

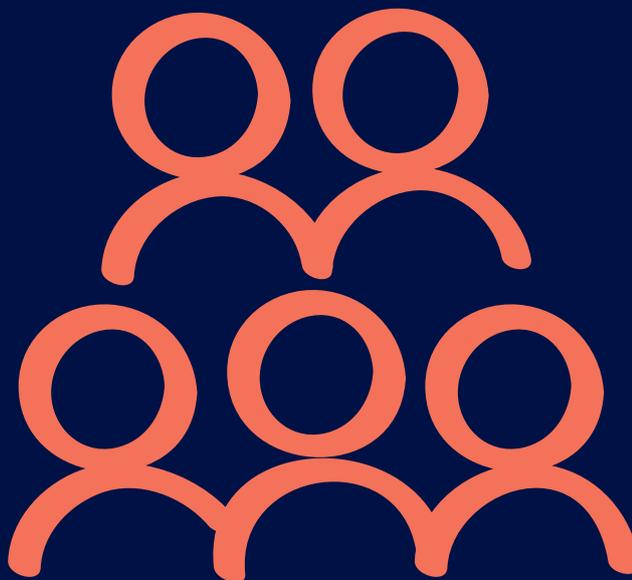
Research and Policy Centre

# Everyone counts

Uncovering patterns of Newstart Allowance

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Brotherhood of St Laurence  
Working for an Australia free of poverty



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# Contents

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<b>Summary</b>	<b>4</b>
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<b>1 Income volatility and social security</b>	<b>8</b>
Adequacy and income security	8
Newstart Allowance	10

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<b>2 The study</b>	<b>13</b>
Method	13

---

<b>3 Newstart Allowance receipt: a common and uncertain experience</b>	<b>15</b>
Many of us receive NSA at some stage	15
Social security payment suspensions contribute to income volatility	22

---

<b>4 Everyone counts</b>	<b>25</b>
Next steps	26

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<b>References</b>	<b>27</b>
<b>Technical note</b>	<b>30</b>

# Summary

Our analysis of administrative social security data aimed to gain a clearer understanding of income volatility in Australia. The focus is on unemployed and underemployed Australians who received Newstart Allowance (NSA<sup>1</sup>)—a group of individuals highly exposed to the risks of financial insecurity.

The study drew on DOMINO (Data Over Multiple Individual Occurrences), a Department of Social Services database that records all interactions with Centrelink since 2001. This daily, event-based data provides an important opportunity to track individual patterns of NSA receipt over a 16-year period (2001–2016).

## Key findings

### The widespread receipt of NSA is commonly underestimated

- More than 4.4 million people received NSA at some stage between 2001 and 2016 (nearly 2.5 million men and 2 million women).
- We estimate that 25% of working-age Australians who were eligible for unemployment payments received NSA between 2000 and 2016.<sup>2</sup>
- These findings reflect (and reinforce) survey estimates of widespread receipt of income support. According to analysis of HILDA data, more than 70% of Australian families with a working-age member received an income support payment (excluding family payments and the Age Pension) between 2001 and 2015 (Wilkins 2017, p. 40).
- The findings also provide baseline support for research by Whiteford and Heron (2018) that suggests many individuals receiving NSA are underemployed.
- The number of individuals per year receiving NSA, in the period from 2001 to 2016, ranged from 0.8 million to 1.2 million. This suggests that approximately 1 in 11 (9%) of the labour force received NSA in any of these years.<sup>3</sup>
- The proportion of women among NSA recipients increased from 30% in 2001 to 46% in 2016. In part this reflects policy changes that predominantly affected women, such as restricting access to Parenting Payment Single and the increase in the Age Pension age for women (Parliamentary Budget Office 2020).
- The data provides a mixed picture about whether NSA is a short-term or a long-term payment. Nearly half (46.2%) received at least one payment in only one or two of the 16 years under investigation, and 30% accessed at least one payment in 3, 4 or 5 years.
- For nearly half the sample (47%) the total accrued time between 2001 and 2016 they received NSA was less than a year. Over two-thirds (68%) accrued fewer than 2 years' total payments. This finding contradicts the widely held view that most people tend to have a long-term reliance on this payment (ACOSS & Jobs Australia 2020; Cowan 2019)—although it remains important to recognise that a significant minority do.
- If everyone who received NSA had only one spell of less than a year, over a 16-year period we would expect 13 million or more different individuals to have received the payment. The fact that there were 4.4 million shows that many people had multiple spells on payment. This does not mean that they are all long-term recipients, but reinforces the point that between the two extremes—people who had only one short period on NSA and people who spent most of these years on it—there are a multitude of differing patterns, reflecting the ups and downs of the Australian labour market and the volatile circumstances experienced by many working-age Australians.

1 Note in March 2020 Newstart Allowance was replaced by JobSeeker Payment.

2 Based on an estimate of 17.2 million residents aged 22–64 years who at any point between June 2000 and June 2016 would have been eligible for government payments. See Technical note at end of report.

3 Estimates derived from ABS *Labour force survey*, Table 1.

## Women are more likely to be suspended from NSA than men

- Since 2006 it appears that women are more at risk of being suspended<sup>4</sup> from their NSA payment than men.
- In 2016, 12.7% of the 556,000 women who received NSA were suspended, compared to 9.8% of the 653,000 men.
- Women also experience multiple suspensions in a year at a slightly higher rate than men. Among suspended women, the proportion experiencing two or more suspensions in a year rose from 2.4% in 2001 to 14.8% in 2016. Over the same period the proportion of suspended males with multiple suspensions climbed slightly less—from 2.3% to 14.1%.

## Income uncertainty has increased

Volatile incomes can be a major impediment to individual wellbeing. Fluctuating income is a key determinant of household financial and emotional stress that can affect wellbeing as much as (if not more than) low wages (Morris et al. 2015; Schneider & Harknett 2019). For people receiving an income support payment such as Newstart, who typically have limited savings, the disruptive impact of an uncertain income is amplified: even a day's delay in payment receipt often has major financial and emotional consequences (Banks & Bowman 2017). For people receiving NSA, a payment suspension is an important risk indicator of an uncertain income.

Our analysis revealed:

- Annual rates of suspension have increased dramatically. The percentage of recipients suspended increased from 2% to 11% from 2001 to 2016.
- Of those who were suspended, the likelihood of experiencing multiple suspensions increased from 2.3% in 2001 to 14% in 2016. As noted, within the suspended population, women were more likely to have been suspended on multiple occasions than men.

This groundbreaking analysis takes the first steps of tapping into the DOMINO dataset's capacity for researchers to track every Australian's periods

on NSA since 2001. A quite different picture is emerging of who receives unemployment benefits and how this crucial buffer against financial hardship appears to be increasingly volatile and less reliable.

Our insights demonstrate that while longer-term reliance on NSA is an important policy issue, short-term reliance is underestimated. Our analysis sheds light on the increasing share of recipients—especially women—who are facing irregular payments due to suspensions. It raises questions about the extent to which the Australian social security system is effectively fulfilling its mission: 'to improve the lifetime wellbeing of individuals and families (Department of Social Services 2018, p. 6).

## Background

In 1991, Newstart Allowance (NSA) replaced the Unemployment Benefit. The UB had been introduced in 1945 to buffer the risks of financial hardship during what were assumed to be short bouts of unemployment (Ey 2012). In contrast, NSA was part of the 1991 Newstart – Active employment strategy, which responded to growing long-term unemployment by adopting activation policies.

Since then and with successive policy changes, there has been widespread criticism, including from a recent report by the Senate Community Affairs Reference Committee (2020), of the design and implementation of Newstart Allowance. Three problematic aspects of the payment are highlighted by social security academic researchers:

- **Adequacy:** The payment is too low to provide an adequate income and so undermines people's efforts to seek work and heightens rather than smooths the risks of economic insecurity (Marston, Moss & Quiggin 2010; Marston et al. 2019). It is notable that in the current pandemic, through the temporary Coronavirus Supplement, the Australian Government effectively doubled the rate of payment to offset the massive losses in income that would otherwise have occurred.

<sup>4</sup> Note this includes both suspensions for not meeting requirements and suspensions for not reporting income—and that the study does not currently differentiate between the two.

- **Welfare conditionality and compliance:** Mutual obligation rules:
  - affect the regular and timely receipt of NSA (Banks & Bowman 2019)
  - make it more difficult for the recipient to anticipate their next payment amount (Banks & Bowman 2017)
  - increase the risk of a payment delay, cancellation and/or penalties due to an income notification or other compliance error (Banks & Bowman 2019; McKeever & Walsh 2020).
- **The design of NSA as a bridging payment** between jobs is increasingly outdated (Whiteford & Heron 2018). Combining work and an income support payment is now common.<sup>5</sup> Indeed, over 450,000 underemployed Australians—about 12% of the part-time workforce—were estimated to be receiving an income support payment in December 2019 (DSS 2019a). Australian Bureau of Statistics (ABS) trend figures since 2009 show an increasing proportion of jobseekers have been unemployed for more than a year (Vandenbroek 2018).

