

Submission

Senate Select Committee on Job Security

Dear Committee,

The Treating Families Fairly alliance welcomes the opportunity to provide a submission to the Senate Select Committee on Job Security.

Our submission contains results of a recent study examining the impacts of the \$550 Coronavirus Supplement and temporary suspension of mutual obligations. We find that through providing more economic security through the increase in social security payments as well as reduction in mutual obligations, recipients were able to engage better with the labour market and related activities. The study also shows the limits to policy frameworks that view work only as employment. Instead, our research shows the various ways people receiving social security are productive by engaging in a myriad of unpaid work in which the Australian economy and society benefits.

Summary of the research

In response to the COVID-19 pandemic a Coronavirus Supplement (“the Supplement”) of \$550 per fortnight was provided for many, but not all, Centrelink payments. At the same time, many mutual obligation requirements, such as attending meetings, applying for a set number of jobs per month, volunteering, and/or participating in Work for the Dole, were scaled back or suspended.

These temporary policy changes provided natural experiment conditions in which we could examine how social security recipients used not only the supplement, but also their time as a result of the Coronavirus Supplement and reduction of mutual obligations. We were also able to compare whether these changes differed from people who did not receive the Supplement, either because their payment was not included or because they do not rely on Centrelink payments.

This research was conducted by Treating Families Fairly members Kelly Bowey (network organiser, Centre for Excellence in Child and Family Welfare), Prof. Kay Cook (Swinburne University of Technology), Dr. Elise Klein OAM (Australian National University), and Susan Maury (Good Shepherd Australia New Zealand).

In summary, we found the following impacts:

1. The \$550 Coronavirus Supplement was used for meeting basic needs, as well as other strategic expenditures to improve respondents’ economic futures.
2. The \$550 Coronavirus Supplement improved people’s physical and mental health and contributed to their overall wellbeing. These dramatic changes enabled people to turn their attention away from day-to-day survival and towards envisioning and working towards a more sustainable future for themselves and their dependents.
3. The \$550 Coronavirus Supplement and suspension of mutual obligations increased respondents’ engagement in labour market and other economic activities.
4. The \$550 Coronavirus Supplement and suspension of mutual obligations allowed people to better engage in other forms of productive work, including care work and community support.

5. The reduction in the \$550 Coronavirus supplement to \$250 per fortnight (paid between 25 September – 31 December 2020) eroded these physical and mental health and productivity gains, with many respondents expressing dread for further cuts and what they would mean for the security of their future.

The complete report of this research is attached to this submission.

Based on these findings, we strongly urge the Government to reinstate the \$550 per fortnight Supplement as a permanent increase to all Centrelink payments; and to eliminate mutual obligation requirements. Our findings indicate that the government's intentions of job creation, is better served by providing people with a liveable wage, treating people's time with respect and providing support to people who are willing and able to engage with the labour market. Our specific recommendations are outlined below.

Recommendations

1. Deliver a permanent, adequate increase to social security payments sufficient to lift the incomes of the disadvantaged above the poverty line.
2. Abolish mutual obligation requirements and replace them with a system that provides voluntary employment support, training, career advice and guidance.
3. Reform the social security system so that it recognises that paid employment is only one form of productivity and work.
4. Strengthen data collection to facilitate future research on time use and social security by including a question about social security recipients in the Australian Bureau of Statistics (ABS) Time Use Survey.

About the Treating Families Fairly Alliance

The Treating Families Fairly alliance welcomes the opportunity to provide a submission on the Social Services Legislation Amendment (Strengthening Income Support) Bill 2021 for consideration by the Senate Standing Committees on Community Affairs.

Our submission contains results of a recent study examining the impacts of the \$550 Coronavirus Supplement and temporary suspension of mutual obligations. Overview: Evidence of the positive impacts from increasing Centrelink payments and decreasing mutual obligation requirements

Social security and time use during COVID-19

March 2021

"I was able to redirect my thoughts away from the constant worry and calculation of every penny to productive and creative activities and thinking".



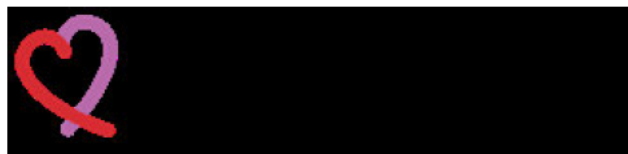
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All authors contributed equally to the scoping, data collection, analysis and writing of this report.

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About us and acknowledgements

About Treating Families Fairly

[Treating Families Fairly](#) is an alliance of child and family service organisations, peak bodies and academics advocating for policies that uphold the rights of children and families, and speaking out against policies that cause harm, with a particular focus on social security and welfare conditionality.

Acknowledgement of Country

The alliance would like to acknowledge and pay respect to the past, present, and emerging traditional custodians and Elders of this unceded country on which we work. We also acknowledge the injustices and trauma suffered as a result of European settlement, the Stolen Generations, and other policies such as the forced removal of children from their families, communities, culture and land. We respect the resilience of the Aboriginal and Torres Strait Islander community in the face of this trauma and respect their right to, and aspiration for, self-determination and empowerment.

Author acknowledgements

The authors would like to sincerely thank every person who participated in this study for giving your time and energy to help us better understand the true impacts of policy and to advocate for change. Sharing your experiences and insights is so very valuable.

We would also like to thank Emeritus Professor Jon Altman (Australian National University) for his thoughtful review and comments on a draft of this report, and Professor Philip Alston and Senator Rachel Siewert for helping us launch the report.

Foreword

There is broad agreement that social security in Australia is well-targeted. There is much less agreement about whether payment levels are sufficient, or whether the rules for access are fair. Debate has been at its most intense around settings for the unemployment benefit JobSeeker Payment, previously known as Newstart Allowance. On 1 April 2021, the base rate of JobSeeker will increase in real terms for the first time since March 1994. The increased payment of \$3.57 per day might just cover a cup of coffee, leading many to ask whether it was worth the wait. To maintain access, recipients will have to meet increased mutual obligations.

April 1 also marks the end of the Coronavirus Supplement, which commenced a year ago providing extra income for people receiving working-age payments, including JobSeeker. The initial Supplement of \$550 per fortnight was almost double the JobSeeker Payment for a single person. The extra \$39 a day purchased much more than a cup of coffee. It provided an opportunity to do normal things like eat properly, pay bills and obtain medical treatment. Little wonder many have responded to the first increase to unemployment benefits in 27 years with disappointment rather than appreciation.

As these issues are unfolding right now, the authors of this report have hit a social research sweet spot. They have asked just the right questions to the people most impacted by policy settings and reported their answers at the moment of maximum impact. The report paints a picture of contrasts. The relief

that came from a temporary reprieve and the fear of returning to surviving in poverty, accompanied by the burden of rules that threaten punishment instead of supporting improvement.

In 2003, while working in a financial counselling agency, I prepared a submission for a Senate Inquiry into Poverty in Australia. It included this quote from one of our clients:

“There are few things that grind you down like constantly having to check to see whether there is enough money to live. Will we pay the rent or eat? Will we save the electricity from being disconnected this time? Will there be a medical emergency and there’s no phone on?”

Two decades later, this report shows not much has changed in the way poverty impacts the people who are most likely to access support services. The experience of the Coronavirus Supplement however, shows just how quickly and significantly change can be effected if there is a will to act.

David Tennant, CEO, FamilyCare
Co-chair, Treating Families Fairly

Endorsements

The COVID-19 pandemic has placed unprecedented pressure on children, young people and their families, many of whom were already experiencing vulnerability prior to the pandemic. Throughout 2020, the Victorian child and family services sector faced enormous challenges in delivering face-to-face services and support to families, and in maintaining visibility of children as schools closed and movement was restricted. With life returning to 'COVID Normal', notifications to child protection and family violence services have increased, with the number of children and young people entering out-of-home care also predicted to spike. Throughout the pandemic, the Centre has advocated on behalf of our members for measures to support families affected by the loss of employment, poor health and family breakdown, including permanently raising social security payments above the poverty line.

I am incredibly pleased - but not surprised - that this report finds increased social security payments and reduced mutual obligations can elevate the dignity and livelihoods of families and their children. Our sector has long challenged the negative narratives about families that receive social security. This report provides striking evidence that a social security system that meets the needs of Australians results in improved mental and physical health, greater financial and housing security, and better connectedness with friends and peers. It is disappointing that, after a brief reprieve, Australian families are being pushed back into crushing poverty. The Federal Government has chosen not to invest in their futures, and reform is well overdue. It is time our social security system recognised the many forms of work and productivity that people receiving payments contribute to our nation. Every family receiving social security deserves to live with dignity, safety, and support, and most importantly, they deserve to live above the poverty line.

Deb Tsorbaris, CEO, Centre for Excellence in Child and Family Welfare

The Coronavirus pandemic created a tale of two cohorts. Across 2020, we saw a newly-vulnerable cohort – people who had not previously experienced financial insecurity – coming to our services. They had experienced employment disruption due to COVID-19 and needed help from community services for the first time in their lives.

The second cohort was made up of people who have long been our core client base, many of them reliant on social security payments to make ends meet. During the pandemic, demand from this cohort for our financial counselling services did not increase. They did not have crushing debt. They did not need help to meet costs associated with study or meeting employment obligations. They were not struggling to put food on the table.

Why did this happen? It was because the Coronavirus Supplement provided them with enough money to make ends meet, and the relaxation of mutual obligation requirements gave them the time and space to focus their attention on more important matters.

Good Shepherd is delighted to have contributed to the scoping and analysis of this important research, which demonstrates just how impactful these temporary policy changes were to the valued individuals who rely on social security. Read this report. It is astounding to hear first-hand how the increase in income supported better physical and mental health, more time spent studying and searching for a job, the ability to look after children's needs, and the resources to treat the family to an extra box of cereal or engage in a hobby.

Poverty is a problem we can fix.

Stella Avramopoulos, CEO, Good Shepherd Australia New Zealand

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Executive summary

Background

The base rates of Australia's working-age social security payments are below the poverty line, and have been for some time. Additionally, people who receive payments are often required to undertake various 'mutual obligations' such as Work for the Dole. In response to the COVID-19 pandemic, the Australian Government introduced a \$550 per fortnight Coronavirus Supplement ('the Supplement') from 27 April 2020 for a period of six months and temporarily suspended mutual obligations.

As states and territories were able to control the spread of the virus and ease restrictions, the Australian Government began to reduce the Supplement and re-introduce mutual obligations. Even with the Australian Government's recently legislated permanent increase to the base rate of payments of \$50 per fortnight, people receiving these payments will continue to live in poverty.

About this research

This study used an online survey to examine how people receiving social security payments used the \$550 Coronavirus Supplement ('the Supplement') and their time as a result of the temporary suspension of mutual obligations. We were also able to compare whether these changes differed from people who did not receive the Supplement, either because their payment did not include the Supplement or because they did not receive social security payments.

Key findings

Our research found that:

1. The Supplement was used by respondents for meeting basic needs, as well as other strategic expenditures to improve their household's long-term financial security
2. The Supplement and suspension of mutual obligations improved respondents' physical and mental health and contributed to their overall wellbeing. These dramatic changes enabled people to turn their attention away from day-to-day survival and towards envisioning and working towards a more economically secure future for themselves and their dependents.
3. The Supplement and suspension of mutual obligations increased respondents' engagement in labour market and other economic activities.
4. The Supplement and suspension of mutual obligations allowed people to better engage in many forms of unpaid productive work, including care work and community support.
5. Comparison data indicates these changes may be more prevalent for those who received the Supplement than those who did not.
6. These policy changes meant that the pandemic was a period of reprieve for many people receiving social security payments due to the easing of financial stress, scrutiny, and uncertainty. This is very different to normative characterisations of the pandemic and associated lockdowns, which was experienced as a period of great stress and uncertainty for many people.
7. The reduction in the Supplement from \$550 to \$250 per fortnight (paid between 25 September–31 December 2020) pushed respondents back below

the poverty line. This reduction eroded the physical and mental health and productivity gains achieved with the \$550 Supplement for respondents. Many respondents expressed dread of further cuts and expressed concerns for what any further cuts could mean for their future.

8. The Supplement and suspension of mutual obligations both exposed the harshness of Australia's current social security settings and demonstrated what is possible with a more supportive system.

Implications and recommendations

Our research shows a substantial gap between Australian Government policy, policy rhetoric and the lived experience of people receiving social security payments.

Current social security policy is operating contrary to the outcomes government are purportedly trying to achieve by creating barriers to work, compromising physical and mental health, reducing self-worth and wellbeing, providing inadequate financial resources for basic living needs, reducing capacity to focus on anything other than survival and compliance, and disregarding people's unpaid caring responsibilities, community contributions and long-term goals.

The multiple negative impacts of social security policies are making it more difficult – not less – for individuals to engage with meaningful employment. Major reform of the social security system is therefore necessary to ensure it is fit for purpose.

We need an approach to social security that values the social safety net as a fundamental aspect of a progressive and forward-thinking nation; one that advances human rights, provides unconditional economic security, builds capabilities, and addresses systemic drivers of disadvantage.

Our findings indicate that the government's strategy to force people off social security

payments as soon as possible by providing meagre support is harmful, creates barriers to employment and other productive activities, and is therefore counterproductive to stated policy goals.

Better outcomes, including employment outcomes, would be achieved by providing people with a living wage, treating all people's time with respect, and providing quality, supportive, voluntary assistance to people who are able to engage with the labour market.

Drawing on the findings of this research, we make the following recommendations to Australian Government decision-makers and policy makers:

Recommendation One

Deliver a permanent, adequate increase to working-age social security payments, without conditions, sufficient to lift incomes above the poverty line.

Recommendation Two

Replace mutual obligations with a system that provides voluntary employment support, training, career advice and guidance.

Recommendation Three

Reform the social security system so that it recognises that formal paid employment is only one form of productivity and work.

Recommendation Four

Strengthen data collection to facilitate future research on time use and social security by including a question about social security receipt in the Australian Bureau of Statistics (ABS) Time Use Survey.

