new share values brought about by Government legislation. This required the share packages we held in Super be changed to low performing capital safe type parcels "if not specifically advised otherwise by the client". Clearly, I had not done so but gave the details of these cheap parcels to Centrelink. The officer did not check the individual unit price but simply transferred the old high value unit price against the now large number of cheap shares. Had we not refused to accept this change of status, yet again we would have lost hugely from the inept dealings of Centrelink.

"I bring these two experiences to the members attention so that they can/should request a print out of their Asset and Income list after each and every update to their pension - remember you only have 13 weeks from the change to notify Centrelink or you forfeit any losses!"

### **In a later communication he commented:**

The letter from Legal Services Division, Department of Human Services states "usually payments are made within 2-3 weeks". Verbal advise received from the case worker was that the money would be deposited yesterday (Tuesday) though I have not yet checked

I am somewhat sceptical about the amount of compensation and have since requested a copy of their calculations. We were advised we would receive \$1,663.00 which does not sit well with the rule of thumb that each \$1,000.00 of asset over the minimum reduces ones pension by \$4.00 per fortnight. Based on a two-year time frame for a "non-existent" car valued at \$15,000.00, even taking variations in the rules it seems a low settlement?

**He did receive the money in compensation and reflected:**

They must hate people like me who question their performance all the time. However, I have never in all my life seen such a chapter of errors perpetuated by people who should know better.

And that “Damned” 13-week law is an abomination designed solely to cover up for human failings within the Department of Human Services. It might seem fair if it were the same law for all pension recipients?”

It is notable that neither of the two members whose cases are reported here were unreasonable or ill-informed. They were simply very frustrated by their journeys with Centrelink.

This research has highlighted the extent to which senior Australians seek assistance when applying for Age Pension entitlements, and that they are significantly under-supported when they do so. The critical question remains: How will everyday Australians get the support they need to access their Age Pension entitlements in a manner that they deserve?

## CENTRELINK IMPROVEMENTS

### **Not the right stuff for this generation of Baby Boomers**

According to the Department of Human Services website the Federal Government is implementing the Welfare Payment Infrastructure Transformation (WPIT) Program, which is set to modernise processes and technology to better meet the needs of all citizens. WPIT is two years into a seven-year program of work. The expected outcomes of this program should save welfare recipients time and effort by offering easier access to improved digital services. Implementation of Phase 2 spans January 2017 to June 2018 and initially focuses on student payments (Australian Government, 2018). The improvements being planned by Centrelink are potentially some way off for the current generation of seniors.

From this research, there is a real question whether focusing on singularly improving a digital experience will solve the problem for seniors. *Bridging the Digital Divide*, a recent study by National Seniors, found that while the digital gap for older Australians is closing, they need support, assistance and understanding when it comes to technology (McCallum, Rees, & Maccora, 2017). About a quarter of members are not online and others are either uncomfortable with the internet or prefer not to use it. The co-design of products and services that are intended for the older cohort is essential to attract older Australians to the web.

Alternatives to digital delivery of information and services should be maintained and improved. Call times are the most obvious starting point. In the case of Centrelink, these complementary non-digital support services are critical to enable senior Australians to access the Age Pension, which the Government has recognised by announcing 1000 extra call centre operators to combat the long wait times and the millions of unanswered calls. It also announced in the Federal Budget 2018-19 that it will provide funding to enable the department to pilot opportunities to increase Centrelink call centre capacity by an additional 250 full-time equivalent roles, with \$50 million allocated for 2018-19 to target call wait times (DHS, 2018). These are welcome initiatives. Providing improved digital solutions to consumers who are not digitally literate would clearly be a Catch-22 scenario (see Appendix 1).

The additional operators will answer less complex enquiries about Centrelink payments and services. This will assist in reducing call wait times, including during peak periods and following emergencies and natural disasters, while also enabling highly trained staff to focus on more complex work.