## The study

We took a simple but new approach: to count every individual who received NSA between 2001 and 2016. In statistical terms we analysed flow data rather than stock data. This type of unit record, longitudinal data is different from reported figures, which generally only take a stock count of the number of people receiving NSA at one point in time (DSS 2019a).

For example, the quarterly and annual DSS reports count the number of income support recipients on one day close to the end of the quarter or year (DSS 2019a, 2019b). There is also a monthly report that provides an average figure derived from weekly counts of the recipients on each Friday of the month (DSS 2019c). These types of stock data, however, do not count how many different individuals received an income support payment over the period of a month, quarter or year.

This exploratory study of flow counts—the first in Australia to analyse DOMINO data—starts to break through this limitation. Using this administrative data, our study counts everyone who received Newstart Allowance over a 16-year period. We also analyse disruptions to NSA receipt due to payment suspensions in 2001, 2006, 2011 and 2016.

## Social security, income volatility and risk

Until recently, people receiving Newstart Allowance were often negatively portrayed as a relatively small group of individuals wracked by chronic personal or behavioural problems that impede their participation in the labour market. One striking consequence of the COVID-19 crisis is that the unparalleled growth of unemployment has opened space to challenge this perception. In our view the pandemic has also dramatically reasserted the importance of state interventions to alleviate financial hardship—reinforcing the centrality of social security and wage subsidies in a period of mass unemployment and underemployment.

Due to the ‘high degree of uncertainty’ of the pandemic’s impact on the Australian economy, the Reserve Bank of Australia recently provided three scenarios for its forecasts on unemployment in its August 2020 Statement on Monetary Policy (RBA 2020, p. 90). The baseline scenario (assuming a gradual lifting of restrictions) forecast unemployment at 10% by December 2020 and tapering to 7% in 2022. The ‘downside’ scenario (assuming a global resurgence in infections and local outbreaks in the latter months of 2020) forecast unemployment remaining ‘close to its peak throughout 2021’. Official unemployment rates, however, are highly conditioned by emergency policy decisions, such as the introduction of the JobKeeper Payment, that tend to dampen these estimates. In July, for example, the Treasurer, Josh Frydenberg stated that the real rate of unemployment was 13.3%, much higher than the ABS estimate of 7.1%.

<sup>5</sup> Mutual obligation policies allow cohorts like parents, those with disability or aged 55 and over to continually work part-time while receiving payment without being obliged to look for work or meet other requirements.

In response to widespread unemployment, in March the federal government had introduced a temporary Coronavirus Supplement for many working-age payments. This had the effect of nearly doubling the maximum rate of the JobSeeker Payment<sup>6</sup> that replaced Newstart Allowance. Mutual obligations were also suspended. These welcome measures were temporary. They have not addressed longstanding, widespread concerns about the adequacy and conditionality of unemployment benefits. Mutual obligation requirements restarted on 4 August—with payment suspensions and possible cancellations for jobseekers who refused suitable work without a valid reason (Services Australia 2020b). The Coronavirus Supplement was reduced from \$550 to \$250 per fortnight in late September and was due to cease at the end of the year (Services Australia 2020a). A reduced Coronavirus Supplement of \$150 per fortnight from January to March 2021 was announced on 10 November<sup>7</sup>.

Raise the Rate<sup>8</sup> and similar campaigns<sup>9</sup> are winning widespread support for their argument that social security payments are too low. Less well understood about unemployment payments are their other risks to financial wellbeing. The disruptive impact of a low income is greatly magnified if it also fluctuates from one pay period to the next. The conditionality of Newstart payments—especially when it results in a payment being delayed or suspended—increases income volatility and therefore heightens the risks of financial hardship (Bowman et al. 2017). The growing interaction of casual, underemployed workers with the social security system adds to these risks. The coronavirus pandemic has tragically exposed how the health risks taken by precariously employed workers (with no sick leave entitlements) to keep their jobs have become a key vector increasing transmissions (Wherrett 2020).

This report is the first in Australia to use ‘real-time’ Centrelink daily data to investigate precisely how many women and men relied on NSA payments and how often payment suspensions occurred. Our findings highlight some significant misunderstandings about the scale, scope and conditionality of unemployment benefit receipt in the Australian working population. Overall, this report aims to contribute to the broader policy debate about the future redesign of the unemployment payment system post COVID-19.

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6 While the new JobSeeker Payment has the same basic qualification, payability and means testing rules as Newstart Allowance, there are also differences between these payments that may require further consideration before drawing comparisons between report findings and current government policy relating to the JobSeeker Payment.

7 <https://www.pm.gov.au/media/jobseeker-supplement-extended-march>

8 <https://raisetherate.org.au/>

9 See for example <https://www.facebook.com/LifeAustralia/>; <https://unemployedworkersunion.com/dignitynotdole/>; <https://www.bsl.org.au/raisetherate/>

# 1 Income volatility and social security

This report presents initial findings from a baseline study into patterns of receipt of Newstart Allowance.<sup>10</sup>

The study draws on DOMINO (Data Over Multiple Individual Occurrences), a Department of Social Services database that provides an important opportunity to track individual patterns of NSA receipt over a 16-year period (2001–2016).

Our findings highlight some significant misunderstandings about the scale, scope and conditionality of Newstart Allowance receipt in the Australian working population.

The report is structured as follows. First we provide some context for the extent and impacts of income volatility and receipt of NSA. We then introduce the study method, present and discuss findings and suggest some next steps.

## Adequacy and income security

Defining and calculating income adequacy has been contested in Australia since Federation. In 1907, Justice Higgins established the minimum 'living wage' needed by Australian families to experience 'frugal comfort' by drawing on the budgets provided by 11 unionists, including a worker employed at the Sunshine Harvester factory (Macarthy 1967, p. 498).

Concern about poverty and what constitutes an adequate income has continued since then. In the late 1960s, renewed interest in poverty led to the establishment, in 1972, of the Commission of Inquiry into Poverty chaired by Professor Ronald Henderson, which reported in 1975. An important outcome of the inquiry was the Henderson poverty line which aimed to define the income below which different household types would experience poverty.<sup>11</sup> These poverty lines are updated each quarter. In March 2020, they showed that a single person not in the labour force required \$549.30 per week after tax including housing, or \$369.67 per week after tax not including housing, to avoid poverty. For a couple with an employed 'head' of household and two children, the income required was needed \$1031.74 per week after tax including

housing, or \$798.67 per week after tax excluding housing (Melbourne Institute: Applied Economic & Social Research 2020, p. 1).

Other research, such as Peter Saunders' work, starts with people's budgets and views about adequate incomes (based on focus group discussions) to develop 'Healthy Living Budget Standards' for particular household types (Saunders & Bedford 2017, pp. 52–72).

Determining minimum household requirements is a necessary step in defining payment adequacy. However, it is not sufficient. Measuring whether an income is adequate for a given number of people in a household has a second dimension beyond the payment amount: when and how regularly actual income is received also significantly impacts on economic security.

International studies of income volatility suggest that households on low to average incomes with pay fluctuations of more than 25% are likely to face higher risks of:

- financial hardship. Income volatility has been found to delay and disrupt timely bill payments, heighten the risks of experiencing food insecurity, endanger a household's ability to access safety-net programs, and increase the likelihood of extra expenses such as late fees and credit-servicing costs (Bania & Leete 2009; Hacker et al. 2012; Nichols & Rehm 2014;

<sup>10</sup> Note in March 2020 Newstart Allowance was replaced by Jobseeker Payment.

<sup>11</sup> See <http://melbourneinstitute.unimelb.edu.au/research-programs/labour-economics-and-social-policy/henderson-poverty-line> for more detail about how the poverty line is calculated.

Farrell & Greig 2015; Morris et al. 2015; Schneider & Harknett 2019)

- parental stress, emotional conflict and poor adolescent behaviours at school (Hill et al. 2013; Hardy 2014; Gennetian, Wolf et al. 2019; Gennetian, Rodrigues et al. 2015; Kopasker et al. 2018)
- housing instability (McCarthy 2014; Hill et al. 2017; Smith-Ramani et al. 2017).

## Income variations

Importantly, it is incorrect to assume a person's annual income closely correlates to the actual income she or he receives each pay. A JP Morgan Chase study of one million randomly selected bank customers in the United States found that a majority (55%) experienced month-to-month income fluctuations of more than 30%, with labour market earnings the major contributor to this volatility (Farrell & Greig 2017, p. 9). Similarly, the internationally respected US Financial Diaries study tracking a small sample of low and moderate-income households noted an average coefficient of variation of monthly income (within-year, averaged across households) of 39% (Hannagan 2015). A UK study in 2018 focused on those who remained in work throughout the year to remove the effect of pay variation driven by job moves. The author found that four in ten of these employees experienced a notable change in their monthly pay in more than six months of the year, and that over 80% of those on low earnings experienced volatile pay compared to two-thirds of those on higher earnings (Tomlinson 2018, p. 57).

