

Dear Committee Members,

I have only just become aware that there was conducted an inquiry into this issue with submissions closing on 12 June 2020. Unfortunately, I missed picking up on this inquiry due possibly to the coronavirus pandemic and having to deal with the personal crisis confronting my son, Adam. His story is compelling as he was forced into homelessness when he turned 18 years of age when a series of events totally beyond his control coalesced to force him into homelessness, a situation that has existed for several years.

Perhaps his story is unique, however it highlights a catalogue of system failures that operate over the fabric of our society that has been created by an incompetent bureaucracy incapable of addressing and rectifying its errors when the affected individual approaches the responsible government agency to obtain valid entitlements when their social status changes. In Adam's case he had been living with me since the age of 11 years when I became his parental guardian and Family Court Orders to that effect had been made. Those orders provided me with the responsibility of providing for Adam and his twin sister Ashley who both came to live with me after years of disparate treatment when being raised by their mother.

From the age of 11 years until Adam turned 18 years there were few issues, although Adam was a poor student and struggled through the education system, his teachers and his mother thought he was lazy. His sister was perhaps the opposite, but her family life was in turmoil as her mother "picked on her" favouring Adam. By age 11 Ashley had had enough of the mother's treatment at home and made the decision to live with me. During the years spent with his mother, Adam had been the "protector" of Ashley from the mother's unfair conduct in punishing Ashley for the slightest transgression.

When the children made the move to come and live with me, the mother's partner had serious health problems and she became the carer for her partner. The mother's partner died in 2009 and she was evicted from her rented premises after the Commonwealth Superannuation Corporation (CSC) refused to accept the mother's claim for a widow's pension arising out of her partner's employment. That issue was contested while the mother went onto Centrelink payments. The mother became homeless and in the circumstances she had nowhere to live, so I provided her accommodation at my place.

I have been a Disability Support Pensioner (DSP) since the mid 1990s and had been provided with public housing after I was afforded fortnightly weekend contact with the children from the age of about 2 years. Because of the children's contact, I was provided with a 3 bedroom residence. When the mother came to live with me the family dynamics changed as Ashley didn't want anything to do with the mother. Ashley became independent at 16 and worked part time leaving the household.

When Adam turned 18 he applied for Youth allowance and alternatively Newstart allowance from Centrelink. His applications for allowance payments were rejected by Centrelink and despite more than 18 months of seeking social benefits his applications were constantly refused. During this time Adam was forced to become homeless as the Department of Housing would not permit Adam to live with me unless he contributed to rent payments which he was unable to do. He began to "couch surf" and drifted into a life of homelessness as he sought to obtain entitlements from Centrelink.

The mother's application for widow's pension payments from CSC was resolved in 2103 when the Superannuation Complaints Tribunal (SCT) found in favour of the mother's claim. CSC then made the back-payments as a lump sum payment as there is no provision in the Superannuation Act 1976 (Cth) administered by CSC for back-payments of pension entitlements, resulting in Centrelink claiming \$27½ K being clawed back from the lump sum arrears of pension payments made to the mother by CSC out of the total amount paid to the mother of \$37½ K based on the CSC entitlement she received CSC. The Centrelink liability arose out of the fact that under Centrelink rules the mother had received "income" from CSC (the lump sum payment in arrears) while she was in receipt of Centrelink payments between 2009 and 2013.

Proceedings in the AAT against this decision of Centrelink could not be overturned on the basis that Centrelink had complied with their rules in deeming the CSC payments as income in the mother's hands. In the meantime, CSC paid directly to the children directly, their benefit entitlements as they were deemed to be "sufficiently mature enough" to receive their entitlements. (They each received \$6½ K which they spent within months of receipt of payment). The children turned 18 years in 2016.

From 2016 Adam has been seeking Centrelink payments which had been refused to him, and he has suffered enormously as a consequence of him being denied benefits. Since 2016 he has endeavoured to have these matters addressed with Centrelink and on all occasions he has been rebuffed as Centrelink had "lost his My Gov file" so Adam could not communicate with them online. During this period he attended Centrelink personally without success. In 2017 I accompanied him to attend Centrelink to provide evidence that Adam was my son; and that he had turned 18 years of age in 2016; and that he was entitled to payments. Centrelink refused to accept any Statutory Declarations from me stating that Adam needed to show a Learner Drivers Permit to be accepted for payments. As Adam had no permit he was refused allowances.

From 2016 Adam went to live with his mother who had been provided accommodation in a women's refuge where he has lived since. With the COVID pandemic and Adam's isolation he was restricted from visiting his friends while the enormous pressure, stress and anxiety caused by Centrelink's treatment of him finally caught up with him and he became mentally affected whereby his mother requested if Adam could return to my place. His mental problems began in June this year and have escalated to the extent that he suffered a psychotic episode whilst at my place and was taken to St V's hospital for treatment in early July this year. St V's were able to have Adam admitted as a public ward patient and he eventually was put onto Centrelink payments so that treatment at St V's could be done.