Background

On 18 March 2021, the Australian Government passed legislation to permanently increase working-age social security payments by \$50 per fortnight. This means that the base rate of Australia's unemployment benefit, JobSeeker Payment, is \$620.80 per fortnight for a single adult with no children; a level that remains well below both the Henderson and the relative poverty line (calculated as half of median household income).¹ While this increase is the first to be delivered in real terms since 1994, the payment is the second-lowest employment benefit in the OECD according to the Grattan Institute.² This low level of payments has led to Australia's social security system being described as 'a right to social insecurity'; a conclusion reached by Philip Alston, the previous UN Special Rapporteur on Extreme Poverty and Human Rights.³

There has been extensive advocacy from a diverse range of people and organisations for a permanent increase to working-age payments in Australia, including the Business Council of Australia, Reserve Bank Governor Philip Lowe, former Prime Minister John Howard and the Australian Council of Social Service. Many consider the low rate of payments to be a human rights issue despite the Explanatory Memorandum for the *Social Services Legislation Amendment (Strengthening Income Support) Bill 2021* stating otherwise.⁴ While a permanent increase has been delivered, many consider this increase inadequate and will therefore continue their advocacy.

In addition to low payments, welfare conditionality is a key feature of the Australian social security system. Unemployment is framed not as a structural issue of advanced capitalist economies, but a problem stemming from individual behavioural deficiencies where people are unable to use their time productively and are accused of being 'leaners not lifters', being lazy or being behaviourally deficient.⁵ The focus on individual behavioural deficiencies has resulted in 'conditional' welfare programs, (or 'mutual obligation' as it is referred to in Australia), where payments are conditional on recipients undertaking tasks such as attending provider appointments, training, submitting job applications and undertaking 'work-like' activities for their payments.⁶ Mutual obligations are mandatory for most people receiving working-age payments, and so people are often met with sanctions, such as suspension or cancellation of payments, if they do not undertake these obligations and report them in a timely manner.

In response to the COVID-19 pandemic, these policy approaches to social security in Australia were dramatically disrupted. The Australian Government acted swiftly to provide additional financial assistance to people receiving various working-age payment types in preparation for the expected influx of new applicants who would experience job insecurity.

1 Services Australia 2021b, JobSeeker Payment How much you can get, 20 March, viewed 22 March 2021, <https://www.servicessaustralia.gov.au/individuals/services/centrelink/jobseeker_payment/how_much_you_can_get>.

2 Coates, B & Cowgill, M 2021, The JobSeeker rise is not enough, *The Grattan Blog*, 24 February, viewed 4 March 2021, <https://blog.grattan.edu.au/2021/02/the_jobseeker_rise_is_not_enough/>.

3 Alston, P 2018, 'The right to social insecurity: a human rights perspective on the evolution of Australian welfare policy', *Australian Journal of Human Rights*, vol. 24, no. 3, pp. 253-275.

4 House of Representatives 2021, Social Services Legislation Amendment (Strengthening Income Support) Bill 2021: Explanatory Memorandum, <https://parlinfo.aph.gov.au/parlInfo/download/legislation/ems/r6684_ems_d53107bb_5028_47bc_a43fd2d30b50eccb/upload_pdf/21024EM.pdf;fileType=application%2Fpdf>.

5 Brown, W 2015, *Undoing the Demos: neoliberalism's stealth revolution*, MIT University Press, Cambridge MA; Cahill, D 2014, *The end of laissez faire?: on the durability of embedded neoliberalism*, Edward Elgar Publishing, Cheltenham.

6 Brady, M 2011, 'Researching governmentalities through ethnography: the case of Australian welfare reforms and programs for single parents', *Critical Policy Studies*, vol. 5, no. 3, pp. 264-282.

Specifically, the Australian Government introduced a temporary \$550 per fortnight Coronavirus Supplement (the 'Supplement') from 27 April 2020 for a period of six months to increase the following social security payments:

- JobSeeker Payment (formerly the Newstart Allowance)
- Partner Allowance
- Widow Allowance
- Youth Allowance
- Austudy
- ABSTUDY Living Allowance
- Parenting Payment
- Farm Household Allowance
- Special Benefit.⁷

For many recipients, particularly those receiving the JobSeeker Payment, this effectively doubled their income during the COVID-19 lockdowns.

Recognition of the stalled labour market and efforts to limit unnecessary social interactions also saw the temporary suspension of mutual obligations – requirements for receiving social security payments such as attending regular meetings with job agency or ParentsNext providers, regular reporting, applying for a set number of jobs per month, volunteering and/or participating in Work for the Dole.

The suspension was initially in place from 23 March to 27 April and was extended and reimplemented at various points throughout 2020 depending on state-based restrictions, with a gradual re-introduction commencing from 9 June 2020 including increased flexibility of requirements, such as providing online appointments.⁸

About the research

The aim of this research was to better understand how people who received social security payments during 2020 experienced the above changes; specifically, how the significant increase in payments and the suspension of mutual obligations impacted on people's everyday lives and time use. These unprecedented policy shifts in response to the COVID-19 pandemic in Australia provided an opportunity to examine the outcomes of a more supportive and caring social security system compared with pre-pandemic settings.

As states and territories were able to control the spread of the virus and ease restrictions, the Australian Government began to reduce the Supplement and re-introduce mutual obligations and other requirements.

In late October 2020, the link to our online survey was circulated and remained open until 1 December 2020. Before our survey commenced, it was announced that the Coronavirus Supplement would be reduced by \$300 to a rate of \$250 per fortnight from 25 September to 31 December 2020.⁹ While our survey asked respondents to reflect on the impacts of the \$550 Supplement, there was also an opportunity to reflect on the impacts of this initial reduction.

7 Services Australia 2021a, Coronavirus Supplement: who can get it, 8 January, viewed 21 January 2021, <<https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement/who-can-get-it>>.

8 Ruston, A & Cash, M 2020, Gradual return of mutual obligation requirements [media release], 31 May, viewed 22 February 2021, <<https://ministers.dss.gov.au/media-releases/5861>>.

9 Department of Social Services 2021, Coronavirus (COVID 19) information and support, 10 February, viewed 22 February 2021, <<https://www.dss.gov.au/about-the-department/coronavirus-covid-19-information-and-support>>.

On 10 November 2020, it was announced that the Coronavirus Supplement would be further reduced to \$150 per fortnight on 1 January 2021 and paid until 31 March 2021 at an estimated cost of \$3.2 billion.¹⁰ On 23 February, the government confirmed that the Supplement would end as planned and a permanent increase of \$50 per fortnight would apply to working-age payments from 1 April 2021.¹¹ Many have argued that this increase is insufficient for a number of reasons. Our research is therefore highly relevant to current social security policy debates.

¹⁰ Ruston, A 2020, Temporary enhanced support extended for a further three months [media release], 10 December, viewed 22 February 2021, <https://ministers.dss.gov.au/media_releases/6621>.

¹¹ Ruston, A 2021, Morrison Government commits record \$9B to social security safety net [media release], 23 February, viewed 26 February 2021, <https://ministers.dss.gov.au/media_releases/6751>.



Methodology

An online survey was used to examine how people receiving social security payments used the Coronavirus Supplement, as well as additional time available as a result of increased income and the temporary suspension of mutual obligations. The survey was open to people who received the Supplement as well as those who did not, including people who do not receive social security payments.

The primary research questions were:

- What are the impacts of providing a \$550 Coronavirus Supplement to people receiving social security payments?
- What are the impacts of temporarily suspending mutual obligations?
- Did the temporary increase in payments and the suspension of mutual obligations change the way respondents used their time?
- How did the time use of people receiving the Supplement compare with respondents who did not receive the Supplement?

The survey was promoted through Twitter, Facebook and via the public platforms of supportive agencies and individuals, using the snowball method of recruitment.¹² The survey was voluntary and took about 15 minutes to complete. Questions were both multiple choice and short answer to ensure respondents had an opportunity to share their thoughts further. All aspects of the research were reviewed and approved by

¹² Snowball sampling is a respondent driven research method whereby respondents include themselves in the study through linked networks and chains of referral. See, Hancock, MS & Gile, KJ 2011, 'Comment: On the concept of snowball sampling', *Sociological Methodology*, vol. 41, no. 1, pp. 367-371.

the Swinburne University of Technology Human Research Ethics Committee.

The data were captured anonymously through Qualtrics and resulted in 173 full responses which were included in the analysis. Of these, 146 received a social security payment, while 27 people did not. Among those 146 receiving social security payments, 92 received the Supplement and 54 did not. Thirty-eight respondents had their mutual obligations suspended and are included in the analysis of the impacts of this temporary suspension of mutual obligations.

To determine the impacts of these policy changes, respondents were asked about both benefits and drawbacks experienced due to the temporary changes.

Qualitative responses were analysed thematically by question, differentiating the various payment groups (e.g. Supplement or no Supplement), as appropriate. The quantitative data were analysed with SPSS version 26, reporting on frequencies and using Pearson's chi square tests to determine variances in expected distribution.

The qualitative and quantitative data were used to prepare five vignettes, which characterise the experiences of single parents, Disability Support Pension recipients (who did not receive the Supplement), young adults, older adults and those who had received social security payments for less than 12 months, respectively. In each case, the vignette was developed using the quantitative and qualitative responses from a particular respondent. All names used are pseudonyms.

Limitations

Our primary considerations were to distribute the survey as soon as practical to avoid retrospective accounts, and to

implement a survey that would not take too much of people's time. We aimed to maximise completion while also gaining insights into the key issues we sought to examine. With these considerations in mind, our survey was limited in several ways.

The survey was administered during Victoria's second lockdown, but for other respondents across the country, their experiences of lockdown were very different. Within this context, the survey did not measure how lockdown conditions – or lack thereof – impacted on people's use of time. Similarly, our study did not seek to measure the impact of the pandemic itself on vulnerable Australians.

Methodologically, we asked respondents about the effects of the Coronavirus Supplement and the suspension of mutual obligations separately. Whilst asking separate and distinct questions, for those respondents who experienced both changes, their experiences cannot be separated completely. There were differences between the two sets of questions as discussed below, however many themes were consistent and thus included together in the thematic analysis.

In addition, our survey did not measure change over time through pre-, mid- and post-Supplement surveys. Our results rely on respondents' accounts of how they were now using their time or income differently at the time of filling in the survey, rather than measuring change from their baseline activities.

While we sought to include a range of respondents receiving social security payments as well as people who did not receive social security payments, few non-recipients completed the survey. As a result, we lacked the statistical power to make rigorous comparisons between groups.

Finally, our sample is small and self-selecting. It is not representative and, as such, should not be taken to reflect the experiences of all people receiving social security payments. For example, to

participate, respondents needed to have sufficient internet access, a computer or smart device and be proficient in English. This likely excluded many people receiving social security payments, particularly those from non-English speaking backgrounds. Our sample was also skewed towards Victoria, where many of our recruiting agencies are located. This recruitment method likely excluded Indigenous people living in remote communities, as well as people receiving social security payments not connected to Victorian community service organisations or other services that may have shared the recruitment post. Under ideal non-COVID-19 conditions, we would have preferred to include a more diverse and larger sample, and to triangulate our findings with more direct observation, interviews and perhaps follow up interviews with respondents.

Given these limitations, the findings that we report are exploratory rather than providing a definitive account of all experiences across the social security system during COVID-19. Nonetheless, this research provides avenues for further research and important insights into the impacts of social security policy during COVID-19.

We have included the survey questions in Appendix 2.

Overview of respondents

The results reported here include responses from 173 people who filled in the online survey. A full description of the respondents is included in Appendix 1. Of the 173 respondents, 146 reported receiving a social security payment and 27 did not receive social security payments. The respondents included those who did receive a Coronavirus Supplement ('Supplement') (n = 92, or 53 per cent) and those who did not receive the Supplement (n = 81). Those who did not receive the Supplement formed two distinct groups: those who received a social security payment that was excluded from receiving the Supplement, and those who did not receive a social security payment.

Of those who received the Supplement, 58 were female, or 72 per cent. Of those who did not receive the Supplement, 66 were female (82 per cent). Age distributions are provided in Table 1 (see Appendix 1) for those who received the Supplement, those who received a payment but no Supplement, and those not on a payment. Those who received the Supplement were significantly younger than those who did not, while those not receiving any social security payment were significantly older than the other two groups (all calculations for 95 per cent confidence interval).

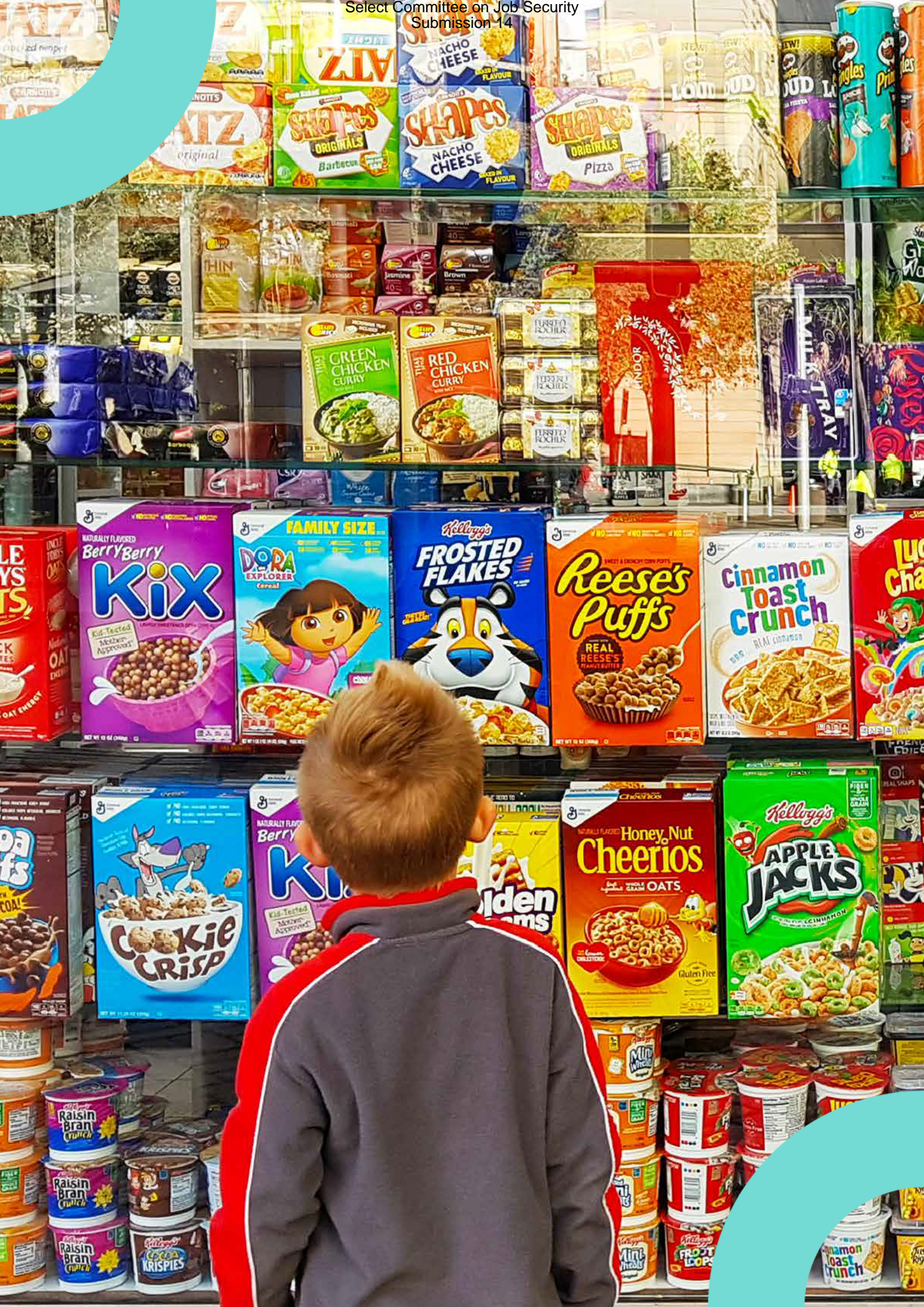
There were also significant differences in living arrangements across the three groups. Those who received a social security payment plus Supplement were much less likely to be living with a partner compared to the other two groups. Those who did not receive a social security payment were much less likely to have children in the household and were much less likely to be parenting children aged 17 or less (see Table 2, Appendix 1). While there were differences in the number of children, these were not significant across the three groups. Seventy per cent of those receiving a payment plus the Supplement reported having one to two children, compared to 56 per cent of those receiving only a payment; only five respondents not receiving a payment reported having children, and all of these had three or more children.