To date, most Australian research on income volatility has focused on the available yearly data—an approach which does not pick up pay-to-pay fluctuations over 25% which heighten household exposure to financial and emotional risks. This research shows mixed results (Rohde et al. 2015, 2016). Australian annual income volatility is ranked in the middle of a 30-country study of income risk by Nichols and Rehm (2014). But the extent of income volatility in Australia is disputed. A Reserve Bank discussion paper using yearly data for the total population found that households in

the bottom and top income quintiles were least likely to move between quintiles (Dollman et al. 2015, p. 30). However, a recent Productivity Commission report estimated that working-age people living below the poverty line<sup>12</sup> had incomes that were twice as volatile as households above the poverty line (Productivity Commission 2018, pp. 125–127 and Figure 6.11).<sup>13</sup>

Uncertain incomes don't only affect financial wellbeing; they have further consequences. Rohde and colleagues (2016) identify yearly household incomes that fluctuate by more than 25% as a key risk to mental health.

The prevalence and persistence of within-year household income variation in Australia appears to be high. In August 2018, almost a quarter of employees—2.5 million people—had earnings that varied from one period to the next. Twenty-one per cent (2.2 million) did not usually work the same number of hours each week and 19 per cent did not have a guaranteed minimum number of hours each week (2.0 million) (ABS 2018). Indeed, a 2018 Reserve Bank of Australia report concluded that

***The recent decline in perceived job security has been broad based across industries, occupations, job structure and personal characteristics***

(Foster & Guttman 2018, p. 14).

Recent research argues that one longstanding impact of COVID-19 will be to accelerate job insecurity (Centre of Full Employment and Equity 2020; Pennington 2020).

## Part-time employment

We also know that Australia has one of the highest levels of part-time employment of any high-income country and the highest level of underemployment—people wanting to work longer hours—in the OECD. As a result, the OECD report *In it together* found that the share of part-time temporary employees in Australia is the highest of all the countries included, being four times the OECD average and nearly twice the next-ranked countries (the Netherlands and Japan) (OECD 2015).

<sup>12</sup> Using the 50% of median income poverty line

<sup>13</sup> Note: Comparisons between these two findings should be treated with caution. While the Productivity Commission focused on working-age households, the Reserve Bank examined all households (including age pensioners, for example, who are likely to have relatively stable low incomes). Also the Reserve Bank's use of moving between quintiles probably involves larger income increases than those measured by the Productivity Commission.

A qualitative study of 70 low and moderate-income households recently conducted by the Brotherhood found that over half the participants had highly erratic (above 25% variation) fortnightly incomes (Banks & Bowman 2017; Bowman & Banks 2018). Further, among households with similar annual incomes, participants managing more volatile incomes had less financial confidence and were less likely to hold home contents insurance.

Australian public policies, programs and practices lack an evidence-based understanding of how erratic incomes undermine economic security and destabilise household financial risk management strategies. It is likely that people most exposed to the risks of fortnightly income fluctuations are the third of households who have less than a month's wages in savings (Marjolin et al. 2017, p. 22), especially if an unstable component of their income is a social security payment.

## Newstart Allowance

Social security is fundamental to the Australian Government's mission 'to improve the lifetime wellbeing of individuals and families' (Department of Social Services 2018, p. 6). Contrary to the widely promoted belief that consigns welfare to the chronically impoverished margins of society, a solid majority of households use social security payments at one time or another (see Alston 2018; Whiteford 2017). Between 2001 and 2015, over 70% of Australian working-age households required at some stage an income support payment to smooth the financial risks of unemployment, low wages, caring responsibilities, injury, frailty or disability (Wilkins 2017, p. 40).<sup>14</sup>

Before COVID-19 and the introduction of the Coronavirus Supplement, Newstart Allowance (now renamed JobSeeker Payment) was widely criticised. An overarching concern is that it increasingly aggravates, rather than mitigates, the risks of unemployment and underemployment (BCA 2019; CWA 2019; Rynne 2019). At \$277.85 per week in March 2019 (DHS 2019), the usual rate of the Newstart Allowance was defended by the

Morrison government as adequate for short-term periods between jobs. The government had ruled out any increase as 'too expensive' (Karp 2018) and would not engage in 'unfunded empathy' (Murphy 2019). Welfare advocates, unions and many business leaders disagreed. From the Business Council of Australia (a 'big shame') to the ACTU (not 'keeping Australians' heads above water') there has been a growing consensus that NSA needs to be increased by \$100 to \$150 per fortnight (O'Neil 2018; Westacott 2018). It is no surprise that a surging private income protection insurance market has emerged, cashing in on Australians' concerns that having no or insufficient work—even for a short time—can be catastrophic (Laycock 2017). The temporary Coronavirus Supplement has highlighted the inadequacy of the underlying payment and calls have increased for a permanent rate rise.

## Newstart and labour market changes

Another concern is that NSA is not sufficiently responsive to changes in the labour market. The rates of underemployment since 2014 have remained the highest since records began in 1978 (ABS 2020, Table 22). Australia's rate of part-time has increased from 18.9% of employment in 1986 to 30.9% in January 2020, just prior to the COVID-19 crisis (ABS 2020, Table 1). Part-time and casual workers are increasingly confronted with unpredictable and irregular weekly rosters (OECD 2018) that heighten feelings of job insecurity (Foster & Guttman 2018). In 2020, the labour market has taken a dramatic downturn and those already experiencing disadvantage have been hit hard, with women and young people bearing the brunt of job losses and reduced hours.<sup>15</sup>

In our view, the conditions attached to receiving NSA exacerbate the risks associated with unemployment or underemployment. Increasingly onerous eligibility requirements, waiting periods, notification obligations and program participation requirements have made initial access to, and regular receipt of, NSA less certain than 20 years ago (Saunders 2017). While all mutual obligation requirements were suspended in response to

<sup>14</sup> Wilkin's finding of 70% is drawn from an analysis of Waves 1 to 15 in the Household, Income and Labour Dynamics in Australia Survey. It is restricted to working age adults in a household who received a Disability Support Pension, Carer Payment, Parenting Payment (Single and Partnered), Newstart Allowance or Youth Allowance. It excludes the Age Pension and non-income support payments such as Family Tax Benefit (Parts A and B) and Carer Allowance.

<sup>15</sup> See <https://www.sbs.com.au/news/women-have-been-the-hardest-hit-by-australia-s-coronavirus-job-losses> and <https://www.abc.net.au/news/2020-07-07/coronavirus-young-adults-facing-difficult-economic-future/12426886>

the pandemic, concern remains about a return to harsh conditionality measures (Chang 2020).

Less widely recognised is the fact that NSA and similar payments increasingly support the working poor (Senate Community Affairs References Committee 2020; Senate Select Committee on the Future of Work and Workers 2018). Rather than a bridging payment between jobs, NSA is becoming a meagre supplement to low and uncertain wages for a significant number of people who exist at the interface of the welfare and labour markets. Indeed, the majority of recipients reporting income on an ongoing basis are principal carer parents and those with a partial capacity to work (the social security allowance income test is designed to encourage people to supplement their income support payments with other income, if they are able to). If these groups work 30 hours or more per fortnight, they are not required to look for work or meet other requirements. Similar rules apply for those aged 55 and over. As a result, these recipients may choose to supplement part-time work with income support over the long term without any requirement to look for additional work.

In December 2019, over 450,000 people were both receiving a social security payment and working (DSS 2019a). Just over 17% of those receiving a Newstart payment also reported earnings. Not included in this figure were the NSA recipients currently on a zero payment (often due to their last earnings being too high for them to also receive any Newstart payment for that fortnight). Whiteford and Heron (2018, p. 5) estimate that, in any given fortnight, around 12% of all part-time workers in Australia receive an income support payment. Such stock data, however, does not reveal how many people had worked in the previous fortnight, nor their fortnight-to-fortnight income variation across the year.

## Reporting income

Earnings notification rules of income support payments such as NSA may increase the risks of over- and underpayment. In March 2020, the *Social Services and Other Legislation Amendment (Simplifying Income Reporting and Other Measures) Act 2020* was legislated to address the timing

issues for reporting income earned. In summary its aim was:

***[to provide that] for the purposes of determining a person's rate of payment under social security law, employment income is assessed once it is paid to a social security recipient (replacing the current requirement for recipients to estimate and report the amount of employment income they have earned in a social security instalment period); and enable Services Australia to use data collected by the Australian Taxation Office (primarily information from the Single Touch Payroll system) in connection with the new assessment model.<sup>16</sup>***  
(authors' emphasis)

Direct earnings notification to Centrelink by employers of more than 20 staff has also been introduced. The 2019–20 Federal Budget introduced not only the 'Changing the Social Security Income Assessment Model', but also 'Single Touch Payroll – expansion' (Commonwealth of Australia 2019). The latter involves the 'real-time' transmission of earnings data from employers to the Department of Human Services. It was planned that, from 1 July 2020, income support recipients who are employed would report income received during the fortnight, with income data to be shared with the Department of Human Services through expanded data-sharing arrangements. That is, earnings assessed will change from what is earned – what the employer is due to pay – to the earnings actually received. This measure will reduce the likelihood of income support recipients receiving an overpayment (and subsequently being required to repay the amounts). The Australian Tax Office is expanding this reporting to all employers with fewer than 20 employees by 2023. However, social security recipients can be affected by changes in circumstances other than changes in earnings, and there may be challenges associated with multiple earner households. In addition, the implementation of this reform has been delayed due to the current pandemic.

