



Royal Commission
into the Robodebt Scheme

Report to the Royal Commission into the Robodebt Scheme

Prepared by Professor Peter Whiteford

The views expressed are the author's views and are not to be understood as expressing the views of the Commission.

REPORT TO THE ROBODEBT ROYAL COMMISSION ON ROBODEBT AND SOCIAL SECURITY POLICY

Peter Whiteford, Crawford School of Public Policy, the Australian National University,
10 March 2023¹

¹ I am grateful for data and comments provided by the Department of Social Services.

Robodebt and social security policy

Executive Summary

- Australian social security policy since the 1980s has focused on encouraging working-age income support recipients to take up part-time work, as this is seen as a stepping-stone into full-time work and independence from the system. The Social Security Act has been amended more than 20 times over these years (Appendix 3), with the primary aim of encouraging substantial part-time work, particularly for students.
- The policy objective was clearly set out in the Australians Working Together Package in the 2001-02 Budget:

“The Working Credit will encourage workforce-age people on income support to take up full-time, substantial part-time or irregular casual work by allowing them to keep more of their income support payment while working. The measure will improve the way the income tests are applied to earnings from work. The Working Credit will make irregular part-time or casual work more attractive. ... Rules will be changed to reduce disincentives to take short term full-time work by making it easier for people to get back onto their income support payment if they lose their job within 12 weeks.”
- There is a similar but much more generous Income Bank applying to people receiving student payments introduced by the Howard government in 1998, and substantially increased by the Gillard government in 2012 that currently (March 2023) allows people receiving ABSTUDY, Austudy or Youth Allowance (Student) to accumulate any unused portions of their fortnightly free area of \$480 per fortnight for a single, independent Youth Allowance (Student), and a recipient can add this amount to their income bank, up to a maximum of 12,000 credits, or around 25 fortnights of zero earnings. This bank is then depleted at times of higher earnings such as periods of holiday employment
- **For many people, income averaging effectively assumes that they have been on payment for the whole of the financial year and have stable earnings while they are receiving a payment. This assumption is both factually incorrect and inconsistent with the clearly stated objectives of the Working Credit and the Income Bank, as well as with other aspects of the long-standing policy approach of encouraging part-time and casual work.**
- This report analyses the circumstances of people who received six of the main working-age payments between 2010-11 and 2018-19. These payments are Austudy, Newstart (for the unemployed), Parenting Payment Partnered, Parenting Payment Single, Youth Allowance (Other) (for younger unemployed people), and Youth Allowance (Student and Apprentice. These payments accounted for around 91 % of people subject to reviews between 2016 and 2019 under the different phases of the Robodebt scheme.
- The data analysed was provided by the Department of Social Services (DSS) using data derived from a dataset created in 2017 - Data Over Multiple Individual Occurrences. DOMINO, which provides a detailed **longitudinal view of individuals’ interactions with the social security system**. It contains episodic information at a unit record level and as such can be utilised to view earnings patterns over time for each individual income support recipient. **Prior to this, DSS had access to the Department of Human Services (DHS) Enterprise Data Warehouse (EDW), which could have been used to undertake a similar analysis at the time Robodebt was being considered or in operation.**