For those who received the Supplement, the primary payments represented were JobSeeker Payment (38 per cent), Parenting Payment Single (10 per cent) and Youth Allowance (student) (three per cent). For those who were receiving payments excluded from the Supplement, the main payments represented were the Disability Support Pension (16 per cent), Carer Payment (eight per cent), and Family Tax Benefit only (five per cent).¹³ Of all respondents who received social security payments, the majority of respondents had done so for between one to five years, and

this was the same whether they received a Coronavirus Supplement or not (see Table 3, Appendix 1).

Average fortnightly income is reported by those who received a social security payment plus the Supplement, those who received a social security payment that was excluded from the Supplement, and those who were not receiving a social security payment (see Table 4, Appendix 1). The differences between the three groups were statistically significant, with those receiving the Supplement reporting slightly higher income compared to those receiving social security payments but without the Supplement, while those not receiving a Supplement reporting significantly higher income than either group receiving social security payments.

¹³ Note: percentages calculated from 100 per cent of all payments listed.



Results

The Supplement was used by respondents for meeting basic needs, as well as other strategic expenditures to improve their household's long-term financial security.

In the survey, respondents that received the \$550 Coronavirus Supplement were asked 'what has been a positive change in your life, if any, as a result of the \$550 Coronavirus Supplement received between April and September 2020?'. Responses were grouped into three main themes.

First, the Supplement was used by respondents for basic needs and survival (food, medicine, and housing). For example, one respondent (female, aged 55-64 years, JobSeeker Payment) wrote that a positive was, "Being able to eat every day", and another respondent (male, 22-24 years, Youth Allowance Student) wrote, "I was able to afford all my groceries and utilities, I was also able to access all of my medication and didn't have to choose between food, bills and medication".

Second, respondents noted how they invested Supplement funds in items and activities that would help their longer-term economic futures. One respondent (male, 25-44 years, JobSeeker Payment) wrote that a positive of the Supplement was that "I could buy things that helped me with employment - equipment for online work, a bicycle for travel, a proper phone". Another respondent (female, 45-54 years, Parenting Payment Single) signalled her ability to pay off financial debts accrued because of low social security payments and high cost of living, saying "I've been able to pay bills and necessary items for my children instead of getting a loan to make ends meet".

Thirdly and importantly, the Supplement was used to meet the needs of respondent's children and help their children to live better lives. One respondent (female, 45-54 years, JobSeeker Payment) wrote that a positive of the Supplement was that they were "able to pay for a new school uniform and shoes for my son, and for him to have a bit of maths tutoring. We were able to eat healthy meals".

Another respondent (female, 35-44 years, JobSeeker Payment), a single parent, said:

"I've felt more dignity whilst receiving the extra supplement as I've been able to buy enough food and pay my bills on time. It has made me feel like a good parent being able to actually care for my children and buy them clothes and shoes and send them to outings with their friends or school when normally they miss out because they know we don't have the money."

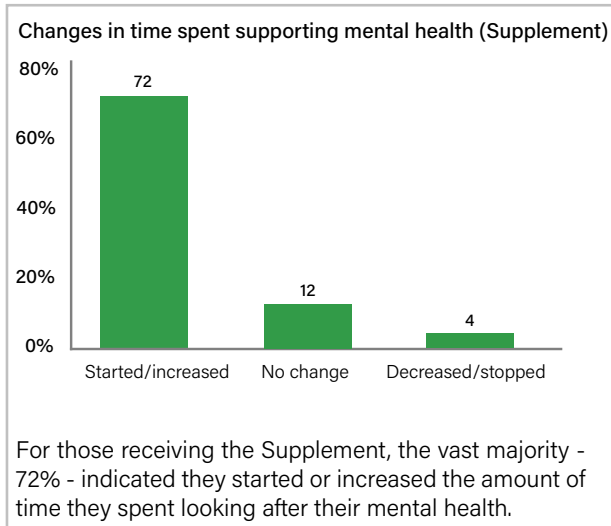


Figure 1: Changes in time spent supporting mental health for those receiving the Supplement

Second, respondents reported an increase in their physical health due to being able to afford treatment for medical conditions, healthier food, and a reduction in stress (see Figure 2). For example, when respondents were asked about positives of the Supplement, one respondent (female, 45-54 years, JobSeeker Payment) said:

"I was able to go to the dentist [for the first time] in ten years. I had not been since I was underage where there is a scheme for children and adolescents to see a dentist. It was because I could not afford it and also had a phobia of them."

Another respondent (female, 55-64 years, JobSeeker Payment) said, "Noticed an improvement in my physical health, reduction in insomnia".

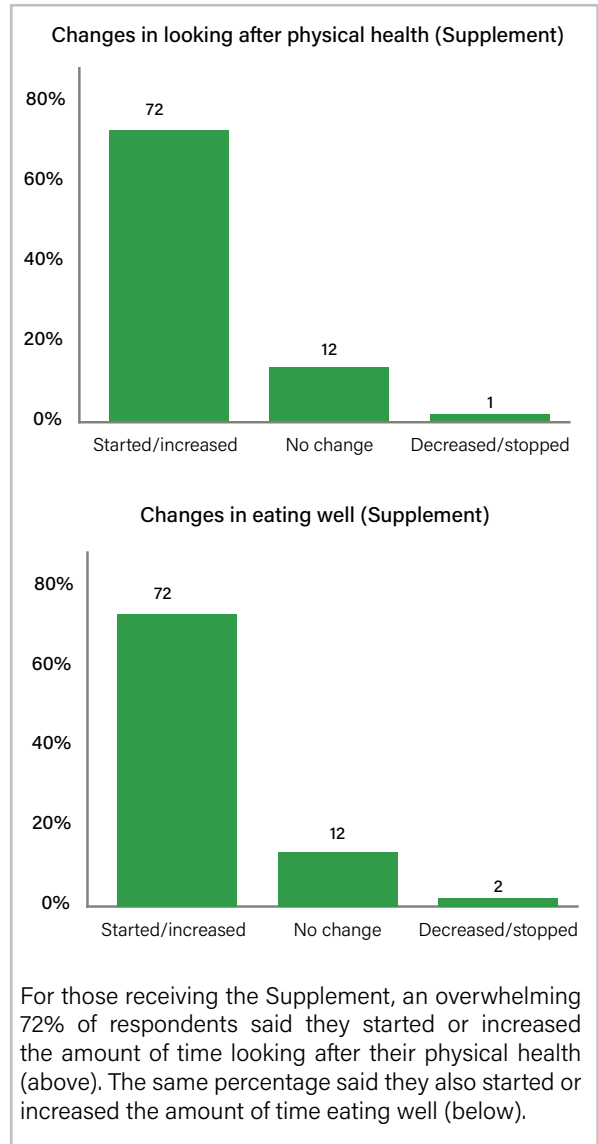


Figure 2: Changes in looking after physical health (above) and eating well (below) for those receiving the Supplement

The suspension of mutual obligations also helped people's physical health. For example, when asked about positives of suspending mutual obligations, one respondent (female, aged 35-44 years, Parenting Payment Single) said, "I have serious health problems so it's one less thing to worry about". Another respondent (female, aged 45-54 years, Parenting Payment) said, "I can focus on my health conditions that impact me physically and my children's health conditions too, attending appointments".

Voula: Single parent

Single mother of three, Voula has been receiving social security payments for more than five years. She is currently receiving the JobSeeker Payment as her youngest child is 11 years old.

The Supplement has made life easier for Voula as she was able to focus on her family. She was able to get medical and dental issues sorted out that she has been putting off for years. She has been able to buy new clothes for herself and her children and has not had to ration food or medication.

Not having to do what she described as 'pointless' mutual obligations has reduced her stress. Her physical health means that she can't do most jobs, but Centrelink does not recognise that. The suspension of mutual obligations means that she is no longer afraid that she will be cut off for failing to look for jobs that aren't there or that she can't do due to her physical health issues.

Voula thinks that the additional time and money that she has received has made everything better. She thinks that the suspension of mutual obligations should continue, as the pandemic has exposed how woeful the entire welfare system is.

The Supplement and suspension of mutual obligations increased respondents' engagement in labour market and other economic activities.

Both the Supplement and the suspension of mutual obligations allowed people to engage further in employment-related activities (see Figure 3).

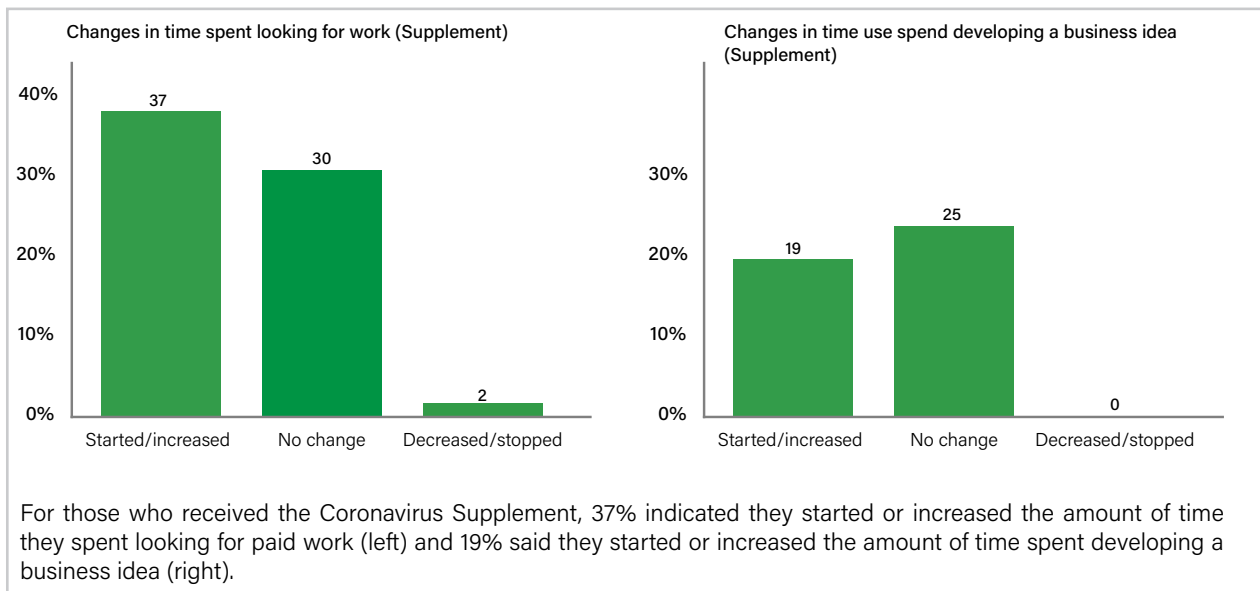


Figure 3: Changes in time spent looking for paid work (left) and developing a business idea (right) for those receiving the Supplement

The Supplement gave people the resources not just to survive and meet their basic needs but to plan, be strategic with their finances and work on initiatives to help their engagement with the labour market. When asked about any other changes to their lives from receiving the Supplement, a respondent (male, 35-44 years, JobSeeker Payment) said:

"A future became possible. People respected me more. And it helped set me on the path of doing a Masters in Education, which I wouldn't have had the confidence to do without my improved situation."

Another respondent (female, 35-44 years, JobSeeker Payment) said, "I was able to look for work and get to interviews"

Respondents also indicated they spent more time studying as a preliminary step for a more financially secure future, including a focus on study (see Figure 4). For example, one respondent (female, 45-54 years, JobSeeker Payment) said:

"Instead of doing busywork and ticking off boxes [related to mutual obligations], I could really focus on study and what I needed to do to get to where I wanted to go. And I was able to make progress for the first time in a couple of years towards that goal."