16 [https://www.aph.gov.au/Parliamentary\\_Business/Bills\\_Legislation/Bills\\_Search\\_Results/Result?bld=r6488](https://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/Bills_Search_Results/Result?bld=r6488)

For recipients of NSA, the fortnightly Entitlement Period ends one working day before their payment day. Employee payslips rarely arrive to coincide with the NSA notification dates, and are likely to cover a slightly different fortnightly period (FaCSIA 2006, p. 519). Centrelink provides a 14-day calculation sheet to assist claimants<sup>17</sup>. However, to correctly fill in this sheet, the NSA recipient needs to know the exact rate they were paid for each hour worked. For part-time employees this may include: ordinary time; overtime; night, weekend or holiday penalty rates; and leave loadings. For casual workers, especially in retail and hospitality, notifying Centrelink what they earned was frequently a high-risk guess (Anti Poverty Network SA 2019; HospoVoice 2019).

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<sup>17</sup> <https://www.humanservices.gov.au/individuals/online-help/centrelink/centrelink-online-account-help-job-seekers-report-employment-income#step4>

## 2 The study

This study draws on DOMINO (Data Over Multiple Individual Occurrences)—a Department of Social Services database that records every interaction with Centrelink since 2001. This daily, event-based data provides an important opportunity to track individual patterns of NSA receipt over a 16-year period (2001–2016).

The Centrelink data are records of each event experienced by an individual on the day that it occurs. An 'event' is a change in payment rate, a suspension, payment cancellation, change of address; becoming partnered, etc. Understanding fortnight-to-foortnight payment patterns of people receiving NSA, including variations due to wage notification and delays due to suspensions, provides initial insight into income volatility and income support.

Our baseline study of NSA receipt patterns is part of the first stage of a longer research program investigating the relationship between income volatility and social security payments.

This stage will focus on investigating Newstart Allowance payment:

- **Spells.** Over what periods did people typically receive continuous NSA payments?
- **Timeliness.** Were payments received on the allocated day each fortnight? What were major reasons for payment delay or non-receipt in that fortnight?
- **Amount.** Did the amount of NSA received vary between fortnights? What were the reasons for payments variation (paid work, compliance issues with jobactive member or Centrelink, etc.)?

The research processes and techniques involved in developing the initial findings have clarified many of the administrative, policy and data challenges involved in conducting the next research step—to investigate payment spells, timeliness and income amounts.

### Method

Our study examines all NSA payments to individuals over a 16-year period. In statistical terms we investigate the NSA population using flow data, rather than stock data. Official statistics of people receiving Newstart generally use snapshot methods. The quarterly and annual DSS reports count the number of recipients, generally on the last day of the quarter (DSS 2019a) or year (DSS 2017). There is also a monthly report that provides an average figure derived from weekly counts of the recipients on each Friday of the month (DSS 2019b). These types of stock data do not count the total number of individuals who received Newstart over the period of a month, quarter or year.

Our flow counts break through this limitation: we count everyone who was recorded on Newstart between 1 January 2001 and 31 December 2016.<sup>18</sup> In the following section we compare annual counts using this method with the available yearly stock data.<sup>19</sup>

For the sake of simplicity and comparability with Census data (in later research) four more detailed counts were undertaken for the years 2001, 2006, 2011 and 2016:

- the number of individuals on Newstart
- the number of Newstart recipients who had their payment suspended at least once
- the number of suspensions experienced by each of these recipients.

<sup>18</sup> The Newstart data variable used recorded a person as current or cancelled. Note that a person can be current on NSA but on zero payment due to earnings, being subject to a waiting period etc. We use the shorthand term 'receiving NSA' to include all individuals recorded as current.

<sup>19</sup> Sources: Payment Trends and Profile Report June 2016 (June 2006 to 2016); Payment Trends and Profile Report June 2015 (June 2005); FAHCSIA Annual Report 2004 (June 2003 and 2004); FAHCSIA Annual Report 2002 (June 2001 and June 2002).

## Limitations

Comparisons are indicative only. Our calendar year counts are compared to stock data of those receiving NSA on 30 June (see Figure 1). There is a rolling six-month gap between the financial year snapshot data and our calendar year figures. A second limitation is that the stock figures do not include recipients who were currently on NSA but had zero payments in the fortnight of 30 June, whereas we include these people in our count.<sup>20</sup>

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<sup>20</sup> Data re NSA recipients on zero payments is included in the monthly Labour Market and Related Payments publication, but only from 2012 onwards. See <https://www.dss.gov.au/about-the-department/labour-market-and-related-payments-monthly-profile-publications>

# 3 Newstart Allowance receipt: a common and uncertain experience

Informed by our overarching interest in researching income volatility, our baseline findings are grouped into two themes:

- **receipt of Newstart Allowance.** Flow insights into the number of people receiving NSA in any given year
- **uncertainty.** Likely payment disruption due to a suspension.

## Many of us receive NSA at some stage

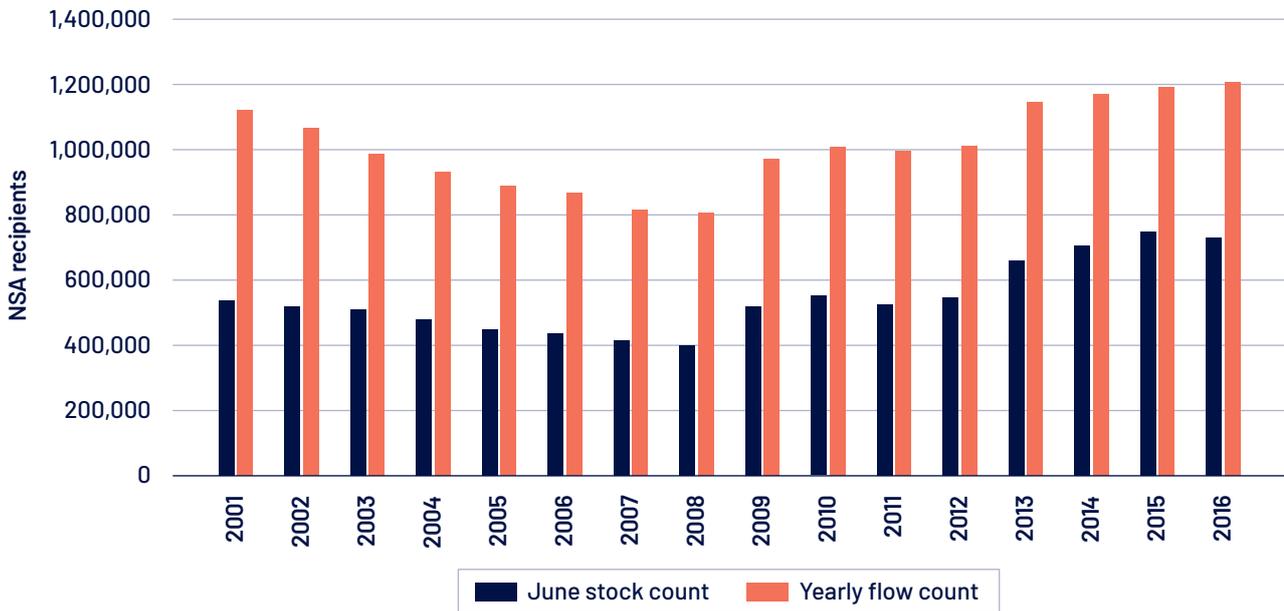
The ‘them and us’ idea that social security payments such as Newstart are confined to a group of unfortunate individuals and families living at the margins of society is incorrect (Whiteford 2017). Social security, like health care and education, is a core part of mainstream Australian life. Our baseline findings revealed a major discrepancy between stock and longitudinal counts of people receiving Newstart Allowance.<sup>21</sup> We found that more than 4.4 million Australians received Newstart between 2001 and 2016 (2.5 million men and nearly 2 million women).

Figure 1, which compares our annual flow counts of people on Newstart to DSS June stock data, shows that receipt of NSA is more widespread than usually thought. The number of individuals receiving NSA each year from 2001 to 2016 varies between 0.8 million and 1.2 million, or 50–100% more than captured in stock figures (Figure 1). This suggests approximately 1 in 20 individuals in the entire population received NSA in any of these years, or 1 in 11 (9%) of the labour force.

These findings are consistent with longitudinal survey research by the Melbourne Institute showing that more than 70% of Australian families with a working-age member received an income support payment (excluding family payments and the Age Pension) between 2001 and 2015 (Wilkins 2017, p. 40).

<sup>21</sup> Because DSS stock data excludes recipients on zero NSA payments at a fixed date (see note 31), whereas our flow count included all current NSA recipients. Further research will investigate how many of these additional ‘recipients’ received no payment at all.