- It is particularly important to note that some of the data items such as the total recipients at the beginning and end of the year refer to the number of people in these categories, whereas data referring to exits and entries refer to events rather than people. Of course, events are experienced by people. However, the same person can experience multiple events in the same year. This complicates calculations of precise percentages of people experiencing specific events. The results to be discussed below should therefore be considered as approximations to the correct percentages, but they are highly likely to be reasonably close approximations and reliable.
- The circumstances of these groups differ, but significant proportions of these groups report earnings, ranging from around 15 to 20% of Parenting Payment Partnered, 20-25% of Youth Allowance (Other), 30% for Austudy, 30-34% for Newstart, 35 to 40% for Youth Allowance (Student), and 35 to 44% for Parenting Payment Single. The share of people with earnings is greater over the course of any year, than at any point in time in that year.
- **The share of these people with earnings who had stable incomes over the course of the financial year is extremely low**, ranging from less than 3% of people receiving Youth Payments to around 5% of those receiving Newstart or Austudy, and between 5 and 10% of those receiving Parenting Payments.
- **For most of these people with variable earnings the variations were large**, with more than 90% of those with variable earnings having periods where their earnings were more than \$100 per fortnight different from their average, and more than 80% with variations greater than \$200 per fortnight.
- **In addition to the variability of earnings while receiving payments, average earnings will be substantially different for people receiving payments for only part of a financial year.** To take the example of Newstart (who accounted for 47% of those subject to reviews under Robodebt), in 2015-16 there were 783 thousand people receiving payment at the beginning of the year; 500 thousand people entered the payment system during the year and 325 thousand exited the system, so that **in total nearly 1.2 million separate people received payments at some time in the financial year.** Flows into and out of the other payments were similarly large.
- **People receiving Parenting Payment are most likely to be receiving payment for all of the financial year . For other groups, people were more likely than not to receive payment for only part of the year, with more than half – and as high as two-thirds of Youth Allowance (Other) recipients only receiving payments for part of each year.**
- Other population data sources that are publicly available reinforce this picture. **It is well known that Australia has a high share of part-time and casual work, with casual workers essentially being employed on a temporary and “as needed” basis, meaning that their hours and earnings vary.** Hourly earnings also vary with different rates for different shifts. Australian Bureau of Statistics (ABS) data on Characteristics of Employment has been published since the 1990s and shows that **in 2014 nearly 40 % of casual workers did not work the same hours each week and 53% had pay that varied from one pay period to another.**
- The ABS labour market flows data points to the well-recognised importance of seeing most aspects of people’s lives from a dynamic or longitudinal perspective. The most important source of information on changes in Australian’s economic and social circumstances over time is the Household Income and Labour Dynamics in Australia (HILDA) Survey. HILDA was started in 2001 and has been funded by DSS (and its predecessor Departments) since that time. HILDA shows between 2001 and 2009 nearly two-thirds of Australian households of working age contained someone who had received an income support payment in this period. **About one-**

third of all working-age individuals received income support for at least one week in 2009. However, about 10% of individuals received more than half of their income over the financial year from benefits, and only 5% received more than 90% of their annual income from income support (Melbourne Institute, 2012, p. 40).

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Peter Whiteford, Crawford School of Public Policy, the Australian National University,
peter.whiteford@anu.edu.au 10 March 2023

1. Introduction and outline

- 1.1. This report has been prepared at the request of the Royal Commission into the Robodebt Scheme (see letter of engagement at Attachment A). The assumptions of fact are set out in annexure A to the letter of engagement. This report sets out my responses to each of the issues raised in the letter of engagement, which are as follows:
 - (a) The role of income-testing in Australia and how it relates to accuracy of payments and therefore potentially to customer debts;
 - (b) Major policy developments designed to encourage social security recipients to work part-time and therefore combine earnings and benefit receipt;
 - (c) Developments in the labour market that have increased the overlap between receipt of benefits and part-time earnings;
 - (d) What is known from population level data about transitions between social security and work, both at a point in time and within and between years;
 - (e) What is known from administrative data from the DSS and Services Australia about transitions between social security and work, both at a point in time and within and between years;
 - (f) Whether the use of data based on the assumption that a Recipient's income can be averaged over an annual period to identify 'over-payments' is consistent with policy directions in the social security system with respect to encouraging work by Recipients;
 - (g) Changes in the Patterns of Recipient Earnings and Patterns of Recipient Employment in the period 2010-2015, prior to the introduction of the Scheme, and 2015-2019;
 - (h) The Patterns of Benefit Engagement in the period 2010-2019;
 - (i) The nature of Labour Force Patterns, particularly for low-income earners and Recipients, in the period 2010-2019;
 - (j) Assess in light of those characteristics whether the assumption underlying income averaging – that incomes are consistently earned with little variation between fortnights – could be regarded as reasonably accurate or as a reliable measure of fortnightly income;
 - (k) Whether any concerns identified in relation to income averaging would or should have been identifiable in 2015 based on the available Information Resources on Recipient Patterns, Income Volatility and Labour Force Patterns;
 - (l) Subsequent analysis about whether legislative changes before the introduction of the Scheme or subsequently to make income averaging lawful would be consistent with the long-standing policy to encourage social security recipients to work part-time; and
 - (m) Any other matter of substance I consider relevant to the terms of reference, based on my expertise and knowledge with respect to income support policy or practice.
- 1.2. Section 2 sets out my qualifications, expertise and experience in relation to income support policy and practice.