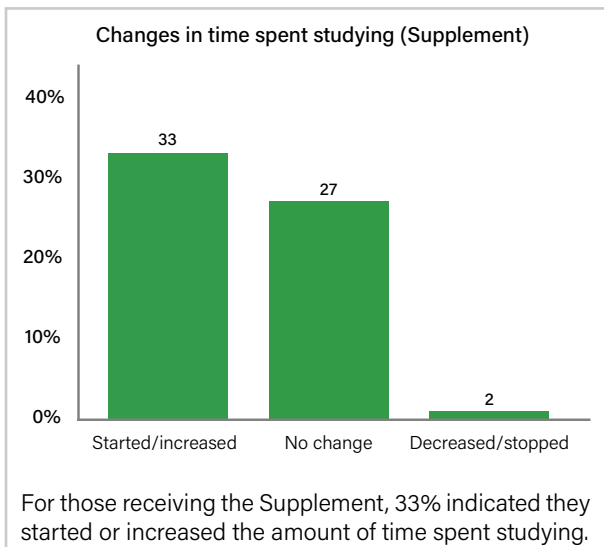


Figure 4: Changes in time spent studying for those receiving the Supplement

A single mother (35-44 years, JobSeeker Payment) who left her partner due to domestic violence said the benefits of the Supplement were:

"My mental health is the main thing, I've actually felt worthy. My bills are all paid on time... I've been able to give my children a normal life like other children, and I've been able to go back to study so that I have a chance at a better future. I guess it gave me some hope!"

The suspension of mutual obligations also gave people the time and space to engage in the formal labour market. As one respondent (female, aged 35-44 years, Parenting Payment Single) said:

"I was able to focus on getting myself back into the workforce. Yes, mutual obligation activities PREVENT people from being able to start a new business or re-enter the workforce as an employee."

Another respondent (female, aged 55-64 years, JobSeeker Payment) said, "More time to live properly and actually look for work properly".

Ryan: New payment recipient

Ryan, aged between 25 and 31 years, has been receiving the JobSeeker Payment for between six and 12 months, although he has received payments in the past when he was studying.

Last year, when he was studying full-time, he was only left with \$160 a week to live on after he paid his rent. This year, he has moved back in with his parents, so his expenses have dropped while his benefits have increased. While Ryan wishes that he could have received the additional money last year when he was struggling, this year the Coronavirus Supplement has allowed him to buy a laptop, buy food and also build up some savings.

The suspension of mutual obligations has been nothing but positive for Ryan. He experiences less stress from not having to deal with Centrelink forms and appointments, and not having to apply for jobs that he is not interested in.

Instead of dealing with Centrelink, Ryan has had more time to send out job applications to jobs that he actually wants. He thinks that the whole mutual obligations system is absurd, as it threatens people with poverty if they fail but makes it harder for them to succeed.

The Supplement and suspension of mutual obligations allowed people to better engage in other forms of unpaid productive work including care work and community support.

Both the Supplement and suspension of mutual obligations allowed people to better engage in unpaid care and community-focused work such as unpaid childcare, advocacy, volunteering and community work.

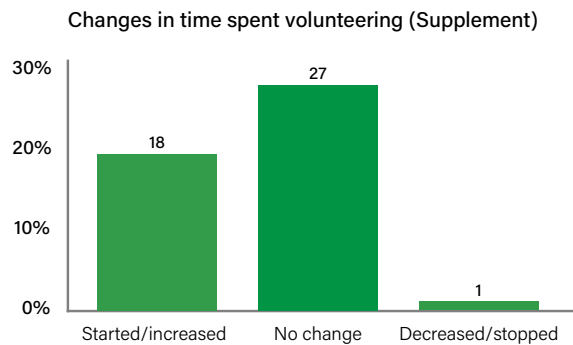


Figure 5: Changes in time spent volunteering for those receiving the Supplement

Respondents receiving the Supplement pointed to how a reduction in stress and an increase in resources allowed them to focus on activities important to them and their communities. For example, one respondent receiving Austudy said:

"It may seem small, but I was able to start doing little things for others and causes I care about. When I saw a friend in need I could buy them a meal. I was able to contribute to a fines fund for people arrested protecting Djab Wurrung country. I didn't spend much on me but I felt like I could do more for the collective good, being able to give a little to people who needed it rather than feeling helpless."

A single parent who responded (female, 35-44 years, JobSeeker Payment) said, "It has made me feel like a good parent being able to actually care for my children". This latter point speaks to how the Supplement and additional time enabled respondents with children to feel they were better able to provide for their family.

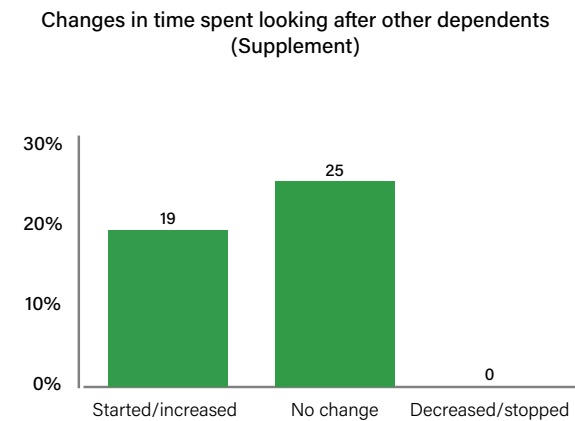


Figure 6: Changes in time spent looking after other dependents, including the elderly, for those receiving the Supplement

The suspension of mutual obligations gave people increased time to pursue productive activities that benefit the economy and the community. Time includes both physical time and also the mental time (or 'bandwidth') that respondents benefited from when they were not subject to the stress of meeting mutual obligations. For example, one respondent (female, 35-33 years, Parenting Payment Single), when asked about any ways in which the suspension of mutual obligations has changed used of time, said:

"I have been changing lives all over the place and becoming a public figure in my community that stands for love, acceptance, mental wellbeing and togetherness.... I have an employee, I talk in panels and speeches and webinars about social impact... my life is about to change forever and I'm about to be able to say goodbye to Centrelink forever. Yet, this fortnight, I am told I am now required to start applying for 12 jobs a fortnight. It's madness. All the employers around here already know me and will wonder why on earth the founder of the area's most exciting social enterprise is applying to their cafe for a job as a barista. It MAKES NO SENSE."

Another respondent (female, 44-54 years, JobSeeker Payment) said to the same question, "Focus on my health needs and my children's needs that I have been left wholly responsible for raising".

Marion: Older recipient

Marion, who is between 55 and 64 years of age, started receiving the JobSeeker Payment less than six months ago. During the pandemic, Marion cared for her elderly mother who had recently had major surgery.

Marion's payment included the Coronavirus Supplement. According to Marion, the higher payment amount met the definition of living decently and also allowed her to keep a small bit of money in reserve. She wonders how people survived on the previous low rate. The higher rate has allowed her to focus on avoiding contracting the virus while looking after her mother. She was also able to use the time to begin a course and to look to the future. The thought of returning to the previous rate is an ever-present stress in Marion's life. Having the Supplement has allowed her some breathing time.

Marion has not had any mutual obligations, as they were paused before she started receiving payments. She thinks that the system should acknowledge that caring responsibilities are legitimate.

Comparison data indicates these changes may be more prevalent for those who received the Supplement than those who did not.

The improved health, wellbeing and time spent engaging in employment-related activities during the COVID-19 lockdown is a narrative that runs counter to the general experience of Australians during 2020. This is reflected strongly in the comparative data below. When comparing respondents who did not receive the Supplement (including those not receiving social security payments) with those who did, the dramatic differences in time spent in these activities are even more striking when considered within the social context of the pandemic. It is worth noting that these changes came about at a time when surveillance, in the form of mutual obligation requirements, was suspended.

In the survey, respondents were asked to rank a series of activities and whether during the pandemic they started, increased, decreased or stopped each activity – or whether there was no change; they were also given the option of responding ‘not applicable.’ The questions were worded slightly differently for the two groups. For the group receiving the Supplement, they were asked, “What has the \$550 Coronavirus Supplement changed in your day-to-day life, if anything?”. For those who did not receive the Supplement, the question was worded as, “What has changed during COVID-19 in your day-to-day life, if anything?”. Those who did not receive the Supplement are considered as a homogenous group to retain comparable numbers in each group; however, it should be kept in mind that the “no Supplement” group includes some demographic differences, including average age, estimated income and living arrangements, between those receiving a social security payment and those who were not.

Responses to these questions were grouped into four broad categories: employment-related activities, physical health, mental health and wellbeing, and

helping others. The graphs indicate the percentage of individuals from the two groups who responded to each category (e.g., frequencies). A chi-square test was run for each response to determine whether the differences between the two groups was significant (at 95 per cent confidence interval). Results should be treated with caution, however, due to the demographic differences contained within the group that did not receive the Supplement.

Employment-related activities

Employment-related activities included questions about study, developing a business idea, and looking for paid work.

Figure 7 shows that respondents who received the Supplement were much more likely to start or increase the amount of time they spent studying, at 33 per cent compared to 13 per cent of those who did not receive the Supplement. They were also much less likely to have decreased or stopped this activity; 2 per cent compared to 16 per cent of those who did not receive the Supplement. These differences reached statistical significance. This suggests that the Supplement may have made a significant contribution towards allowing respondents to increase their qualifications through education.

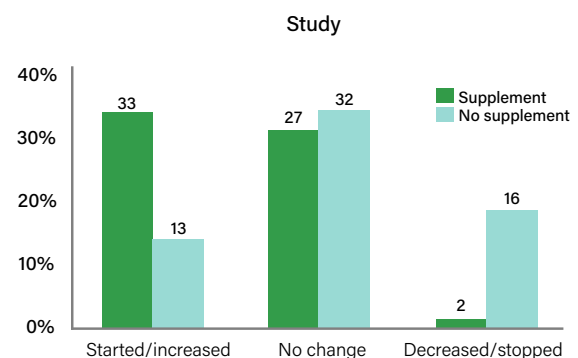


Figure 7: Changes in time spent studying, for those who received the Supplement (n = 82) and those who did not (n = 72). Differences between groups were found to be significant, χ^2 (DF = 5, n = 155) = 18.25, p = .003.

Additionally, the results suggest that the Supplement may have made a small difference in supporting respondents to develop a business idea, although these differences did not reach statistical significance. While differences between the two groups were not great, 19 per cent of those receiving the Supplement indicated they had started or were increasing time spent on developing an idea compared to 12 per cent of those who did not receive the Supplement (see Figure 8).

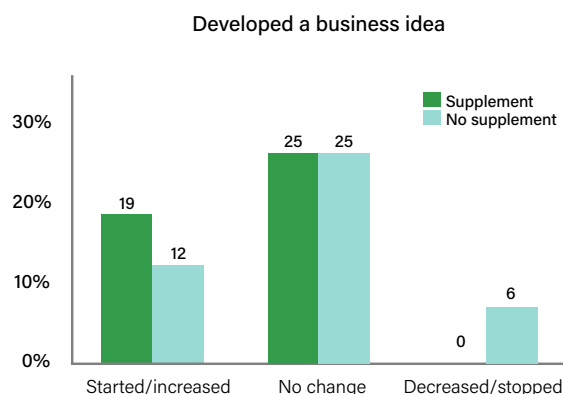


Figure 8: Changes in time spent developing a business idea, for those who received the Supplement (n = 81) and those who did not (n = 74). Differences between groups were not significant, $\chi^2 (DF = 5, n = 155) = 6.80, p = .236$.

In our sample, those receiving the Supplement also spent more time looking for paid work, which runs contrary to the government’s narrative that more generous social security payments discourage looking for employment. Thirty-six per cent of those receiving the Supplement reported they either started or increased the time spent looking for paid work, compared to only 13 per cent of those who did not receive the Supplement (see Figure 9). Statistical analysis found that these differences were significant.

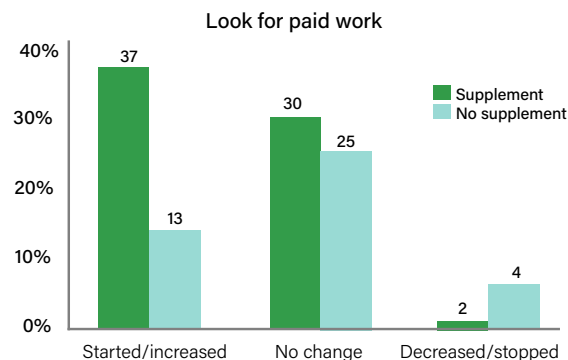


Figure 9: Changes in time spent looking for paid work, for those who received the Supplement (n = 81) and those who did not (n = 74). Differences between groups were significant, $\chi^2 (DF = 5, n = 155) = 25.13, p = .000$.

Physical health

Measures of physical health included questions about a focus on physical health, eating well, and accessing community services.

Figure 10 shows a dramatic difference between those who received the Supplement and those who did not when asked about time use in looking after physical health, and these differences reached statistical significance. Seventy-two per cent of respondents who received the Supplement indicated they spent more time looking after their physical health, compared to only 19 per cent of those who did not receive the Supplement. Conversely, 41 per cent of those who did not receive the Supplement indicated they either decreased or stopped the amount of time spent looking after their physical health, compared to only one per cent of those who did receive the Supplement. This trend is particularly concerning when considering the physical health of people with disabilities, since those on the Disability Support Pension did not receive the Supplement.

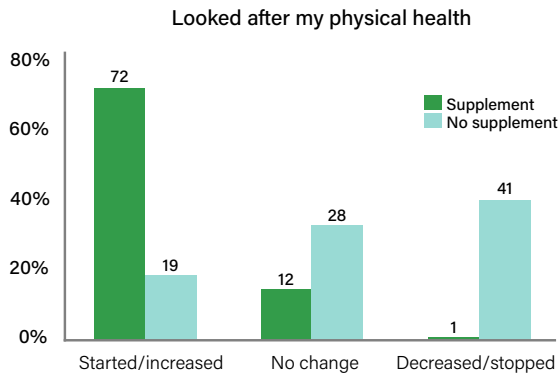


Figure 10: Changes in time spent looking after physical health, for those who received the Supplement (n = 82) and those who did not (n = 75). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 157) = 68.78, p = .000$.

The reported time spent eating well also differed between the two groups. A vast majority of those who received the Supplement, 72 per cent, indicated they started or increased the time spent eating well, compared to only 20 per cent of those who did not receive the Supplement. Those who did not receive the Supplement were much more likely to decrease or stop the

amount of time spent eating well, at 30 per cent, compared to two per cent of those who received the Supplement. There was also a noteworthy split in those who reported no change, with only 12 per cent of those receiving the Supplement indicating no change compared to 40 per cent of those who did not (see Figure 11).