### **These issues are urgent as the retirement income framework is developing**

Over the last couple of years, policy attention has been on the post-retirement rather than the accumulation phase of the Australian superannuation system. The most prevalent form of superannuation, accumulation schemes, are under scrutiny for their effectiveness in providing lifetime income. Treasury has been tasked with developing a retirement income framework, for which Phase 1 was released in May 2018 (Australian Government Treasury, 2018). This includes the development of Comprehensive Income Products in Retirement (CIPRs). Eligibility for the Age Pension is part of the retirement income framework for optimising retirement income, and a CIPR will be part of the retirement strategy, creating another level of advice and information around their interactions with the Age Pension. This will require new knowledge and expertise for Centrelink staff, which can only work with better training, internal processes and management to achieve the desired outcomes for retirement income. Centrelink is, for consumers, currently a weak link in the retirement income framework.

### The target change for clients

This report has identified clear areas for improvement in training, internal process and management which will change the consumer experience. Not-for-profit organisations such as National Seniors, and for-profit services such as financial advisors, already assist in meeting the need for specialist expertise in applications. This market is likely to grow to meet what is an unmet need. It is unacceptable that people withdraw from the application process when they may be eligible for a payment, or persist with it when they are clearly ineligible. Clearly such issues were already urgently in need of attention and the development of the retirement income framework makes this even more so.

This discussion of the Centrelink consumer experience has focused on the negative with a view to improvement and openness about the issues. Consumers don't really care how the improvement comes about provided their time is respected, the service is well-informed, and they are fairly treated. This target change is best expressed in the words of the consumers who have had recent experiences in applying for the Age Pension at Centrelink.

For the consumer experience to move from a dominant negative sentiment to a more positive one the following change in experiences will need to be achieved:

**Figure 3: Target sentiment shift for the Centrelink experiences of seniors.**





## CONCLUSION

This study provides evidence that the current generation of senior Australians face unnecessary hurdles in accessing the Age Pension entitlements they rely on to fund their essential expenses. The complexity of the Centrelink processes, combined with constrained service delivery, such as call centre operators, long wait times and insufficient FIS Officers, is frustrating for older Australians. The system improvements underway at Centrelink do not appear to adequately address these frustrations. Firstly, they are primarily focused on digital enablement that replaces costly face-to-face services, and, secondly, Age Pension applicants do not appear to be prioritised for improvements in the short or medium term.

This research highlights that the process of applying for the Age Pension is overly complex, resulting in most seniors seeking a helping hand to access their entitlements. If the application process is hard and slow then it's a simple consequence that the experience is likely to be negative. Systems can be complex but the entry can be made easy with good system design. Co-design of such systems with older consumers is critical to their useability. Similarly, attention to training and supervision can improve consumer experiences dramatically. Today, Centrelink's assistance is at the end of a long wait on the phone, an under-resourced (albeit competent) FIS, or an online service that has been poorly designed for the physical capabilities, service needs, and digital literacy level of many older people. Beyond Centrelink, seniors turn to family, friends, and in some cases, helpful organisations and financial planners for assistance. This key element of the armoury of support for older Australians can and must be improved at the point of access. The negative sentiments and low expectations of good service need to be changed to positives. Quality of service and information improves lives and allows the Age Pension to play its rightful and valued role in the developing Australian retirement income framework.

## APPENDIX 1

### Report from National Seniors Financial Information Desk (FID) on digital issues for members

The National Seniors FID takes calls from members whose use of computers and the internet ranges from absolutely none to very proficient. Where possible, when it comes to interactions with Centrelink, they are encouraged and if necessary, coached to utilise their myGov account and provide the information themselves.

With those who do not have computers but have used them previously and perhaps use the computer at the library they are encouraged to get their own and log on. National Seniors is currently an active participant in the Commonwealth Government BE CONNECTED capacity building initiative for its members.

For callers who would not touch a computer “with a barge pole”, attending a Centrelink office or contacting Centrelink by phone on 13 23 00 is the only option and we are frequently told how difficult this process is.

The next group who consider themselves reasonably familiar with computers and the use of the internet, nonetheless report that they have had difficulty with the log on process – issues with passwords etc. These people are encouraged to speak with Centrelink staff on 13 23 07 (Centrelink online accounts) and get assistance or, less frequently, where the issues require information urgently, we seek to assist them through the process ourselves, usually with reasonable success. This is something that they could not have achieved without help, particularly in difficult circumstances.