**Figure 1 Comparing June stock data to yearly flow counts, 2001 to 2016**



Sources: Stock data from DSS Payment Demographic Data <https://data.gov.au/data/dataset/dss-payment-demographic-data>.  
Flow data from DOMINO

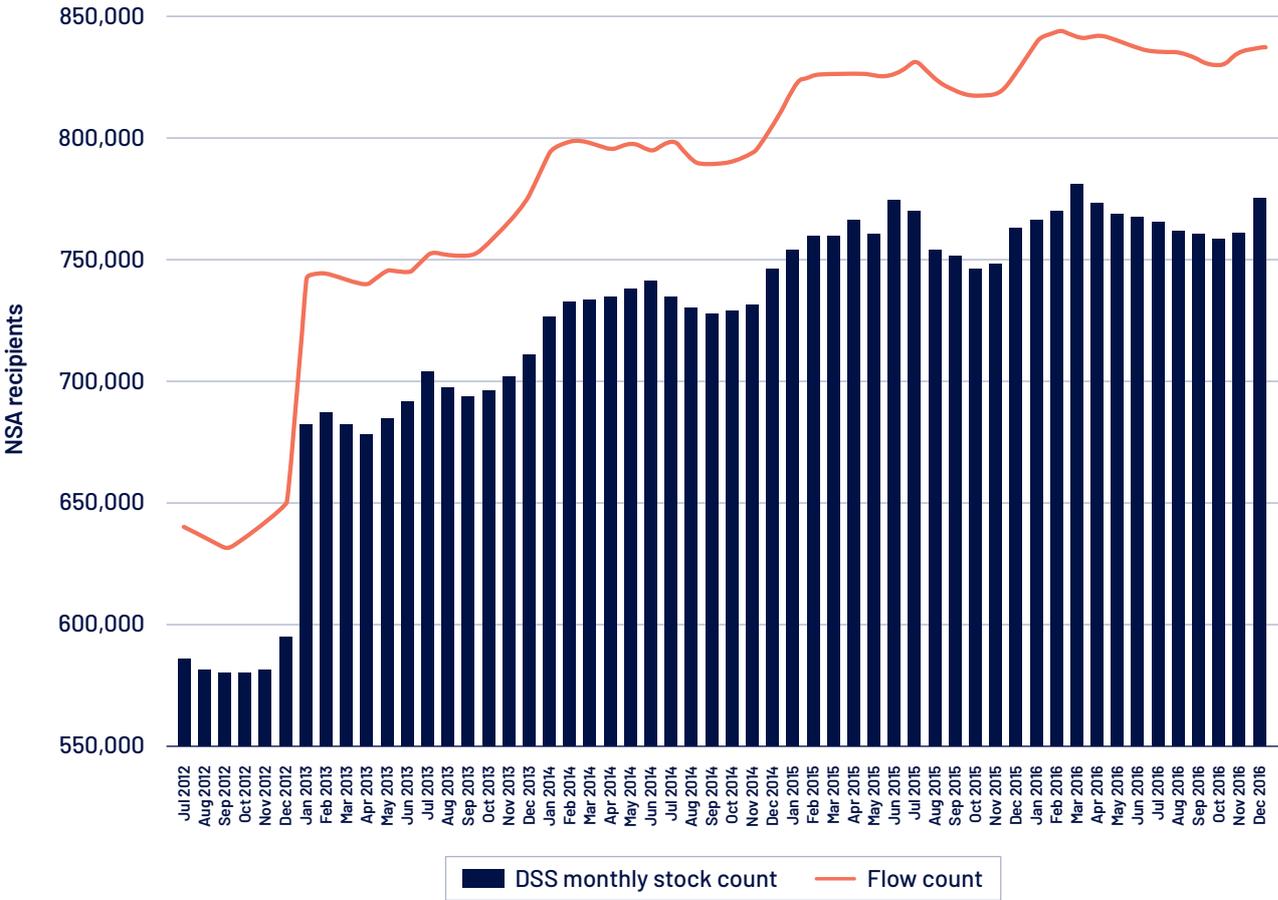
Our research illustrates the complexity of estimating the share of recipients who are classified as short-term or long-term. Welfare advocates and analysts commonly rely on stock data that, in recent years, has consistently shown around two-thirds of NSA recipients are on the payment for more than a year (DSS 2019a). It therefore leads to reports noting that ‘a third of Newstart recipients are on the payment for less than one year’ (Deloitte Access Economics and ACOSS 2018, pp. 6–7). However, a stock comparison of long-term and short-term recipients is statistically problematic. Comparing an inherently ‘sticky’ year+ figure to more fluid short-term data is like comparing apples to oranges. Only at that particular point of time is this proportion true. A more appropriate method would identify every long-term NSA recipient in a year and compare this count to the total number of individuals who received the payment during the same period.

Close consideration of the figures raises the question: of the additional people we identify who received Newstart in each year between 2001 and 2016, what proportion were on the payment for a short or longer period? We will focus on addressing this question in the next stage of the research.

While not as stark as the yearly stock versus flow count differences in Figure 1, DSS monthly figures (using an averaged count across all Fridays in the month) also appear to underestimate the number of individuals who received a NSA payment during the month (DSS 2019b). In December 2016, for example, 775,000 people were identified as receiving NSA in the month (rounded to the

nearest 1000).<sup>22</sup> We found that an additional 62,000 people received Newstart in the month that were not picked up in the aggregated and averaged count. This is due to the churn of individuals coming onto and leaving NSA during the month. Figure 2 compares these monthly figures from July 2012 to December 2016<sup>23</sup>.

**Figure 2 NSA receipt: monthly stock and flow counts, 2012 to 2016**



Source: DSS Labour Market and Related Payments Reports, <https://www.dss.gov.au/about-the-department/labour-market-and-related-payments-monthly-profile-publications>.

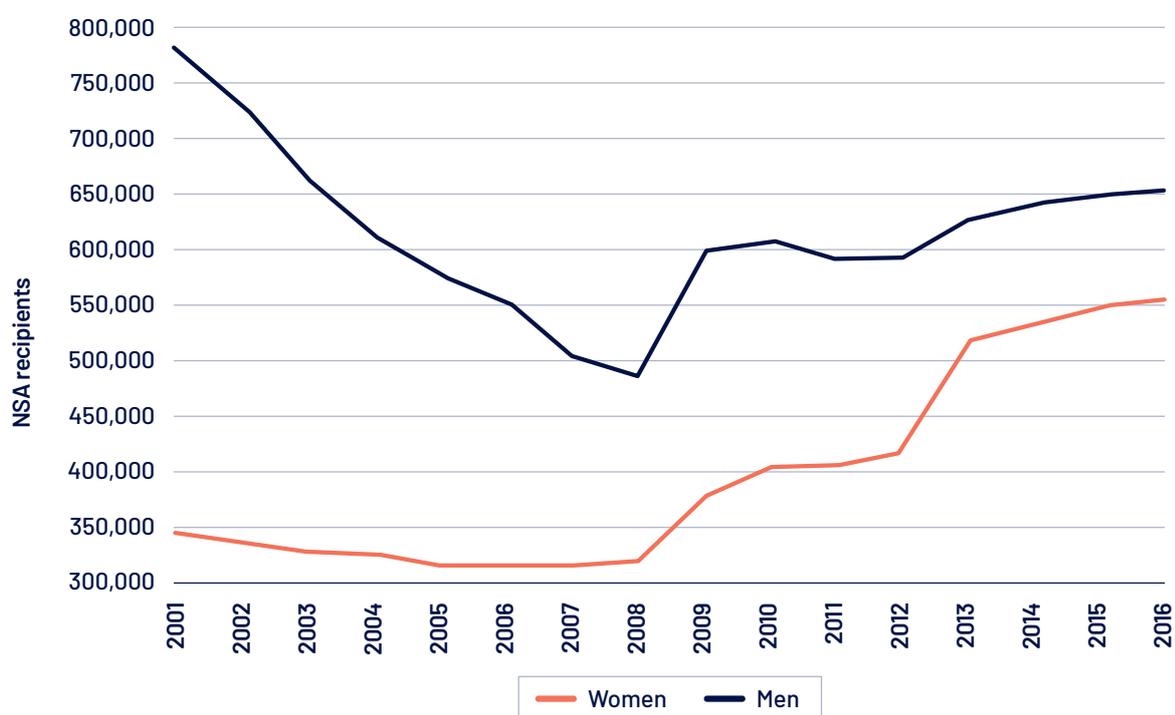
22 DSS Labour market and related payments report, December 2016, Table 1, <https://www.dss.gov.au/about-the-department/labour-market-and-related-payments-monthly-profile-publications>. Data in this publication relate to the average number of people who are both eligible (i.e. meet 'unemployed' qualification) and entitled (i.e. meet income and assets criteria) to receive a payment, calculated from each Friday over a reference month.

23 Prior to July 2012 DSS used a different methodology, so earlier monthly stock averages are not directly comparable.

Breaking down our yearly counts by gender shows that NSA has moved from a payment predominantly received by men to one of near parity between men and women (Figure 3). In 2001, 69% of people receiving NSA were men but by 2016, 46% of NSA recipients were women. The global financial crisis is likely to have caused the sharp total increase in NSA receipt in 2009, especially among men. The jump in women receiving NSA in 2013 is mainly due to a policy

change. On 1 January 2013, grandfathering provisions ceased for people who had been receiving Parenting Payment prior to 1 July 2006 and whose youngest child was aged 6+ years (partnered recipients) or 8+ years (single recipients). The change caused a large one-off increase in the number of Newstart Allowees, as many Parenting Payment recipients who were eligible transferred to Newstart Allowance.