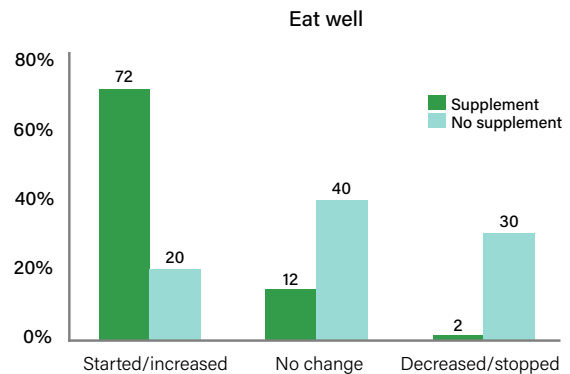


Figure 11: Changes in time spent eating well, for those who received the Supplement (n = 83) and those who did not (n = 72). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 156) = 63.28, p = .000$.

Tania: Disability Support Pension recipient

Tania, who lives alone, has been receiving a Disability Support Pension for over five years. People receiving the Disability Support Pension did not receive the Coronavirus Supplement, so Tania's income did not change during the pandemic.

Tania does not think that her social security payments have allowed her to live a connected and healthy life. She notes that the amount she receives means that she is sometimes not able to afford food.

During the pandemic, some of the low-cost food stores or markets that she used either closed, sold out of food or shut down. The big supermarkets were also sold out of low-cost staples like milk and pasta. It required a lot of effort for Tania to find affordable meals for the week, and she would often only eat one meal a day, as every trick she knew regarding access to low-cost food was shut down by the pandemic.

Tania has recently been diagnosed with disordered eating as a result of rationing food in order to stretch her budget. She's been told that she will require specialist mental health services, but these are already stretched to capacity.

Respondents were asked about time spent accessing community services (for example, food banks, housing support, emergency relief, etc). Those who received the Supplement were slightly more likely to decrease or stop accessing community services; at 20 per cent compared to 13 per cent for those who did not (see Figure 12), however differences between the groups were not statistically significant.

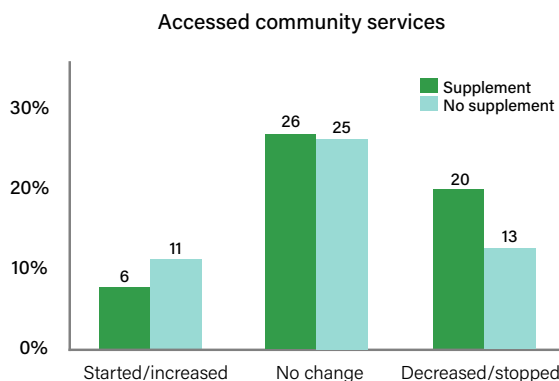


Figure 12: Changes in time spent accessing community services, for those who received the Supplement (n = 81) and those who did not (n = 75). Differences between groups were not significant, $\chi^2 (DF = 5, n = 156) = 3.15, p = .677$.

Mental health and overall wellbeing

Mental health and overall wellbeing were considered through various questions; time reserved "for me", connecting with people, gardening, and spending time in a recreational activity or hobby.

There were stark differences in responses to the general question about time spent supporting mental health, with 72 per cent of those who received the Supplement indicating they started or increased time spent on this activity compared to 26 per cent of those who did not receive the Supplement (see Figure 13). Those who did not receive the Supplement were much more likely to indicate there was no change in time spent supporting mental health (36 per cent compared to 12 per cent of those who did receive the Supplement), or that they had decreased or stopped doing this activity (25 per cent compared to four per cent of those who did receive the Supplement). These differences were statistically significant.

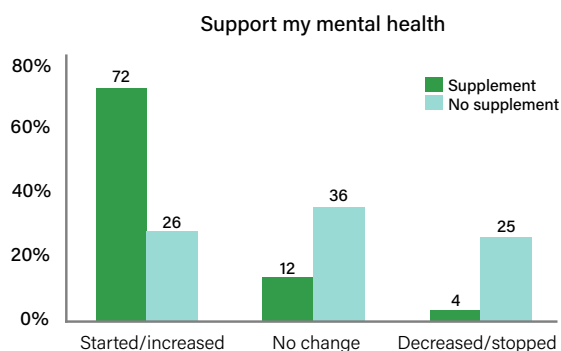


Figure 13: Changes in time spent supporting personal mental health, for those who received the Supplement (n = 81) and those who did not (n = 74). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 155) = 46.8, p = .000$.

In response to the prompt, "have time for me," those who received the Supplement were more likely to start this activity; 45 per cent compared to only one per cent of those who did not receive the Supplement. However, both groups reported similar levels of increased time spent on this (23 per cent for those with the Supplement compared to 28 per cent for those without) or no change (35 per cent for those with the Supplement compared to 27 per cent for those without). Notably, those who did not receive the Supplement were much more likely to decrease or stop spending time on these activities; 33 per cent compared to only one per cent of those who did receive the Supplement (see Figure 14). These differences reached statistical significance.

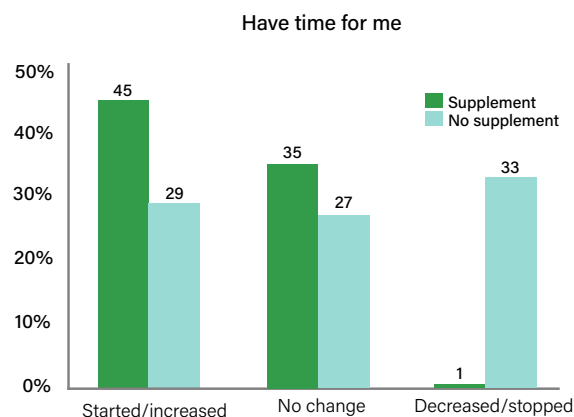


Figure 14: Changes in 'have time for me' for those who received the Supplement (n = 82) and those who did not (n = 78). Differences between groups were found to be significant, $\chi^2 = 44.28 (DF = 5, n = 160), p = .000$.

Those who received the Supplement were also more likely to indicate they started or increased time spent connecting with people they had not seen in a while; 31 per cent compared to only 16 per cent of those without the Supplement. They were also more likely to report no change; 41 per cent compared to 21 per cent of those without the Supplement. Those without the Supplement were much more likely to have decreased or stopped time spent connecting with others, at 50 per cent compared to only three per cent of those who did receive the Supplement (see Figure 15). These differences were statistically significant.

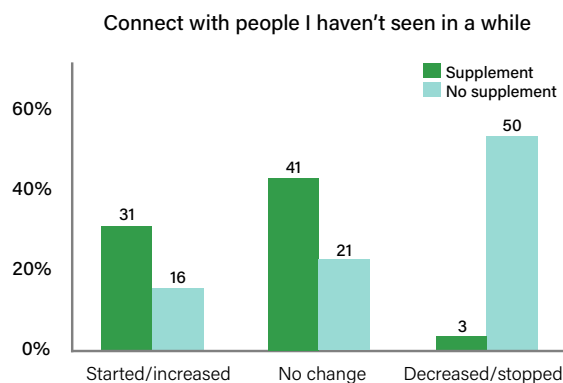


Figure 15: Changes in time spent connecting with others, for those who received the Supplement (n = 81) and those who did not (n = 75). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 156) = 54.24, p = .000$.

Time spent gardening was fairly similar across the two groups, with 37 per cent of those receiving the Supplement starting or increasing time spent on this activity compared to 33 per cent of those without the Supplement. However, those without the Supplement were more likely to have decreased or stopped gardening activities, at 23 per cent compared to one per cent (see Figure 16), which may explain the statistically significant differences between the two groups.

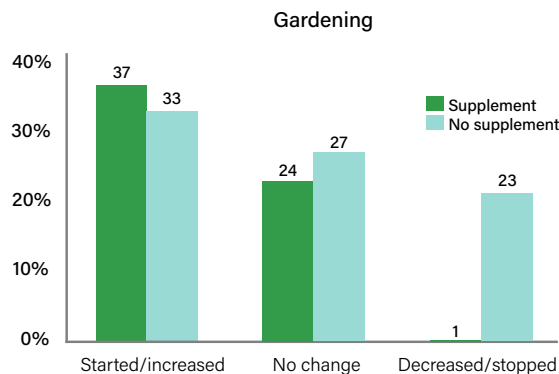


Figure 16: Changes in time spent gardening, for those who received the Supplement (n = 81) and those who did not (n = 75). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 156) = 28.97, p = .000$.

When asked more generally about recreational activities and hobbies, those receiving the Supplement were more likely to indicate they started or increased time spent on this activity, at 54 per cent compared to only 21 per cent of those who did not receive the Supplement. Those without the Supplement were also more likely to report decreasing or stopping this activity, at 34 per cent compared to only one per cent of those who did receive the Supplement. A comparable number of respondents from both groups reported no change; 26 per cent of those receiving the Supplement compared with 31 per cent of those who did not (see Figure 17). These differences reached statistical significance.

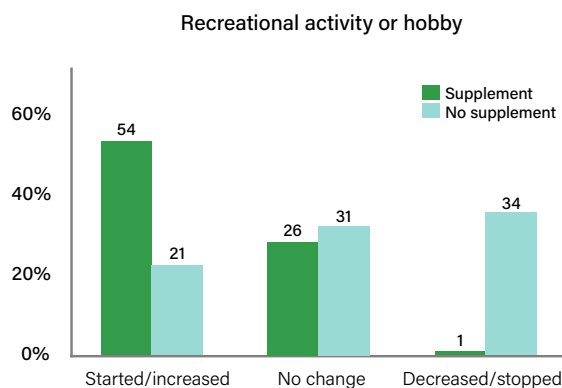


Figure 17: Changes in time spent on a recreational activity or hobby, for those who received the Supplement (n = 82) and those who did not (n = 75). Differences between groups were found to be significant, $\chi^2 (DF = 5, n = 157) = 43.36, p = .000$.

Helping others

Finally, the survey asked a number of questions about time spent looking after children (whether their own children or someone else's), other dependents including the elderly, or time spent volunteering in the community. These questions reflected the fewest number of differences across the two groups.

The rates of time spent looking after children, whether starting or increasing, maintaining, or decreasing/stopping, was fairly uniform across the two groups, with no statistically significant differences (see Figure 18). However, our qualitative responses suggest that respondents receiving the Supplement with children were able to better provide for their children as a result of the Supplement and suspension of mutual obligations.

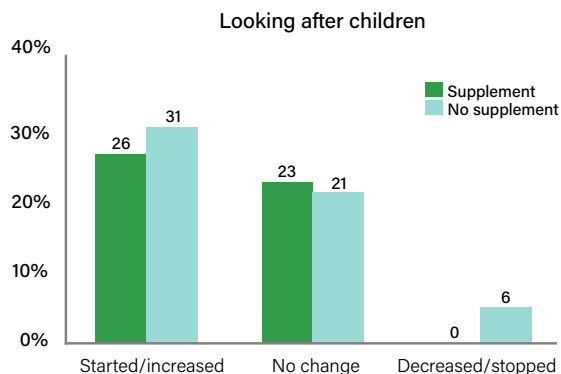


Figure 18: Changes in time spent looking after children, for those who received the Supplement (n = 83) and those who did not (n = 75). Differences between groups were not significant, χ^2 (DF = 5, n = 158) = 9.80, $p = .081$.

Time spent looking after other dependents, while appearing to be fairly uniform across the two groups, was significantly different, with those who did not receive the Supplement more likely to spend increased time on this activity; 27 per cent compared to 15 per cent of those who did receive the Supplement. However, other ratings did not differ much (see Figure 19).

Looking after other dependents (e.g., the elderly)

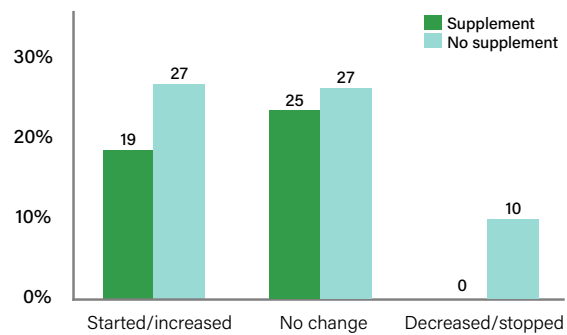


Figure 19: Changes in time spent looking after other dependents, for those who received the Supplement (n = 81) and those who did not (n = 74). Differences between groups were found to be significant, χ^2 (DF = 5, n = 155) = 19.42, $p = .002$.

Time spent volunteering in the community had few differences across the two groups, except that those who did not receive the Supplement were more likely to cease or stop this activity, at 21 per cent compared to one per cent of those who did receive the Supplement (see Figure 20), which may explain the statistically significant differences between the two groups. It may be that those who did not receive the Supplement were more likely to be volunteering in the community, as 41 per cent of those who received the Supplement indicated this activity did not apply to them compared to only 21 per cent of those who did not receive the Supplement.

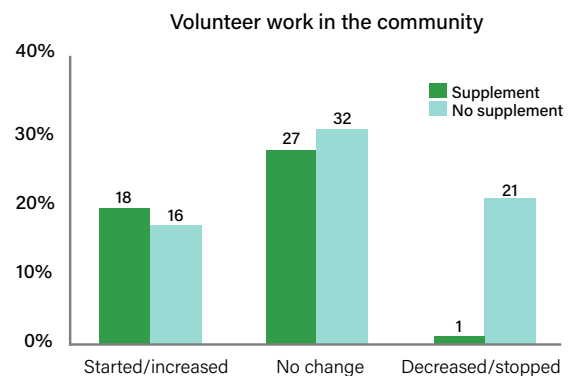


Figure 20: Changes in time spent volunteering, for those who received the Supplement (n = 81) and those who did not (n = 74). Differences between groups were found to be significant χ^2 (DF = 5, n = 155) = 21.867, $p = .001$.

Overall, people who received the Supplement and those who received a suspension of mutual obligations indicated that these changes were overwhelmingly positive. When asked, "How did the Supplement impact your life?", 99 per cent of respondents said it had made life easier, with 81 per cent of those indicating it made life much easier (see Figure 21).