- 1.3. Section 3 discusses the role of income-testing in Australia and how it relates to accuracy of payments and therefore potentially to customer debts (Issue (a) in Paragraph 1.1).
- 1.4. Section 4 discusses the major policy developments designed to encourage social security recipients to work part-time and therefore combine earnings and benefit receipt. This includes discussion of the income-testing of student payments, which is more generous in recognition of the different patterns of student earnings in holiday periods ((Issue (b) in Paragraph 1.1)
- 1.5. Section 5 outlines developments in the Australian labour market that have increased the overlap between receipt of benefits and part-time earnings (Issues (c) and (i) in Paragraph 1.1).
- 1.6. Section 6 summarises what is known from population level data about earnings and income volatility and transitions between social security and work, both at a point in time and within and between years, using data from the Australian Bureau of Statistics (ABS) and results from the Household Income and Labour Dynamics in Australia (HILDA) survey, conducted by the University of Melbourne and funded by the Department of Social Services (DSS) (Issue (d) from Paragraph 1.1).
- 1.7. Section 7 discusses what is known from administrative data from the DSS and Services Australia about transitions between social security and work, both at a point in time and within and between years. This is based on new analysis of data provided DSS (Reference NTG-0165). This discussion deals with Issues (e), (g) and (h) in Paragraph 1.1.).
- 1.8. Section 8 summarises the main findings of the paper and includes a discussion of whether legislative changes before the introduction of Robodebt or subsequently to make income averaging lawful would be consistent with the long-standing policy to encourage social security recipients and students to work part-time. This discussion deals with Issues (j), (k) and (l) in Paragraph 1.1.
- 1.9. After the list of references, the report contains six Appendices: Appendix 1 is the Letter of Engagement to produce this report; Appendix 2 gives the statistical series of the number (000s) of recipients of Social Security Income Support Payments between 2010 and 2019 (the stock at 30 June each year); Appendix 3 provides a detailed summary of the legislative changes since 1980 that have been designed to encourage part-time and temporary full-time work, both for payments for the unemployed and for students; Appendix 4 provides the list of variable for the data provided by the DSS to the Royal Commission for this analysis; Appendix 5 is the Explanatory Notes and Glossary for the data provided by the DSS; Appendix 6 is my detailed *curriculum vitae*.

2. Qualifications, expertise and experience

- 2.1. I am a Professor in the Crawford School of Public Policy at the Australian National University, where I teach courses on social policy as part of the Masters of Public Policy Programme. My research focuses the effects of social security policies in Australia and internationally on income inequality and income poverty, as well as the interaction of the social security system with the tax system.
- 2.2. My background is that my first full-time job was in 1975 when I started as graduate in the then Department of Social Security in Canberra. After about three years, I joined the Development Division of the Department, which was the main policy and research area focusing on the system of cash benefits. The Division had policy development and review responsibilities for all cash benefits, including Age and Invalid (Disability) Pensions, family payments, and Unemployment and Sickness Benefits. (At the time the administration and delivery of these benefits was the responsibility of the Benefits Division, also within the

same Department.) After some years of working in the Long-Term Research Section of the Research and Statistics Branch on issues including the effects of cash benefits on incentives to work and the relative needs of different types of households, I moved into the Policy Review Branch of the Development Division which was responsible for reviewing policy proposals from within the Department and co-ordinating the annual Budget. In this Branch, I worked on issues to do with the interaction between the taxation and social security systems, as well as the Department's submission to the 1985 Tax Summit where I directed a small group developing proposals for how to compensate social security recipients for the proposed introduction of a broad-based consumption tax (a GST).