After more than a week as an inpatient at St V's he was released to go to "Front Yard" for accommodation. Instead, Adam found his way back to his mother's place where he remained for less than a week before he suffered another psychotic episode and was found wondering the streets late at night and taken to the Austin Hospital. He was discharged from the Austin within 24 hours and returned to his mother's place under the supervision of Northern Health social worker program. Adam by this time was totally delusional and in this state he refused to attend the social worker program, He was then cut from the program.

His estranged twin sister heard through a mutual friend that Adam was ill and after years of having no contact with the family she turned up at the mother's place taking Adam to the Northern Hospital ED for observation. Adam whilst under observation left the hospital and his sister took him back to his mother's place. The Northern Hospital called the police and the Catt team and he was examined at his mother's place and then taken back to the Northern where he was admitted as an involuntary inpatient and was treated under the *Mental Health Act*. He was held at the Northern for approximately 3 weeks until he voluntarily accepted his medications and then, unbeknown to his mother and I he was discharged into the care of his twin sister who lives in Officer (north of Dandenong) and placed into her care under the responsibility of South-Eastern Health via the Monash Medical Centre who were to oversee that Adam took his medications.

At his sister's place within a week he suffered another "episode" which resulted in him being taken to Dandenong Hospital for treatment. He is presently at Dandenong Hospital.

Since June this year I have been addressing Adam's major issues with Centrelink as he is now in receipt of Centrelink payments. Through making FOI inquiry I have been able to establish that Adam's problems with Centrelink have occurred through its cross-referencing of information with CSC and also through the Australian Taxation Office

which resulted in Adam's My Gove file being confused and mixed up with his twin sister's file. Because they are twins, and only born 1 minute apart and both have the first initial of "A" to their names, Centrelink has believed (incorrectly) that Adam has been working since he turned 18 years of age (which is what his sister has done), leading Centrelink to hold that Adam has been trying to defraud the system.

This error has basically destroyed Adam's life and in my view has been a significant contributor to his homelessness and more importantly his current mental issues. His homeless issues have not been resolved and are unlikely to be resolved until his current problems of mental disorders is treated. In the meantime Centrelink will require Adam to recommence Jobsearch to continue him being paid Centrelink allowances. His issues with the "Kafkaesque" nightmare that his life has been unraveled into will only further spiral as he continues on this "merry-go-round" **which has now become impossible to unravel** due to all the government agencies and systems in place that operate to control where he should be within their administrative processes.

Until all impediments placed in front of Adam have been properly resolved Adam will have no independence and no control over his life, and he will be forced back into total homelessness. His psychotic episode at mu place on 7 July 2020 resulted in me having to take out an Interim intervention order against him as he caused extensive property damage. The fact that his mother lives in women's refuge means that he has lived with her through the tacit approval of Sacred Heart Mission who operate the refuge. His living with his estranged sister is not a possibility for his long term stability as he has always been the one to "look after his sister" and she has nothing to do with his mother nor I. Adam's episode last week at his sister's place is evidence that this environment is not conducive to resolving his mental problems.

Adam needs considerable help and assistance to overcome his issues and problems but at every turn of the road there are "roadblocks" and insurmountable hurdles that he is unable to overcome. The "system failures" in his case are egregious and throughout all these processes Adam (like all affected individuals who are confronted by system faults and errors) has been forced to be self represented as he seeks to have these fundamental issues addressed.

I respectfully request that you take on board this submission into your inquiry as I am sure Adam's "road to homelessness" is not totally unique. The individual factors giving rise to his path to homeless may be unusual but all cases have their own individual factors that create the conditions necessary for homelessness to occur. Breakdown of relationships may lead to homelessness or a person's loss of job may create financial issues that contribute to homelessness. In other cases transition from one status (such as being employed by the ADF) into becoming integrated into civilian life may cause homelessness. The causes may be numerous and relate to issues beyond the individual's direct control, but the downhill slide into loss of self esteem, drunkenness', or other drug abuse, that lead to dereliction and homelessness, is self evident in all cases. There is some causative event generally that triggers the downhill slide.

When people are unable to cope with their issue in life then other coping mechanisms are adopted. Most of these "self-medicated" treatments end disastrously. Suicide is one of these possibilities; homelessness is another; mental breakdown is another. It is also possibly the cause for crime and incarceration as people find ways to live and survive. I believe all these problems are inter-related and there is a genuine need for more research to be done to understand the inter-relational links that lead to the onset of these type problems.

Yours sincerely,
Wally Edwards,

[Redacted signature block]

Sent from [Mail](#) for Windows 10