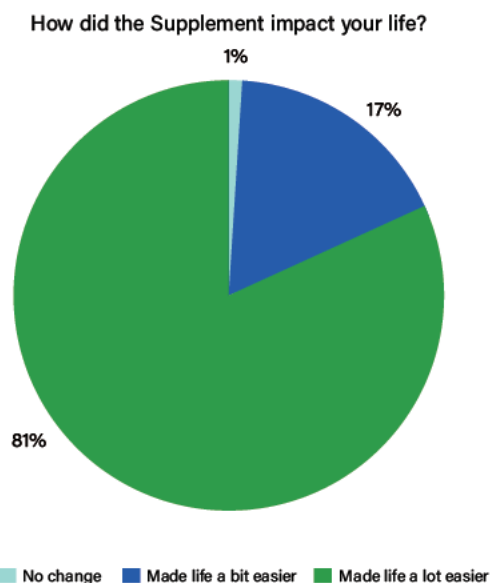


Figure 21: Responses from people who received the Coronavirus Supplement to the question, "How did the Supplement impact your life?" (n = 92)

For those who received payments without the Supplement, their response to the question, "Have your payments allowed you to live a healthy and connected life during COVID-19?" was still comparatively positive, with 76 per cent saying payments allowed them to lead a very or somewhat health and connected life. However, far fewer selected the most positive response of "very" – only 13 per cent – compared to the 81 per cent who received the Supplement. Those who selected negative responses were also much higher, at 20 per cent, compared to only one per cent of those who received the Supplement (see Figure 22).

Have your payments allowed you to have a healthy and connected life during COVID 19?

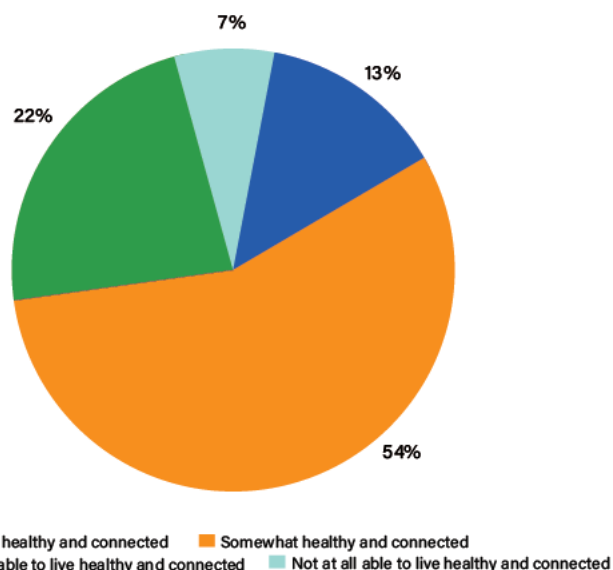


Figure 22: Responses from those who did not receive the Coronavirus Supplement to the question, "Have your payments allowed you to live a healthy and connected life during COVID 19?" (n = 47)

Those respondents who received a suspension of mutual obligations overwhelmingly indicated that that these changes were positive, with 71 per cent indicating the changes made life easier (see Figure 23).

How did the relaxation of mutual obligations impact your life?

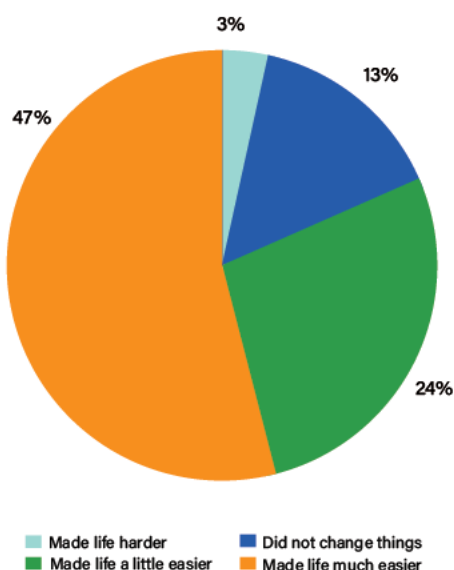


Figure 23: Responses from people who had mutual obligations suspended to the question, "How did the relaxation of mutual obligations impact your life?" (n = 38)

In summary, when comparing those who received the Supplement to those who did not, there were significant differences in time spent on employment-related activities, physical health, and mental health and wellbeing. There were few differences in time spent helping others, which is likely due to the external nature of time shifts in caring responsibilities, and how lockdown measures and stay-at-home orders impacted life for all families. However, it is notable that those who received the Supplement indicated in their written

responses that they felt better equipped and resourced to look after children and other dependents, and to contribute to the community more broadly. While the small sample size and the variation in demographics limit the conclusions that can be drawn from this data, the dramatic differences in such measures as looking after physical and mental health, eating well, studying and looking for paid work may reflect how the current social security settings have direct, everyday impacts on health and wellbeing.

The reduction in the Supplement from \$550 to \$250 per fortnight pushed respondents back below the poverty line.

On 25 September 2020, the Supplement was reduced from \$550 to \$250 per fortnight. This \$300 reduction in the Supplement, despite an increase in the income free area, to \$300¹ resulted in significant challenges for respondents. The survey did not ask any specific questions about the \$300 income free area and changed taper rates that accompanied the reduction, and no respondent raised this in their response. When people were asked 'Please tell us any additional changes (positive or negative) that have occurred as a result of the Supplement reducing', several concerning themes emerged. First, respondents reported having to once again forego basic needs. One respondent (female, 55-64 years, JobSeeker Payment) said, "Back to rationing food and medication". Another respondent said the reduction:

"Meant going without even more basics. Living expenses such as food rent water and power bills still crept up ... less fuel money too as the regional borders and travel lifted I still couldn't assist other family and community as much."

Second, the reduction in the Supplement increased people's stress and reduced their psychological wellbeing. For example, one respondent (male, 35-44 years, JobSeeker Payment) said, "[I] have more stress in my life due to less financial security", and another respondent (male, 25-34 years, JobSeeker Payment) said "I became more stressed and my studies suffered because of it". A third respondent (male, 35-44 years, JobSeeker Payment) said:

"The payment has given me sanity. The threat of the old system returning, with harsh mutual obligations and reduced payment, makes me very anxious."

Third, the reduction limited respondent's ability to engage in employment-related activities. Respondents reported that the reduction in the Supplement made it harder for them to undertake labour market activities that they were able to do while receiving the full \$550 Supplement. One respondent (male, 35-44 years, JobSeeker Payment) said:

"It increased anxiety, making me more fearful of the future. It reduced my options for my..."

¹ Department of Social Services 2021.

...future career - because I have to prioritise survival. It made me feel more alienated because my income separated me from others."

Another respondent (female, 45-54 years, JobSeeker Payment) said:

"My plans for creating for myself self-sufficiency through a home business have pretty much..."

...evaporated and now I am back in the netherworld of constant fear and worry about poverty. It's like life has stopped again."

Fourth, issues around money, debt and financial insecurity also increased. For example, one respondent (male, 55-64 years, JobSeeker Payment) said, "I had to start counting my pennies again. It reduced my horizons". Another respondent (female, 45-54 years, JobSeeker Payment) said, "Money worries are back. After Dec I will be back to scrimping and avoiding debt collectors phone calls"

The Supplement and suspension of mutual obligations exposed the harshness of Australia's current social security settings.

Respondents were asked about any perceived negatives to receiving the Supplement and having their mutual obligations suspended. Overwhelmingly, respondents said there were no negatives arising from these changes, with some adding the only negative was that the Supplement and suspension in mutual obligations were temporary and would end. For example, one respondent reported "The only negative has been the sense of impending doom knowing it will stop and that I will have to go back to living a life of constant anxiety".

Some respondents also said that having the Supplement exposed the cruelty of the social security system outside of COVID times. For example, one respondent (female, 20-21 years, Youth Allowance Student) said "it made me realise how flawed the system is, that people had been expected to live on so little. [I] worry for people when the supplement is stopped". Another respondent (female, 25-34 years, JobSeeker Payment) said "Stigma the government has placed on those who receive it". Others were more

pointed in their analysis of the situation; one respondent (male, 35-44 years, JobSeeker Payment) said the temporary nature of the changes led to, "more distrust of anything from the Coalition, as they were dragged kicking and screaming to even do this small step forward. And now they've just taken it away again." Another (male, 22-24 years, JobSeeker Payment) said:

"The constant feeling of dread knowing the Morrison government would rip away any hope they had just given Australians that desperately relied on them during a global pandemic. The fact that it did not make any permanent change to a failing social security system that hasn't been improved upon in decades makes me feel as though those in poverty will just have to deal with it, as that's the government's disgusting view on its people."

Sara: Young adult

Sara is aged between 22 and 24 years and lives in a sharehouse with housemates. She was receiving social security payments for between one and five years, but was able to move from JobSeeker Payment to Youth Allowance (Student) during the lockdown.

The switch has made life a lot easier for her, as it has meant she no longer has to deal with mutual obligations. She now has less stress about job applications and fitting time for JobNetwork meetings into her busy study schedule.

The Coronavirus Supplement has also made a huge difference, as it has meant that she doesn't have to constantly worry about money and has allowed her to focus on more important tasks. With the additional money, Sara has been able to see a psychiatrist. She has also been able to afford the medication that they've prescribed.

She is worried what will happen to her, and everyone else when the Supplement is stopped and people have to go back to living on such a low amount and worrying all the time. She's really noticed how flawed the system is.



Implications

Changes in time use during COVID-19

Responses to the survey suggest that receiving the Coronavirus Supplement led to significant differences in time use across most areas that were identified. Concerning employment-related activities, those receiving the Supplement reported an increase in time spent studying, developing a business idea (moderately), and looking for paid work. These trends appear to counter to the government's narrative that a low rate is essential to compel job-seeking behaviours.

Differences in physical health measures were also notable, with those receiving the Supplement and looking after physical health and eating well. Previous research has found that receiving low social security payments leads to food insecurity,¹⁴ and the Supplement appears to have temporarily ameliorated this human rights issue. Such dramatic differences are concerning, as responses suggest that those who received the Supplement did not have adequate resources or time to look after their physical health before the pandemic. It is also concerning that those who did not receive the Supplement spent less time looking after their physical health, particularly so for those who rely on the Disability Support Pension (which was excluded from the Supplement).

Mental health and overall wellbeing was another area with dramatic differences between the two groups. Receiving the Supplement may have supported respondents in looking after their mental health, having more "me time," connecting with people, and engaging in a recreational activity or hobby; there were also increases in time spent gardening although these differences were not significantly different from the group which did not receive the Supplement.

The mental health toll of being kept below the poverty line combined with mutual obligation measures has been well documented.¹⁵ By reducing the stress and anxiety that people feel, mental health would be predicted to improve. It is also notable that we saw these mental health improvements during a time when the general population in Australia were experiencing worsening mental health.

Time spent helping others – specifically, looking after children, looking after other dependents, or volunteering in the community – was not impacted by the Supplement one way or the other. This may reflect the realities that everyone experienced during lockdown; caring work continued and often intensified during lockdown and resources did not impact this dimension of time use a great deal. However, written responses indicated that those who received the Supplement felt better resourced and able to look after dependents during lockdown. It is also notable that as a result of increasing caring duties with fewer resources, many Australians not receiving the Supplement reported an increase in compromised mental health, while as

¹⁴ Jovanovski, N & Cook, K 2019, 'How Australian welfare reforms shape low income mothers' food provisioning practices and their children's nutritional health', *Critical Public Health*, vol. 30, no. 3, pp. 340 351; McKenzie, HJ & McKay, FH 2017, 'Food as a discretionary item: the impact of welfare payment changes on low income single mother's food choices and strategies', *Journal of Poverty and Social Justice*, vol. 25, no. 1, pp. 35 48; Temple, JB, Booth, S & Pollard, CM 2019, 'Social assistance payment and food insecurity in Australia: Evidence from the Household Expenditure Survey', *International Journal of Environmental Research and Public Health*, vol. 16, no. 3, pp. 455 470.

¹⁵ McLaren, J, Maury, S & Squire, S 2018, *"Outside systems control my life": the experience of single mothers on Welfare to Work*, Good Shepherd Australia New Zealand, Melbourne; Morris, A & Wilson, S 2014, 'Struggling on the Newstart unemployment benefit in Australia: the experience of a neoliberal form of employment assistance', *The Economic and Labour Relations Review*, vol. 25, no. 2, pp. 202 221; Peterie, M, Ramia, G, Marston, G & Patulny, R 2019, 'Emotional compliance and emotion as resistance: shame and anger among the long term unemployed', *Work, Employment and Society*, vol. 33, no. 5, pp. 794 811.

previously stated, those in this study receiving the Supplement reported improvements to their mental health.

Reflecting this, the COVID-19 pandemic has been reported as a negative experience for many who did not receive the Supplement, with increases in financial stress, social isolation, overwhelming caring duties, and compromised mental health.¹⁶ It was therefore surprising to find that 2020 generally appeared to be a positive time for people who received the Supplement.¹⁷ Despite dealing with the same lockdown difficulties and health concerns as the general population, the increase in economic security and freeing up of their time was a dramatic change from the dehumanising experience they were previously forced to endure. The lockdown appears to have been notably more positive for people who received social security payments when compared to Australians who normally enjoy economic security.

Poverty is policy-induced

It has been well established that prior to the Supplement, people receiving working-age payment types were highly likely to be living in poverty. Research by the ANU Centre for Social Research and Methods found that, contrary to patterns in most countries during 2020, poverty levels in Australia actually decreased during the pandemic, and this was due to the Coronavirus Supplement and the introduction of JobKeeper.¹⁸

While poverty cannot be attributed to one single factor, our research suggests that social security policy settings directly affect the prevalence of poverty in Australia. Respondents in our research noted a significant decrease in poverty through the rapid change in policy settings – the introduction of the Supplement and the suspension of mutual obligations. This is reflected in population level studies where research by Phillips, Gray and Biddle (2020) found that individuals receiving Newstart Allowance (now JobSeeker Payment) or Youth Allowance were estimated to have had the largest reduction in household poverty, with poverty rates falling from 67 per cent to seven per cent.¹⁹ The introduction of the Supplement and suspension of mutual obligations were policy decisions that made a major difference to people's lives. These dramatic changes enabled people to turn their attention away from day-to-day survival and towards envisioning and realising a more sustainable future for themselves and their dependents.

Yet as our research shows, when the Supplement was reduced from \$550 to \$250 per fortnight, respondents started noting their experiences of poverty again, including having to go without basic items, increased stress and anxiety, and financial difficulties.

This is particularly troubling for childhood poverty as our research also suggests that when parents had more money through the Supplement and had their mutual obligations suspended, they felt they were better able to provide for their children.