- 2.3. In 1986, I took leave without pay and moved to the then Social Welfare Research Centre (SWRC) at the University of New South Wales. The SWRC (later the Social Policy Research Centre (SPRC)) was a research only group, fully-funded by the Department of Social Security following one of the recommendations of the Henderson Inquiry into Poverty in Australia. While at UNSW between 1986 and 1991 I worked on a wide variety of research projects on assistance for families, benefit replacement rates and poverty traps in the Australian social security system. During this period, I was also seconded back into the Department, first to work on the Cass Review into the Australian Social Security system and later to work on the implementation of the changes to assistance for families as a result of the Hawke Government's 1987 pledge to end child poverty. During this period, I also was a consultant for the New Zealand Government's Royal Commission on Social Policy.
- 2.4. In 1991, I was appointed to a position at the Social Policy Research Unit (SPRU) at the University of York in the United Kingdom. SPRU undertook research commissioned by the UK Department of Social Security, and I worked on a range of this research, primarily on international comparisons of assistance for families, comparisons of income-tested benefit systems in OECD countries, and related social security topics. During this period, I also completed a doctorate (D. Phil.) on comparisons of the impact of welfare state programmes on the living standards of age pensioners in high-income countries.
- 2.5. In 1995, I returned to the Social Policy Research Centre at UNSW, but after a short period, I took up a position as a consultant in the Office of the Minister for Social Security advising on policy and research issues. In April 1996 I rejoined the Australian Public Service in the Strategic Policy and Analysis Branch of the Strategic Development Division of the Department of Family and Community Services (formerly the Department of Social Security), where I directed a section working on strategic research issues, including analysing the adequacy of social security benefits, as well as prioritising internal Departmental proposals for external research, including the funding of the development of Australia's first longitudinal survey, HILDA, funded by the Department and conducted by the University of Melbourne.
- 2.6. In 2000, I took leave without pay to take up a position at the Secretariat of the Organisation of Economic Co-operation and Development in Paris, where I initially worked on social policies in Non-Member Economies (China, South-East Asia and Eastern Europe). I subsequently worked in the Employment Division on policies to increase employment at older ages, and the Social Policy Division on policies to reduce child poverty and the impact of social security and taxation policies on income inequality in OECD countries, among a wide range of other topics.
- 2.7. In 2008, I returned as a Professor in the Social Policy Research Centre at UNSW, undertaking research and evaluation projects on social security policy, as well as child poverty and deprivation in the Pacific. In 2013, I moved to the Crawford School of Public Policy, where as mentioned I teach courses on social policy and undertake research, primarily on income inequality and social security policy.