**Figure 3 NSA recipients by gender, 2001 to 2016**



A month-by-month comprehensive count revealed seasonal patterns and specific changes in NSA receipt (Figure 4). A seasonal spike each January is evident for both men and women, presumably due to fewer jobs after the Christmas period. This is matched by ABS Labour Force Survey data (which shows that every January since 1979 the number of women employed drops by more than 100,000 people, or by around 2% (ABS 2020). This may also be related to casual workers without paid

leave entitlements being forced to quit their jobs to look after children in the school holidays.

This seasonal pattern has become less pronounced in the last few years. The impact of the global financial crisis (particularly on men) started in October 2008 and peaked in May 2010. The number of women receiving NSA showed a spike in January 2013 owing to the transfer of many mothers from Parenting Payment to Newstart Allowance.

**Figure 4 Monthly counts of NSA recipients, 2001 to 2016**



The state share of NSA recipients in four selected years shows some significant changes that have been widely discussed, such as the effect of the

mining boom and decline in Western Australia and, to a lesser extent, in Queensland (Table 1).

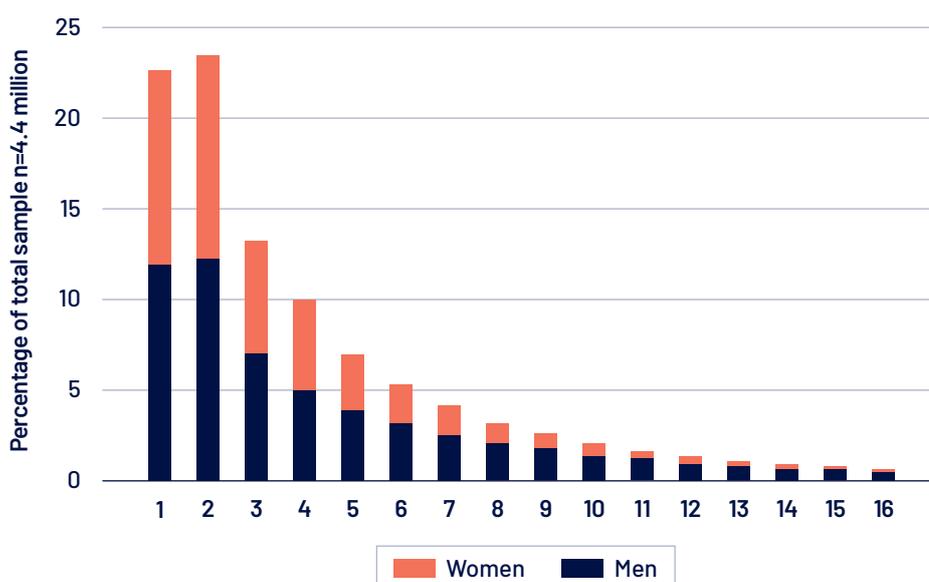
**Table 1 Number and percentage of NSA recipients by state (2001, 2006, 2011 & 2016)**

Year	NSW	Vic.	Qld	WA	SA	Tas.	NT	ACT
<b>Number (1,000)</b>								
2001	329	258	254	118	93	34	22	12
2006	278	213	173	73	73	27	20	8
2011	314	238	224	86	82	29	17	9
2016	341	290	277	128	106	33	21	11
<b>Percentage</b>								
2001	29.4	23.0	22.7	10.6	8.3	3.0	2.0	1.1
2006	32.1	24.6	20.0	8.5	8.4	3.2	2.3	1.0
2011	31.4	23.8	22.5	8.6	8.2	2.9	1.7	0.9
2016	28.2	24.0	23.0	10.6	8.7	2.8	1.7	0.9

While a time series analysis would provide a clearer understanding of individual patterns of NSA receipt, this was not possible given the project's resource constraints. Figure 5 provides some initial insight by showing the number of years individuals in the overall sample received an NSA payment in the 16-year period. More than 70%

of the sample received at least one NSA payment in two or more of the years between 2001 and 2016. Nearly half (46.2%) of the 4.4 million people in the sample were paid NSA for a fortnight or more in one or two of the years; and nearly 30% received the payment in five years or more.

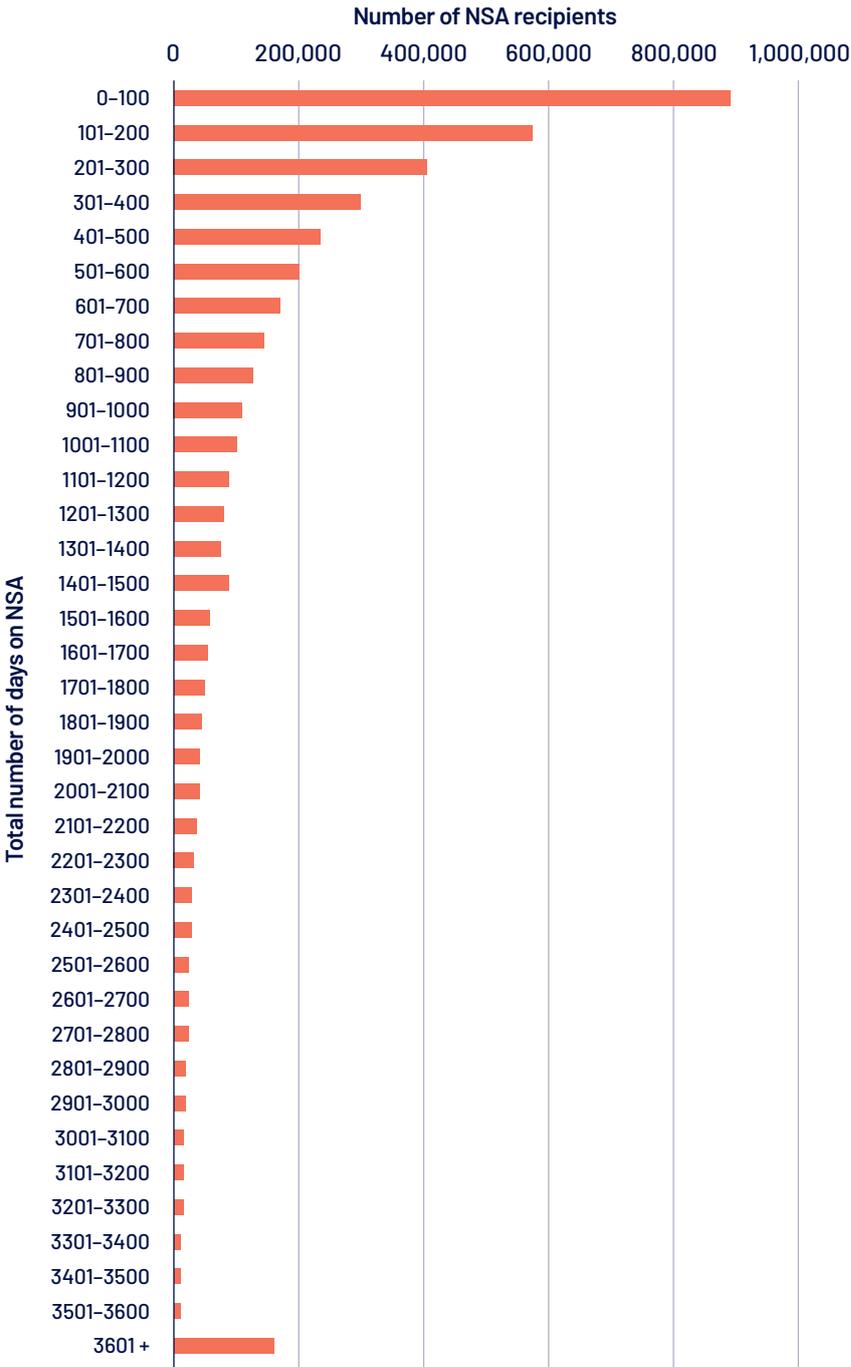
**Figure 5 Number of years in which an individual received at least one NSA payment, percentage of total sample**



An indication of receipt intensity is provided in Figure 6, which describes the total number of NSA 'benefit days' accrued by all 4.4 million recipients in the 2001-2016 sample. Nearly half the sample (47%) had an accrued total time receiving NSA of less than a year. Over two-thirds (68%) accrued

less than 2 years being paid NSA. At the other extreme, around 640,000 (15%) were on payment for a total of five or more years, and there were around 160,000 (3.6%) people who accrued 3600 days (that is, almost 10 years) or more on payment.