Our findings also suggests that the longstanding view held by policy makers, that social security payments at a liveable level can be an impediment for people to find work, is a limited view. Indeed, our research found that people with financial security and time were able to engage further with the labour market, make strategic decisions about their economic futures, and were able to provide better care for their children.

¹⁶ Broadway, B, Payne, AA & Salamanca, N 2020, Coping with COVID 19: rethinking Australia Taking the pulse of the nation 2020, The Melbourne Institute, Melbourne.

¹⁷ See also, for example, Edwards, T 2020, 550 reasons to smile: why single mothers are so happy these days, Power to Persuade, 21 July, viewed 12 March 2021, <<http://www.powertopersuade.org.au/blog/550-reasons-to-smile-why-single-mothers-are-so-happy-these-days/20/7/2020>>.

¹⁸ Phillips, B, Gray, M & Biddle, N 2020, COVID 19 JobKeeper and JobSeeker impacts on poverty and housing stress under current and alternative economic and policy scenarios, ANU Centre for Social Research and Methods, Canberra.

¹⁹ Phillips, Gray and Biddle 2020.

A review of OECD policies also confirms this view, finding that higher payments correlate to lower unemployment.²⁰ Additionally, Parliamentary committees, at both the Victorian state²¹ and Federal²² levels, have recognised the barrier that poverty creates to employment and the pressures that it places on community services, and have recommended that governments focus on poverty alleviation through the social security system to improve employment prospects and ease demand for crisis support.

Policy understandings of productivity and work are limited

People receiving social security are regularly accused of welfare dependency. However, this view overlooks how the economy is dependent on the unpaid work of the unemployed or precariously employed, especially single mothers. Our research finds that people are productive in a multitude of ways and are contributing to society and the economy even if they are without regular paid work, through unpaid childcare, caring for the elderly, community work, self-provisioning activities like gardening and volunteering.

Often, social reproduction is sidelined when only production is seen as valuable – especially through the act of having a paid job. Yet feminist scholars have long shown how capitalism expropriates, or as Nancy Fraser calls it ‘free rides,’ on the vast unpaid social reproductive work, often carried out by women – in that it provides essential conditions for capitalism to exist. For example, the most recent ABS time use survey showed that unpaid care work contributes between 41.6 per cent to 58.7 per cent of GDP.²³

Punitive welfare and mutual obligation settings are particularly problematic because they not only overlook unpaid care work and social reproduction more broadly, but punish people for engaging in this work.²⁴ For example, as argued by McDowell (2005), welfare conditionality policies underpinned by the assumption that people are not working, “ignore the relational values of care and love for others that inform voluntary and unpaid care, assuming instead that value lies only in financially remunerated forms of effort.”²⁵

This goes to a major and enduring flaw in Australian social security; its inability to recognize various productive activities people undertake – including unpaid care work which is largely undertaken by women.²⁶ People receiving social security are accused of being dependent on welfare, but actually the economy and society are dependent on their unpaid labour. During the COVID-19 pandemic, they worked to educate their children when the schools were closed, looked after other people in the community, and participated in self-care and advocacy.

20 Grudnoff, M 2021, Unemployment payments and work incentives: an international comparison, The Australia Institute, viewed 5 March 20201, <[https://australiainstitute.org.au/wp-content/uploads/2021/02/P1035 Unemployment payments and work incentives WEB.pdf](https://australiainstitute.org.au/wp-content/uploads/2021/02/P1035-Unemployment-payments-and-work-incentives-WEB.pdf)>.

21 Legislative Assembly Economy and Infrastructure Committee 2020, Inquiry into sustainable employment for disadvantaged jobseekers, Parliament of Victoria, Melbourne.

22 Senate Community Affairs References Committee 2020, Adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia, Australian Parliament, Canberra.

23 Australian Bureau of Statistics (ABS) 2014, 5202.0 Spotlight on National Accounts: Unpaid Work and the Australian Economy, ABS, Canberra.

24 Andersen, K 2019, ‘Universal Credit, gender and unpaid childcare: mothers’ accounts of the new welfare conditionality regime’, *Critical Social Policy*, online, pp. 1 20; Cain, R 2016, ‘Responsibilising recovery: lone and low paid parents, Universal Credit and the gendered contradictions of UK welfare reform’, *British Politics*, vol. 11, no. 4, pp. 488 507

25 McDowell, L 2005, ‘Love, money and gender divisions of labour: some critical reflections on welfare to work policies in the UK’, *Journal of Economic Geography*, vol. 5, no. 3, pp. 365 379, p. 372.

26 Blaxland, M 2010, ‘Mothers and mutual obligation: policy reforming the good mother’, in S. Goodwin and K. Huppatz (eds), *The good mother: contemporary motherhoods in Australia*, Sydney University Press, Sydney, pp. 131 151; Land, H 2002, ‘Spheres of care in the UK: separate and unequal’, *Critical Social Policy*, vol. 22, no. 1, pp. 13 32.

Our research offers interesting insights into notions of agency and control, and the deleterious effect of stigma on the wellbeing of people receiving social security payments. Self-determination theory, a theory of human motivation, tells us that when you remove individual agency and replace it with external control, as with strict mutual obligations, this has adverse impacts on feelings of confidence and competence, autonomy and personal meaning, all of which influence intrinsic motivation.²⁹ These intrinsic forms of motivation have more influence over outcomes than extrinsic motivations, suggesting they should be prioritised in the design of the social security system above measures that rely on the avoidance of stigma or punishment as a motivator.³⁰

The toll of punitive policy settings on physical and mental health is alarming

Social security is a human right, covered in Article 9 of the International Covenant on Economic, Social and Cultural Rights, to which Australia is a signatory.³¹ Under this covenant, social security is expected to, in part, provide essential health care, housing, foodstuff, education, and promote social inclusion. The findings from our research, however, indicate that prior to receiving the Coronavirus Supplement, many respondents struggled to provide adequate and nutritious food for their households, look after their physical health, or attend to medical needs. It appears that these punitive policy settings are creating or exacerbating poor health for adults and children. Within this context, it is not surprising that individuals are struggling to connect to meaningful employment opportunities.

The toll on mental health is equally concerning. Stories of stress, post-traumatic stress disorder (PTSD), anxiety, and depression associated with the social security system is not only a human rights concern of the gravest nature, but again creates barriers to engaging with employment – or, indeed, providing quality care for dependants or self. The temporary changes in physical and mental health that respondents experienced as a result of receiving the Supplement and/or experiencing a temporary suspension of mutual obligations, and at a time when other Australians were experiencing increases in compromised mental health, indicates that these decrements are directly tied to the low payments that are insufficient to meet everyday living expenses and impact society more broadly.

Policy settings that contribute to the stress and poverty of caregivers are harmful to children

The qualitative data in this study shows the positive outcomes that can be achieved for children when parents and caregivers receive the assistance and resources they need to fulfil their role as responsive caregivers. Survey responses told of parents and caregivers being able to purchase items for their children such as necessary school supplies, birthday and Christmas presents, books and activities, and clothes and shoes. Parents and caregivers also reported being able to pay for social outings and excursions, to purchase more and better-quality food for the household and to meet children's healthcare expenses.

Many respondents noted that these forms of spending are a struggle, and at times impossible,

²⁹ Schulte, R 2020, What is Self Determination Theory (SDT) & why does it matter?, viewed 7 March 2021, <<https://www.gqrgm.com/what-is-self-determination-theory-sdt-why-does-it-matter/>>.

³⁰ Welters, R, Mitchell, W & Muysken, J 2014, 'Self determination theory and employed job search', *Journal of Economic Psychology*, vol. 44, pp. 34-44.

³¹ Attorney General's Department n.d., Right to social security: public sector guidance sheet, viewed 12 March 2021, <<https://www.ag.gov.au/rights-and-protections/human-rights-and-anti-discrimination/human-rights-scrutiny/public-sector-guidance-sheets/right-social-security>>.

when receiving the base rate of social security payments. Respondents expressed concern about what they would do when the Supplement tapered off and their children would once more have to go without. When caregivers are not provided with sufficient income to meet the needs of children, this threatens children's rights under Article 26 of the United Nations Convention on the Rights of the Child.³²

Respondents also reported that their reduced stress resulting from the increased income and suspension of mutual obligations meant that they could be more attentive to their children and their needs. This has significant implications for children's outcomes and should be a key consideration for policy-making decisions relating to social security.³³

We know that when caregivers experience stress, this is often picked up by children and can contribute to mental health, developmental and behavioural challenges.³⁴ Living in poverty can also increase the likelihood of stressful experiences for children, including toxic stress, that can affect a child's developing brain architecture. ³⁵Research by the Center on the Developing Child at Harvard University shows that for children, repeated stress responses such as those caused by poverty overload biological systems.³⁶ This can affect a developing child's emotional regulation, memory and executive function with potential long-term consequences for their future.

As indicated in survey responses, poverty also presents a range of risks to children, such as food insecurity, limited opportunities, and social exclusion. These risk factors can lead to poorer physical health, mental health, academic achievement, future employment outcomes and overall wellbeing. Furthermore, poverty during childhood makes it much more likely that poverty will be experienced in adulthood.³⁷ Harsh policy settings that prevent caregivers from meeting the basic needs of children and contribute to a high-stress environment are harmful for children, reinforce intergenerational poverty, and must be urgently re-evaluated in light of these harmful impacts.

32 United Nations 1990, Convention on the Rights of the Child, viewed 22 March 2021, <<https://www.ohchr.org/EN/ProfessionalInterest/Pages/CRC.aspx>>.

33 Center on the Developing Child 2017, 3 principles to improve outcomes for children and families, Center on the Developing Child at Harvard University, Cambridge, MA.

34 National Scientific Council on the Developing Child 2012, Establishing a level foundation for life: mental health begins in early childhood, Center on the Developing Child at Harvard University, Cambridge, MA.

35 National Scientific Council on the Developing Child 2012.

36 Center on the Developing Child 2020, Connecting the brain to the rest of the body, In Brief, Center on the Developing Child, Cambridge, MA.

37 Vera Toscano, E & Wilkins, R 2020, Does poverty in childhood beget poverty in adulthood in Australia?, Melbourne Institute: Applied Economic & Social Research, Melbourne.

Recommendations

Our research shows that low payments and mutual obligations in current social security policy are functioning contrary to the outcomes government are trying to achieve by creating barriers to work, compromising physical and mental health, reducing self-worth and wellbeing, providing inadequate financial resources for basic living needs, reducing capacity to focus on anything other than survival, and disregarding people's unpaid caring responsibilities, community contributions and long-term goals. The multiple negative impacts of social security policies are making it more difficult – not less – for individuals to engage with meaningful employment. A major reform of the social security system is therefore necessary to ensure it is fit for purpose.

We need an approach to social security that values the social safety net as an important institution of a healthy nation. One that advances human rights, provides unconditional economic security, builds capabilities and addresses systemic drivers of disadvantage.

Drawing on our research, we make the following recommendations to Australian Government decision-makers and policy makers.



Recommendation One

Deliver a permanent, adequate increase to working-age social security payments, without conditions, sufficient to lift incomes above the poverty line.

The \$50 per fortnight increase set to be legislated by the government is not sufficient and will effectively condemn people to poverty, rather than support them into a financially sustainable future, with both short- and long-term consequences for individuals, families, the economy, and society.

Recommendation Two

Replace mutual obligations with a system that provides voluntary employment support, training, career advice and guidance.

Experiences of poverty while receiving social security payments are compounded by punitive compliance requirements such as payment suspensions, which cause stress, hardship and harm, particularly to children. An emphasis on compliance creates barriers to economic participation rather than breaking them down. Redeveloping the system to one that is based on a duty of care and builds intrinsic motivation for those able to work would see better outcomes.

Recommendation Three

Reform the social security system so that it recognises that formal paid employment is only one form of productivity and work.

It is critical that there is clear recognition of the variety of ways in which people contribute to society, including caring for children and the elderly, self-provisioning, volunteering, and community work. Narratives of welfare dependency obfuscate how society and the economy are dependent on these forms of labour. People have existing obligations that are critical to the functioning of society; additional obligations distract from such productive and reproductive work. Supporting these forms of productivity, rather than punishing people who engage in them, will lead to better outcomes for all.

Recommendation Four

Strengthen data collection to facilitate future research on time use and social security by including a question about social security receipt in the Australian Bureau of Statistics (ABS) Time Use Survey.

Greater efforts are needed to build the evidence-base on the relationship between productive time use and social security receipt.

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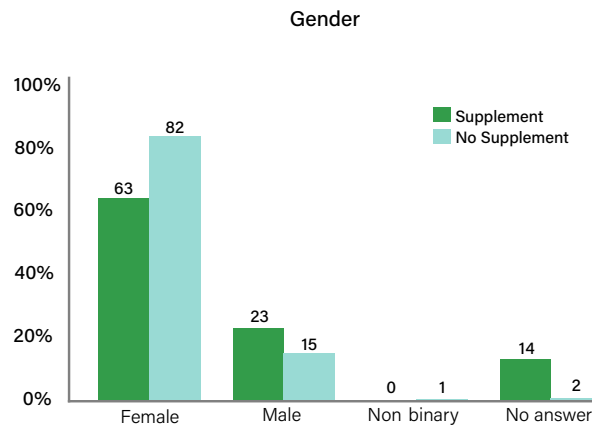
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Appendices

Appendix 1 – Respondent demographics

264 people clicked the link to the survey. Of these, 91 people did not complete the survey and were excluded from the final analysis (n = 173).