- 2.8. In summary, while I have worked in a range of Australian and international settings, my focus since commencing work in 1975 has been on social security policy and research. In July 2008, I was appointed by the Australian government to the Reference Group for the Harmer [Review of the Australian pension system](#). I was an invited keynote speaker at the [Melbourne Institute-Australia's Future Tax and Transfer Policy Conference](#) held in June 2009 as part of the Henry Review of Australia's Future Tax System, and prepared a paper on the architecture of the Australian tax and social security systems. In 2022, I was appointed as a Member of the Australian Government's Economic Inclusion Advisory Committee ([EIAC](#)).
- 2.9. While much of my research has been at a fairly high-level looking at how the Australian social security system compares with those of other countries in terms of design and macro-level outcomes, I have also been involved in research on more focused social security policy issues, including on how the systems deals with overpayments and debts and related issues.
- 2.10. In 2003, while working at the OECD, I co-wrote a paper with academic colleagues in the United Kingdom and Canada on how systems of family payments deal with problems of overpayments and debts. This discussed the significant problems that Australia experienced in the early 2000s in the Family Tax Benefit system, where families were required to estimate their annual incomes in advance, with reconciliation at the end of the financial year, which resulted in hundreds of thousands of families under-estimating their future incomes and therefore incurring debts. At the time, the United Kingdom was introducing a similar system of Child Tax Credits – which ultimately had very similar debt problems. In both cases, the overpayment and debt problems were the result of faulty policy design. (This paper was published by the Joseph Rowntree Foundation in the UK in 2003: Peter Whiteford, Jane Millar and Michael Mendelson, [Timing it right? Tax credits and how to respond to income changes](#), Joseph Rowntree Foundation, London.)
- 2.11. In 2016, I co-authored a paper on *Measures to address poverty traps caused by Income Maintenance Periods and Compensation Preclusion Periods*, for the National Welfare Rights Network (Regan and Whiteford, 2016). This research related to people excluded from income support because they are serving an Income Maintenance Period (IMP) or Compensation Preclusion Period (CPP) and who are in financial difficulty. IMPs apply when a person receives redundancy, annual leave, sick leave, maternity or long service leave payments. CPPs apply where a person receives a lump sum compensation payment for personal injury which includes a component for lost earnings or lost capacity to earn ('economic loss'). This research dealt with people excluded from social security payments, but aspects of these and related policies are relevant to the concluding discussion of policy issues in Section 7.
- 2.12. In early 2017, I approached the website, *The Conversation* to see whether they might be interested in an article on then recent media reports on the Centrelink debt letters. This was published in the Conversation on January 11 2017, [Note to Centrelink: Australian workers' lives have changed](#). This discussion was not based on an analysis of legal issues, but about the labour market changes over time that meant that people's circumstances are complicated. In particular, the article noted that averaging of income over a financial year was particularly unlikely to be accurate for students, since the tax year and the academic year do not coincide.
- 2.13. In 2019, I again worked with Professor Jane Millar while on study leave in the United Kingdom comparing the problems with Robodebt - that by then were much more apparent - with emerging problems in the United Kingdom, with Universal Credit, their system of income support and in-work support for low-income households. The first version of the

paper was presented at an international conference in June 2019, and was published in 2020 (Millar and Whiteford, 2020). The UK problems led to significant underpayments of benefits rather than overpayments, and were mainly the result of faulty policy design.²