**Figure 6 Total days on NSA by total recipients, 2001 to 2016**



## Social security payment suspensions contribute to income volatility

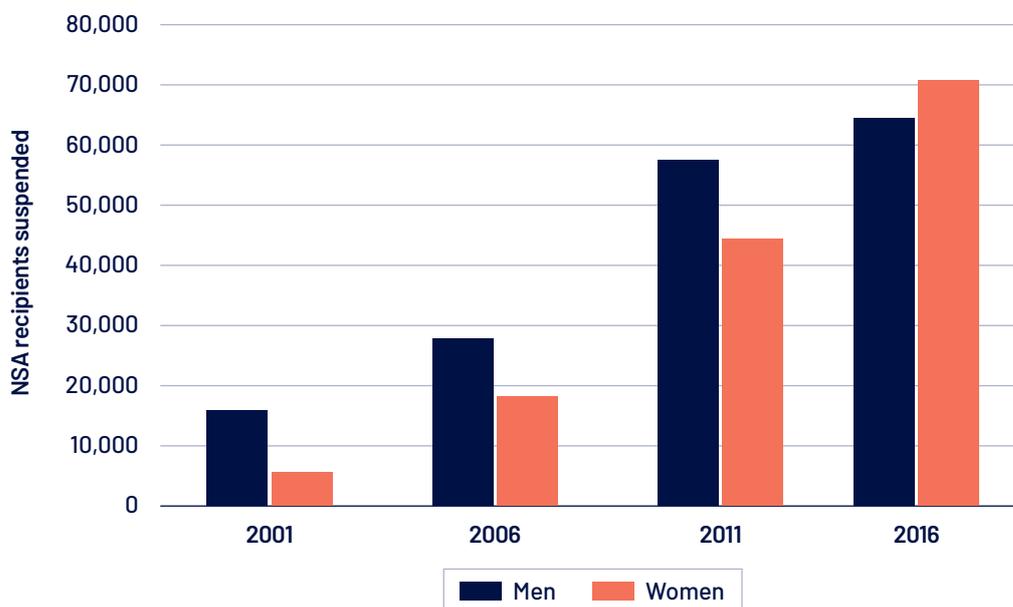
A volatile income can be a major impediment to individual wellbeing. Fluctuating income is a key determinant of household financial and emotional stress, and can affect wellbeing as much as (if not more than) low wages (Morris et al. 2015; Schneider & Harknett 2019). For people receiving an income support payment such as Newstart, the disruptive impacts of an uncertain income is amplified: even a day's delay often has major financial and emotional consequences.

If an expected Centrelink payment is not in a person's account on time, the direct debits set up to pay rent, a consumer lease or utility bill not only fail but also frequently attract bank and third

party fees (Bowman & Banks 2018). A payment suspension can occur for many reasons, including failure to attend an appointment with a jobactive provider or Centrelink officer, not notifying earned income at the appropriate time, moving address without notifying these agencies. Payment delay due to a suspension is only one potential source of welfare income volatility. However, analysing by suspension type and cancellation reason was outside the scope of this study.<sup>24</sup>

Significantly, the number of people who experienced a suspension of their Newstart Allowance doubled every five years from 2001 to 2011: 22,000 (2001), 46,000 (2006) and 102,000 (2011). The rate of increase eased somewhat in 2016 to reach 135,000 people. The number of women who had a payment suspended overtook the number of men by 2016 (Figure 7).

Figure 7 Number of NSA recipients suspended, selected years



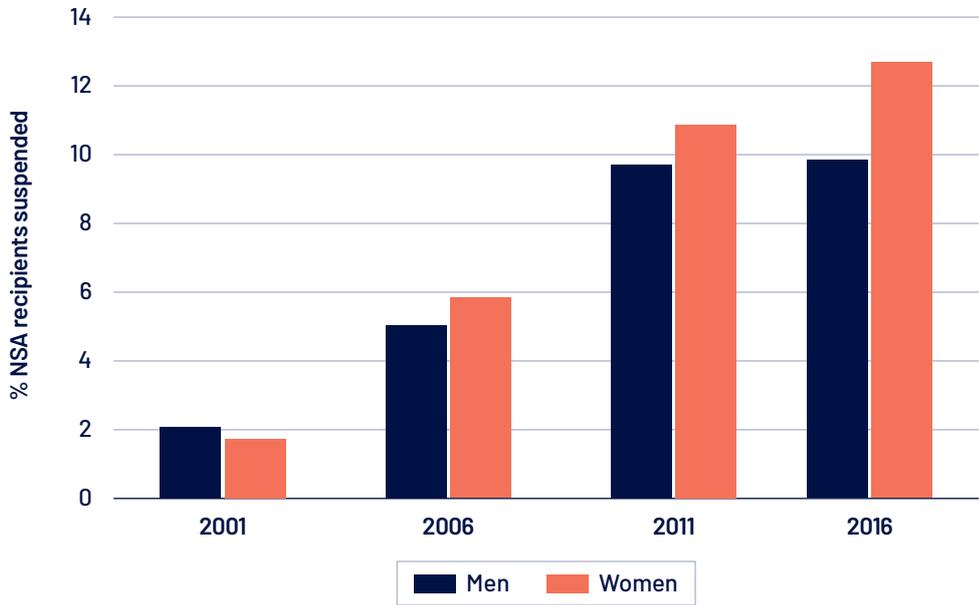
<sup>24</sup> Further research into suspensions and cancellations would include separating cancellation reasons that were likely to increase income (such as gaining work or transferring onto a pension) from those that may decrease income (such as starting studies).

Figure 8 shows that this represents an increase in people whose payments were suspended from 2% (2001) to 11% (2016) of all NSA recipients. Our calculations also suggest that since 2006, women are more at risk of being suspended than men. In 2016 12.7% of the 556,000 women who received NSA were suspended, compared to 9.8% of the 653,000 men.

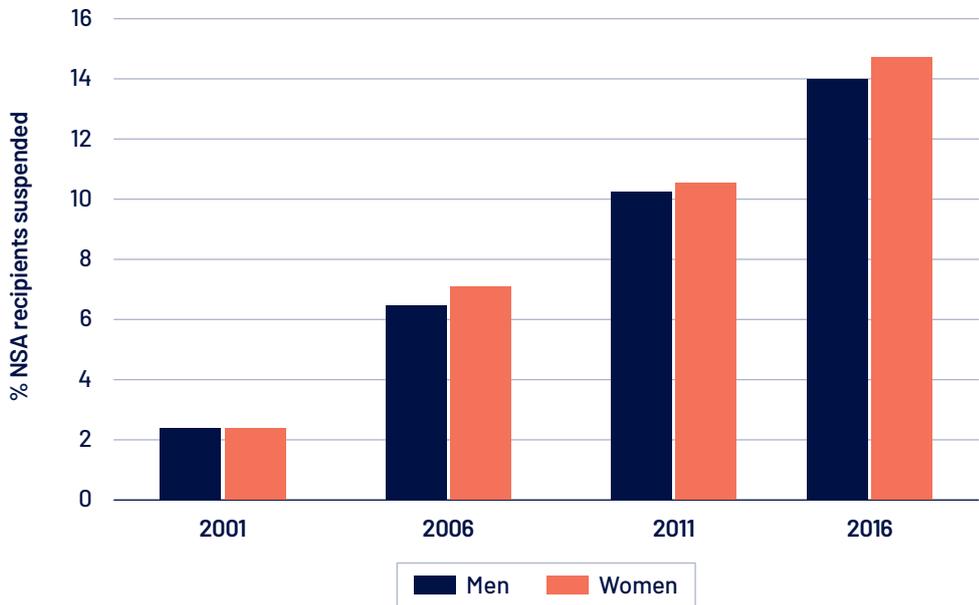
more common, rising from 2% of suspended NSA recipients in 2001 to 14% in 2016. Multiple suspension rates among women have been slightly higher than for men. Among suspended women, the proportion with two or more suspensions in a year rose from 2.4% to 14.8%. Over the same period, the proportion of suspended males with multiple suspensions climbed somewhat less, from 2.3% to 14.1%.

Figure 9 shows that experiencing more than one suspension within a year is also becoming

**Figure 8 Suspended NSA recipients as a percentage of all NSA recipients by gender – 2001, 2006, 2011 and 2016**



**Figure 9 Individuals suspended more than once in a year as a percentage of those suspended**



Our findings of NSA suspension rates are far lower than those published by the Department of Education, Skills and Employment (DESE 2020). DESE oversees the jobactive program for a range of income support recipients with Centrelink mutual obligation and participation requirements, including those who receive Newstart, Youth Allowance and Parenting Payment Single, as well as activity-tested Special Benefit recipients. In 2016, for example, DESE recorded approximately 1.5 million suspensions due to NSA recipients' failure to attend an appointment or a required activity arranged by their jobactive provider. By contrast, our findings indicate that 135,000 NSA recipients (Figure 7) experienced approximately 160,000 suspensions to their payments in that year.

This very large discrepancy is explained by the distinction between administrative and actual suspensions of NSA. Jobactive-initiated administrative suspensions would normally only be recorded by Centrelink (on DOMINO) as an actual suspension if the administrative suspension was 'live' on the day the payment was due. Most administrative suspensions are resolved quickly with the NSA recipient, and prior to their payment day. We estimate that fewer than 10% of jobactive administrative suspensions would result in Centrelink actually suspending an NSA payment on the day it was due. This reduces the actual NSA payment suspensions in 2016 from the 1.5 million DESE administrative suspensions to fewer than 150,000—below the 160,000 we found. Our 160,000 figure also includes Centrelink-generated suspensions for reasons such as late lodgement of fortnightly forms or failure to attend a Centrelink interview.

Even for the approximately 90% of recipients whose payment is not actually suspended, research has shown that many experience high levels of stress from the fear of suspension unless they reconnect quickly with their provider (see, for example, Wickramasinghe & Bowman 2020). Thus, the perception or anticipation of a volatile income is often as real in determining financial and emotional wellbeing as 'actual' income volatility.