One member lives in a remote area with internet service and, therefore, contact online should have been the most effective channel. Her case is illustrative of the difficulties with digital channels. Having finally got into her account with assistance and updated the information, she received confirmation that her pension was to be increased to what FID staff expected would be paid. Having received this, she subsequently received correspondence via “snail mail” to inform her she had been overpaid but without any detail of what caused the overpayment. Regrettably, on contacting this member we were told, “I think I’ll give up. It’s just too difficult”.

Finding information on the system is another problem for many of our members, for example, information about Income and Assets. Again, this is often solved by coaching, and being with them on the phone as they negotiate the system.

Having said this, there are a number of members who regularly use the system and are able to satisfactorily input their information, as they are more familiar with the system. While it isn’t all about “digital literacy”, digital solutions won’t be effective for at least half of our members who have to deal with Centrelink.

## APPENDIX 2: SAMPLE

**Table 3: Basic characteristics of the NSSS sample, 2012-2018 (%)**

	2012	2013	2014	2015	2017	2018
<b>Age (unweighted)</b>						
50-64	48.0	42.2	44.7	43.9	33.3	30.6
65-79	40.9	42.8	43.8	43.3	58.3	59.3
80+	11.2	15.0	11.6	12.8	8.4	10.1
<b>Gender (unweighted)</b>						
Female	54.3	55.9	53.3	54.2	56.2	42.9
Male	45.7	44.1	46.7	45.8	43.8	57.0
Other	-	-	-	-	-	0.1
<b>State (unweighted)</b>						
NSW	29.9	28.8	29.5	30.7	21.8	22.1
VIC	25.8	25.8	25.9	24.7	14.9	14.0
QLD	17.1	18.1	17.4	18.7	42.2	42.4
SA	9.6	9.5	9.3	9.3	4.5	4.5
WA	10.3	11.1	10.1	11.2	8.9	8.8
TAS	4.1	4.1	3.5	3.0	2.5	2.3
ACT	2.2	2.0	2.3	2.0	3.7	3.8
NT	1.0	0.6	0.6	0.4	1.5	2.1
<b>Education (weighted)</b>				<b>(unweighted)</b>		
Not completed high school	52.1	50.1	49.0	42.3	32.2	42.5
Completed high school	47.9	49.9	51.0	57.7	67.8	57.5
<b>Other qualification</b>				<b>(unweighted)</b>		
Yes	-	-	-	-	77.5	79.2
No	-	-	-	-	22.5	20.8
<b>Highest level of qualification</b>				<b>(unweighted)</b>		
Certificate	-	-	-	-	24.8	21.3
Diploma	-	-	-	-	26.1	25.0
Bachelor degree	-	-	-	-	26.5	19.5
Post-grad dip/cert	-	-	-	-	-	15.1
Masters/Doctorate	-	-	-	-	13.2	12.4
Other	-	-	-	-	9.4	6.7
<b>Employment</b>		<b>(weighted)</b>		<b>(unweighted)</b>		
Currently in the paid workforce	43.2	41.5	40.3	40.5	27.0	26.3
Not currently in the paid workforce	56.8	58.5	59.7	59.5	73.0	73.7
<b>Country of birth</b>		<b>(weighted)</b>		<b>(unweighted)</b>		
Australia	77.6	80.9	80.8	79.6	75.0	76.6
Other	22.5	19.1	19.2	20.4	25.0	23.4
<b>Marital Status</b>		<b>(weighted)</b>		<b>(unweighted)</b>		
Married/de facto/living with partner	62.3	63.7	63.6	63.5	63.8	62.4
Divorced/separated/never married/ widowed	36.4	35.8	36.4	36.7	33.0	37.6
Other	1.4	0.5	0.0	-	3.2	-
<b>Total</b>					<b>100%</b>	

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## Forthcoming reports:

Young versus Old? – the evidence (in draft)

Loneliness in Later Life

Established CALD and new and emerging community groups speak: Aged care service literacy at the grassroots





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