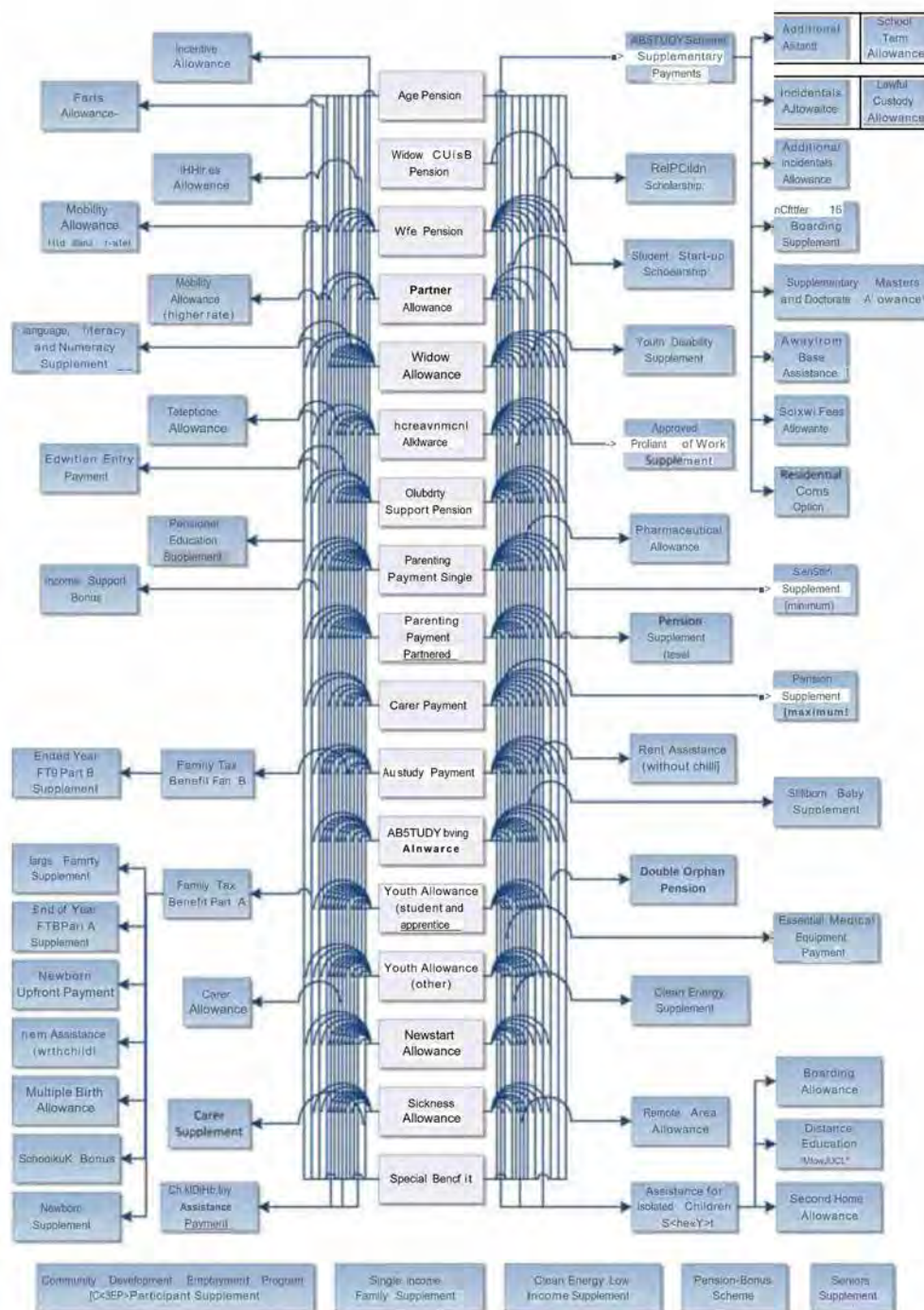
- 2.14. This paper emphasised that one of the central design challenges of any income-tested welfare system is how to assess needs against income in a timely way, in order to determine how much benefit should be paid. This involves a series of decisions, including what is taken into account as income, whose income in a family unit is counted, over what time period income is measured, how long awards should last, and how responsive the system should be to changes in income and circumstances during the period of the award.
- 2.15. Following this, the Federal Court decision in 2019 and the subsequent class action, I worked on a more detailed analysis of how Robodebt had developed, with an article published in 2021 (“Debt by design: The anatomy of a social policy fiasco – Or was it something worse? *Australian Journal of Public Administration*). In this article, which related what had happened since 2015 to the academic literature on “policy failure”, I argued that Robodebt was at best a “policy fiasco” – that is a mistake that should have been obvious from the start of the process. I argued, however, that it differs, however, from other failures in that its intention was fundamentally misguided to the extent that it could be considered a case of ‘policy malfeasance’. I also published an article in *The Conversation* in November 2020 based on the draft journal article, as well as other media discussion.

3. Income tests and social security policy

- 3.1. The Australian income support system consists of a range of different pensions and benefits designed to provide a minimum level of income support, each with its own eligibility criteria and conditionality requirements. According to the McClure Review of the Australian Welfare System (2015), there were around 20 income support payments and 55 supplementary payments, which cover additional costs. The most important of the latter are related to the presence of children and to the housing costs of households, but also include additional support with costs of disability, a range of education expenses, pharmaceutical costs, energy costs, transport costs and telephones, among other items.
- 3.2. The complexity of the system at the time is illustrated in Figure 1 from the McClure Report (A New System for Better Employment and Social Outcomes, 2015), which noted that the different payment categories had been developed to reflect the different pathways that may lead to a person needing to receive income support. In March 2020, seven payments were replaced by a new income support benefit, the JobSeeker Payment, for those of working age “with capacity to work now or in the near future”. This change had been announced in the 2017-18 Budget (Department of Social Services, 2017), following the earlier McClure review of Australia’s welfare system. Before the change, Newstart recipients had accounted for 97% of the total number receiving the superseded benefits.