Understanding the drivers for the rising gender disparity in suspension rates will require further research. The wider literature identifies how women's role in the family (Bhattacharya 2017) and their relationships with labour and financial markets (Charlesworth 2013; Montgomerie 2019) deeply shape their interactions with welfare organisations such as Centrelink (Cook 2019). The gender differences in suspensions are likely to be influenced by women's heightened exposure to the risks that may trigger a suspension:

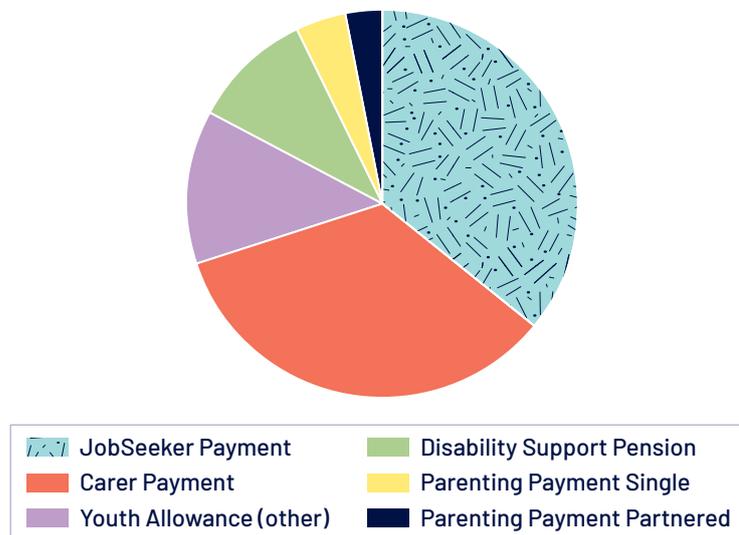
- caring responsibilities disrupting timely attendance for an appointment with a jobactive provider or Centrelink
- casual work-hours also disrupting appointment compliance
- the complexities of income and debt management responsibilities disrupting earnings notification (for example see Branigan 2007).

## 4 Everyone counts

The baseline results of the pilot research challenge several assumptions about Newstart and raise some important questions. We anticipate that the findings will contribute to the broader policy debate about any future redesign of the unemployment payment system post COVID-19.

Firstly, at a point in time, Newstart Allowance/JobSeeker Payment is paid to only one-third of working-age income support recipients (Figure 10). Yet even focusing on this one payment, we find that it has been a crucial resource for millions of Australians over time. We estimate that 25% of all working-age Australians who were residentially qualified for unemployment payments—4.4 million people—received NSA between 2000 and 2016.<sup>25</sup> A greater understanding of how many people utilise Newstart over their life course—when, how often, and for how long—provides new insights into the payment’s importance and relevance.

**Figure 10 Recipients of selected income support payments, March 2020**



Stock data from DSS Demographics March 2020. Note: JobSeeker Payment is the successor to Newstart Allowance

Our baseline findings raise important questions:

- Do the usually uncounted individuals who receive Newstart during the year lend support to the official policy notion that, for many hundreds of thousands, the program’s design as a temporary, bridging payment is working?  
Or
- Does the finding suggest the opposite—that Newstart is no longer a stable bridge but rather an uncertain buffer occasionally topping up casual work?

The next stage of research will start to address these questions by including earnings data and within-year periods of NSA receipt.

Less ambiguous is the increasing incidence of Newstart Allowance suspensions, which expose individuals on low incomes (particularly women) to the greater risks associated with financial volatility. Receiving a payment even one day late can have devastating consequences for finely balanced household budgets. It will be vital to discover whether the use of suspensions as a policy instrument has increased sharply since 2016, as DESSFB figures suggest.

<sup>25</sup> This population of working-age Australian residents is of course much larger than the population of income support recipients.

## Next steps

This ongoing project will analyse Newstart data in ways that can answer the further questions we raise:

- **Spells.** Over what typical periods did people continuously receive NSA payments? How many people had recurring spells of receipt within limited time periods?
- **Timeliness.** How often were payments received on the allocated day each fortnight? When they were not, what were major reasons for payment delay or non-receipt?
- **Amount.** Did the NSA payment received by an individual vary from fortnight to fortnight? What were the reasons for payments variation (for example, paid work, compliance issues with jobactive member or Centrelink, reductions due to Centrelink Advance recovery)?

Understanding when, how, and how much people on Newstart receive each fortnight will provide crucial insights into the nature and extent of income volatility experienced by the many Australians who access this payment. The next stage of the research will focus on three groups of recipients who have very different experiences:

- short-term unemployed individuals who neatly fit the program's policy assumption that Newstart is a bridging payment
- long-term unemployed individuals who may combine some work and an income support payment on a prolonged basis, and
- the growing number of people who have casual, seasonal or intermittent work and lead economically insecure lives at the interface between the social security system and labour markets.

Welfare conditionality is likely to be affecting Newstart payment timeliness (and possibly incomes) for all three cohorts. Further research is needed to clarify which group is most affected, to what extent, and whether income volatility is changing over time and between groups.

Further qualitative research is also required to better understand the social and emotional impact that income volatility may have among underemployed or intermittent workers who also rely on Newstart or another social security payment.

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# Technical note

## Estimating the number of Australian residents eligible for government payments 2000 to 2016

The number of Australian residents theoretically eligible for government payments between 2000 and 2016 was calculated the following way:

We used ABS population statistics of the estimated resident population of those aged from 22 to 64 by year (ABS 2019a). The ABS yearly data used was based on June-to-June figures. The sixteen-year period examined started from a baseline on June 2000 and ended in June 2016.

The ABS (2019b) defines resident population as follows:

***It refers to all people, regardless of nationality, citizenship or legal status, who usually live in Australia, with the exception of foreign diplomatic personnel and their families. It excludes however overseas visitors for less than 12 months in Australia.***

This means that the estimated resident population includes some temporary work visa holders, but excludes overseas those who are in Australia for less than 12 months.

For the purposes of government payments, however, the Commonwealth of Australia (2019a) requires a resident to be either an Australian citizen, the holder of a permanent visa or the holder of a protected special category visa (SCV).

Therefore, the two 'resident' categories are not equivalent.

To estimate the number of Australian residents eligible for government payments, we have to subtract temporary residents from the estimated resident population for any given year. The following adjustments should be theoretically considered:

- Not all temporary residents will have to be subtracted, because overseas visitors who are in Australia for less than 12 months are not included in ABS's estimated resident

population numbers. We do not have data on how many temporary visas were issued for less than 12 months.

- While the majority of temporary residents are assumed to be people of working age or students, some children or dependants over 65 years might be included. The number of temporary residents (ABS 2019a) thus must be adjusted to fit the age group 22–64 years.
- Because Australia has bilateral international social security agreements with 31 countries, temporary residents from selected countries are eligible for some but not all Australian government payments.
- There is a qualifying (waiting) time even for permanent residents for claiming certain types of government payments after receiving their permanent status (Commonwealth of Australia, 2019b).

Some of these factors have opposite effects on the total number of eligible residents.

We calculated the total number of qualifying residents for the year 2016 as follows:

According to the ABS (2019c), on Census night 2016, there were 1,635,503 temporary entrants in Australia. These comprised 1,500,409 temporary residents and 135,093 overseas visitors. We assume at least 75% of the 1.5 million people to be between 22 and 64 years of age.

Based on ABS data, the estimated resident population between 22 and 64 years of age was 14.03 million in 2016. We subtracted 75% of 1.65 million temporary entrants from this number to arrive at 12.8 million residents theoretically eligible to receive government payments.

We calculated the total number of qualifying residents for the period 2000–2016 as follows:

The estimated resident population aged 22–64 years in 2000 was 10.9 million (ABS 2019a). We deducted 75% of the estimated 0.7 million temporary residents to arrive at the estimate of 10.4 million residents eligible for government payments.

For each successive year we added the number of new 22-year-olds from the estimated resident population database, adjusted for the share of temporary residents. The total number of people who passed the age of 22 between 2000 and 2016 according to the ABS was 5.2 million. We assume based on the 2016 census data that the share of temporary residents in the estimated resident population is 1.5/24.2, or 6.2%. Therefore, the number of 'new 22-year-olds' is decreased by 6.2% to 4.9 million.

We added all new permanent resident visas (including family but excluding humanitarian visas) between 2000 and 2016 (Parliament of Australia 2017). These sum to 2.6 million. Since permanent resident numbers include children and some pensioners as well, we assumed that 75% of the permanent visa holders were between 22 and 64 years of age. This is somewhat higher than the equivalent percentage for Australia, as most new permanent residents are of working age. The total number of new permanent residents between 22 and 64 was estimated thus at 1.95 million.

We did not subtract people entering pension age or dying as they would have qualified for government payments at some point between 2000 and 2016.

With this framework we calculated 17.2 million eligible Australian residents aged 22–64 years, who at any point between 2000 and 2016 would have been eligible for government payments other than age pensions.

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## **Everyone counts**

### Uncovering patterns of Newstart Allowance

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## **Acknowledgement of Country**

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and emerging.



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