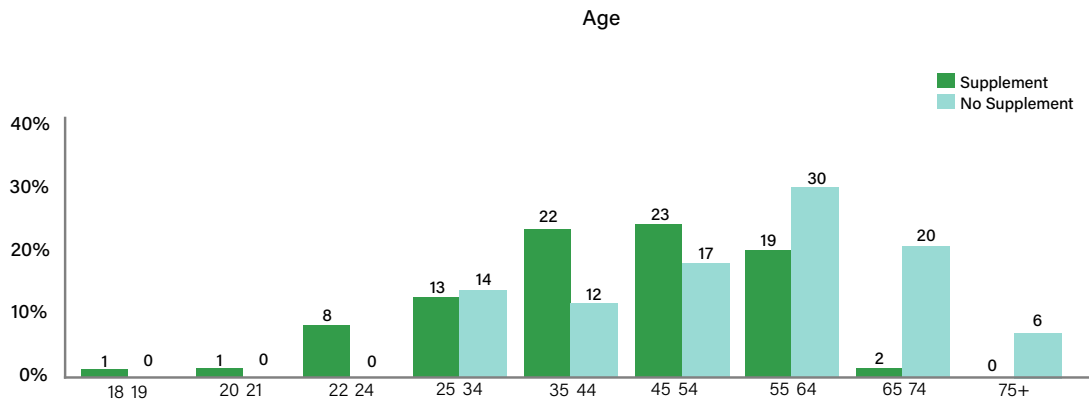
Of those who received the Supplement, 58 were female, or 72 per cent. Of those who did not receive the Supplement, 66 were female (82 per cent). A chi-square revealed these differences were not significant.



Those who received the Supplement were significantly younger than those who did not, while those not receiving any social security payment were significantly older than the other two groups, $X^2 = 45.20$, (16, $N = 161$), $p = .000$.

Table 1: Age group of respondents by receipt of a social security payment plus the Coronavirus Supplement, a social security payment but no Supplement, and no social security payment (N = 172).

To what age group do you belong?								
	Payment + Supplement		Payment only		No payment		Total	
	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent
18-19	1	1%	0	0	0	0	1	1%
20-21	1	1%	0	0	0	0	1	1%
22-24	7	8%	0	0	0	0	7	4%
25-34	12	13%	3	6%	8	29%	23	13%
35-44	20	22%	6	11%	4	14%	30	17%
45-54	21	23%	10	19%	4	14%	35	20%
55-64	17	19%	15	28%	9	32%	41	23%
65-74	2	2%	14	26%	2	7%	18	10%
75+	0	0	4	8%	1	4%	5	3%
No answer	11	11%	1	2%	0	0	12	7%
Total	92	100%	53	100%	28	100%	173	100%



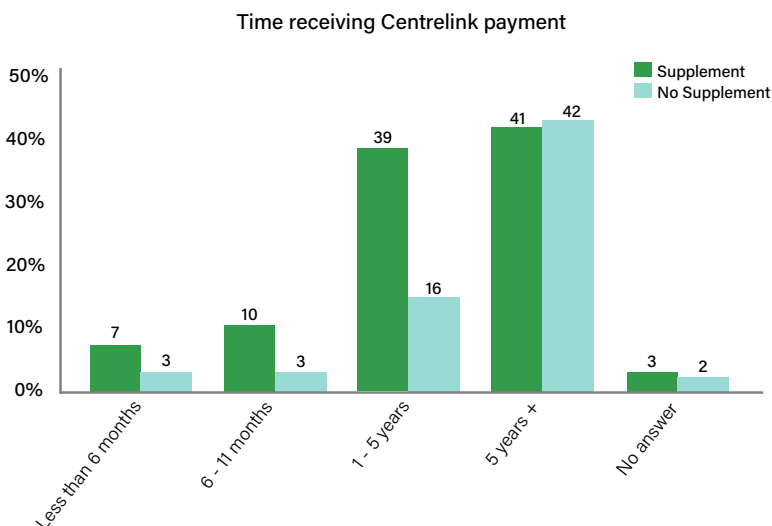
There were significant differences in living arrangements across the three groups. Those who received a social security payment plus Supplement were much less likely to be living with a partner compared to the other two groups, $X^2 = 32.08$, (4, $N = 137$), $p = .000$. Those who did not receive a social security payment were much less likely to have children in the household, $X^2 = 17.22$, (4, $N = 151$), $p = .002$, and also much less likely to be parenting children aged 17 or less, $X^2 = 13.79$, (4, $N = 159$), $p = .008$; see Table 2. While there were differences in the number of children, this did not reach significance across the three groups, $X^2 = 13.24$, (12, $N = 74$), $p = .352$. Seventy per cent of those receiving a payment plus the Supplement reported having 1 to 2 children, compared to 56 per cent of those receiving only a payment; only 5 respondents not receiving a payment reported having children, and all of these had 3 or more children.

Table 2: Living arrangements by group - living with a partner, children in the household and parenting children aged 17 or younger

Living arrangements						
	Living with a partner		Children in household		Parenting children (17 or younger)	
	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent
Payment + Supplement	7	5%	38	48%	36	44%
	(n = 73)		(n = 80)		(n = 81)	
Payment only	21	51%	35	76%	31	61%
	(n = 41)		(n = 46)		(n = 51)	
No payment	13	56%	7	28%	5	19%
	(n = 23)		(n = 25)		(n = 27)	

Table 3: Length of time receiving a social security payment, by those who did receive the Coronavirus Supplement and those who did not (N = 145)

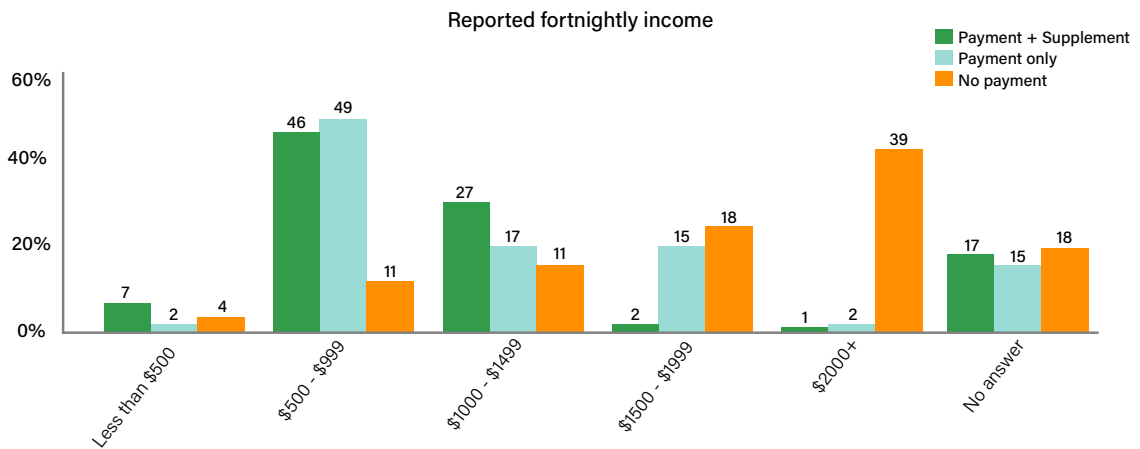
How long have you been receiving a social security payment?						
	Supplement		No supplement		Total	
	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent
Less than 6 months	6	7%	2	4%	8	6%
6 - 11 months	9	10%	2	4%	11	8%
1 - 5 years	36	39%	13	25%	49	34%
5+ years	38	41%	34	64%	72	50%
Not sure	1	1%	1	1%	2	1%
Prefer not to say	2	2%	1	1%	3	1%
Total	92	100%	53	99%	145	100%



Average fortnightly income is reported by those who received a social security payment plus the Supplement, those who received a social security payment that was excluded from receiving the Supplement, and those who were not receiving a social security payment (see Table 4, Appendix 1). The differences between the three groups were significant, $\chi^2 = 60.19$, (10, $N = 160$), $p = .000$, with those receiving the Supplement reporting slightly higher income compared to those on social security payments but without the Supplement, while those not receiving a Supplement reporting significantly higher income than either group receiving social security payments.

Table 4: Reported fortnightly income - Social security payment + Coronavirus Supplement, Social security payment only, and no social security payment

What is your fortnightly income after tax, including any social security payment and supplements you receive?								
	Payment + Supplement		Payment only		No payment		Total	
	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent
≤ \$499	6	7%	1	2%	1	3%	8	5%
\$500-\$999	42	46%	26	49%	3	11%	71	41%
\$1000-\$1499	25	27%	9	17%	3	11%	37	21%
\$1500-\$1999	2	2%	8	15%	5	18%	15	9%
\$2000+	1	1%	1	2%	11	39%	13	8%
No answer	16	17%	8	15%	5	18%	29	16%
Total	92	100%	53	100%	28	100%	173	100%



Appendix 2 - Survey instrument

Respondents were not asked every question as skip logic was used to direct respondents to relevant questions based on previous answers.

Social Security and time use during COVID-19

Q1 Do you currently receive a payment from Centrelink?

- Yes
- No - Australian citizen
- No - Non-citizen who is not eligible for payments

Q2 How long have you been receiving a Centrelink payment?

- Less than 6 months
- 6 months to 11 months
- 1 year to 5 years
- More than 5 years
- Not sure
- Prefer not to say

Q3 Which payment do you receive? (choose the one that you **most rely on**)

- Jobseeker Payment (previously called Newstart Allowance)
- Youth Allowance (student)
- Youth Allowance (other/unemployed)
- Partner Allowance
- Widow Allowance
- Austudy
- ABSTUDY Payment
- Parenting Payment - Partnered
- Parenting Payment - Single
- Disability Support Pension
- Carer Payment
- Carer Allowance
- Special Benefit
- Farm Household Allowance
- Service Pension (paid by Dept of Veterans' Affairs)
- Family Tax Benefit ONLY (no other benefits)
- None of these
- Prefer not to say

Q4 Between March and September 2020, the government paid a \$550 Coronavirus Supplement to people receiving some Centrelink payments.

In what way did the \$550 **Coronavirus Supplement** impact your life?

- Made life much harder
- Made life a bit harder
- Did not change things
- Made life a bit easier
- Made life a lot easier
- Unsure
- Not applicable
- Prefer not to say

Q5 What has been a **POSITIVE** change in your life, if any, as a result of the \$550 Coronavirus Supplement received between March and September 2020?

Q6 What has been a **NEGATIVE** change in your life, if any, because of the \$550 Coronavirus Supplement?

Q7 What has the \$550 **Coronavirus Supplement** changed in your day to day life, if anything?

	Started doing this activity	Increased the time I spend doing this activity	No change	Decreased the time I spend doing this activity	Stopped doing this activity	Not applicable
Have time for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after my physical health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Eat well	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Study	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after children (your own or others')	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after other dependants including the elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do volunteer work to help the community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gardening	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Develop a business idea	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support my mental health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Looking for paid work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Connect with people I haven't seen for a while	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access community services (e.g. food banks, housing support, emergency relief, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreational activity or hobby	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 Please tell us anything else that has changed in your life as a result of the \$550 Coronavirus Supplement?

Q9 On 25 September 2020, the Coronavirus Supplement was reduced from \$550 to \$250.

Please tell us any additional changes (positive or negative) that have occurred as a result of the supplement reducing.

Q10 Mutual obligation requirements are activities that Centrelink payment recipients have to do to keep their payments (e.g. job applications, reporting, work for the dole, attend JobNetwork provider appointments, activities).

Did you continue to have to do mutual obligation activities to get your payment?

- Yes
- Yes - But I have/had a partial exemption
- No - I have/had a full exemption
- No - My payment does not have any mutual obligation requirements
- Not sure
- Prefer not to say

Q11 As a result of coronavirus, Centrelink reduced the activities that people had to do to keep their benefits.

To what extent has the temporary reduction of mutual obligation activities impacted your life?

- Made life much harder
- Made life harder
- Did not change things
- Made life easier
- Made life much easier
- Unsure
- Not applicable
- Prefer not to say

Q12 What has been a **POSITIVE** change in your life, if anything, because of the temporary reduction of mutual obligations activities?

Q13 What has been a **NEGATIVE** change in your life, if anything, because of the temporary reduction of mutual obligation activities?

Q14 How has the temporary **reduction in mutual obligation activities** changed the way you spend your time, if at all?

Q15 Is there anything else you'd like to tell us about the temporary reduction in mutual obligation requirements?

Q16 Since 4 August 2020, mutual obligation requirements have been re-introduced for everyone except people living in Victoria.

What state do you live in?

- ACT
- NSW
- NT
- QLD
- SA
- TAS
- VIC
- WA

Q17 **If you live outside Victoria**, how has the gradual re-introduction of mutual obligation requirements affected your life (positively or negatively)?

Q18 Is there anything else you'd like to tell us about the re-introduction of mutual obligation requirements?

Q19 To what extent have your Centrelink payments allowed you to live a healthy and connected life during COVID-19?

- I am able to live a **very** healthy and connected life
- I am able to live a **somewhat** healthy and connected life
- I am **not able** to live a healthy and connected life
- I am **not at all able** to live a healthy and connected life
- Unsure
- Prefer not to say

Q20 Can you tell us why you chose that answer?

Q21 What has changed during COVID-19 in your day to day life, if anything?

	Started doing this activity	Increased the time I spend doing this activity	No change	Decreased the time I spend doing this activity	Stopped doing this activity	Not applicable
Have time for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after my physical health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Eat well	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Study	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after children (your own or others')	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look after other dependants including the elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do volunteer work to help the community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gardening	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Develop a business idea	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support my mental health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Looking for paid work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Connect
with people
I haven't
seen for a
while

Access
community
services
(e.g. food
banks,
housing
support,
emergency
relief, etc.)

Recreational
activity or
hobby

Q22 Is there anything else you would like to tell us about the changes to your life during COVID-19?

Q23 Which age group do you belong to?

- 18 – 19 years
- 20 – 21 years
- 22 – 24 years
- 25 – 34 years
- 35 – 44 years
- 45 – 54 years
- 55 – 64 years
- 65 – 74 years
- 75 years or over
- Prefer not to say

Q24 What gender do you identify with?

- Male
- Female
- Non-binary
- Other
- Prefer not to say

Q25 Which of the following best describes your current living arrangements?

	Yes	No	Prefer not to say
Living alone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living with a partner	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living with housemates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living with children in the household	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-resident children living elsewhere	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q26 Do you have parenting responsibilities for any children aged 17 years or less?

- Yes
- No
- Prefer not to say

Q27 How many children do you have?

- 1
- 2
- 3
- 4
- 5
- 6 or more
- Prefer not to say

Q28 What is the age of your **youngest** child?

- Less than 1
- 1-5
- 6-8
- 9-13
- 14-17
- 18+
- Prefer not to say

Q20 What is your fortnightly income **after tax**, including any Centrelink payments and supplements you receive?

- Less than \$500 per fortnight
- \$500 to \$999 per fortnight
- \$1000 to \$1499 per fortnight
- \$1500 to \$1999 per fortnight
- More than \$2000 per fortnight
- Prefer not to say