² The UK system had shifted to monthly payments in arrears and accounting periods, which meant that people who were actually paid four weekly could get more than one wage payment in a month. This meant that they might receive no Universal Credit in that month and also get no later increase for the period, even though there had been no change in their income. Moreover, the UK policy leading to underpayments was found by their High Court to be unlawful in early 2019 (CPAG, 2019). The UK Court of Appeal upheld this judgement in 2020, finding government policy to be “perverse and irrational” (CPAG, 2020).

Figure 1: Australia's Income Support System in 2014 (excluding payments to veterans)



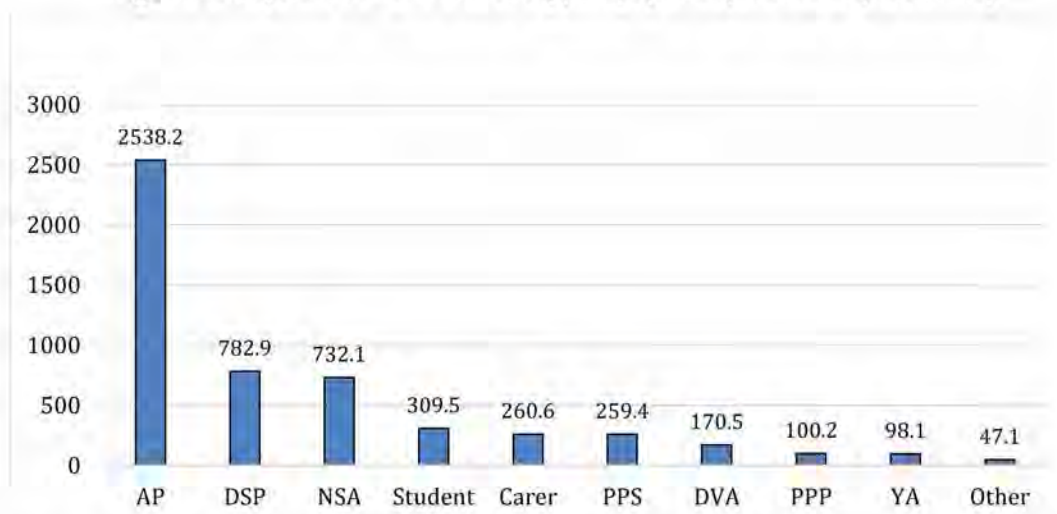
Source: A New System for Better Employment and Social Outcomes: Final Report, p. 42

- 3.3. Income support payments are of two types – “pensions” and “allowances”. Pensions are usually regarded as for people who need support for a longer period (such as the aged, people with disability and carers) and are paid at a higher rate. Allowances are viewed as being for people likely to need support for a shorter period, such as the unemployed, the

sick and students and are paid at a lower rate. Lone parents are paid at an intermediate level. Policy and labour market changes have tended to blur this distinction between long-term and short-term, with many people on unemployment payments experiencing long durations of receipt of income support. In part, this is because, many people on unemployment payments have partial capacity to work or have school age children.

- 3.4. Income support payments are mutually exclusive at a point in time. In total, in 2016 there were around 2.7 million people receiving either an Age Pension or a (similar) Department of Veterans Affairs Service Pension, and around 2.6 million people receiving other working age income support (defined then as from age 16 to 64, Figure 2). It can be calculated that at 30 June 2016 27.5 % of the adult population were receiving an income support payment, comprising 76% of the population aged 65 years and over and 16% of the population of working age. Appendix 2 gives a time series of the number of recipients of the major income support payments in Australia at 30 June for each year between 2010 and 2019.
- 3.5. In order to be eligible for most income support benefits, individuals must fall into defined categories. These include being over the age of 66.5 years (for Age Pension), having a permanent medical condition that prevents the person from working 15 hours or more per week within the next 2 years (for Disability Support Pension), caring for a person with a disability (Carer Payment), caring for children (for Parenting Payment Partnered or Parenting Payment Single), or being unemployed and actively looking for work (for the two current unemployment payment, Jobseeker Payment and Youth Allowance (Other)) or being a student. In addition, each payment has a range of other eligibility conditions, including differing age requirements and residence requirements, and having incomes and assets below specified levels. Once these conditions of eligibility are satisfied, the level of benefits to which individuals are entitled will be calculated based on their precise level of income and assets of themselves and their partners and on aspects of their family living arrangements.

Figure 2: Recipients of main income support payments, June 2016 (thousands)



Note: AP: Age Pension (including DVA Age Pension); DSP: Disability Support Pension; NSA: Newstart Allowance; Students include Austudy, ABSTUDY Living Allowance and Youth Allowance (Student and Apprentice); PPS: Parenting Payment Single; PPP: Parenting Payment Partnered; YS: Youth Allowance (Other). Source: DSS Payment Demographic data <https://data.gov.au/dataset/dss-payment-demographic-data>

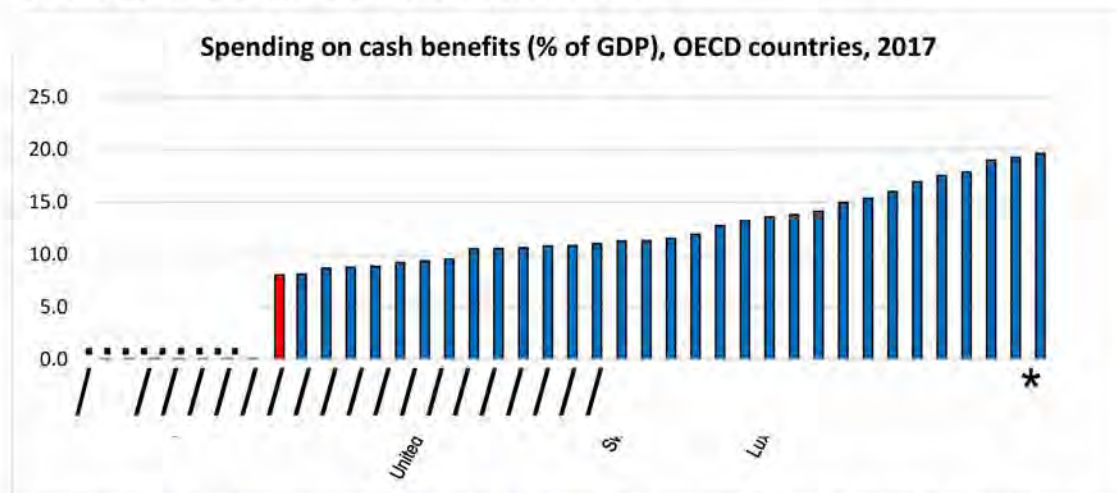
- 3.6. The Services Australia Submission to the Senate Community Affairs References Committee Inquiry into the Income Compliance Programme (page 21) states that of all OCI/EIC/CUPI reviews completed between 1 July 2016 and 30 June 2019, 47% were of people who had

received Newstart Allowance, 28% were of Youth Allowance, 12% of Parenting Payment, 4% of Austudy, 4% of Disability Support Pension, 2% Sickness Allowance, and 3% Other. This meant that Newstart recipients and students were significantly over-represented in the groups affected by Robodebt, although this may reflect decisions not to target Age or Disability Pensioners.

Social Security income tests

- 3.7. The Australian social security system differs markedly from those in other high-income countries. In Europe, the United States and Japan, most cash benefits are financed by contributions from employers and employees, with payments calculated as a percentage of past earnings, so higher income workers receive higher absolute levels of benefits if they become unemployed or when they retire.
- 3.8. In contrast, in Australia and New Zealand, government benefits are flat-rate entitlements financed from general revenue, and there are no separate social security contributions. In both countries, benefits are income-tested or asset-tested, so payments reduce as other resources increase. The rationale for this approach is that it provides the most efficient means of reducing poverty, by concentrating available resources on the poor ("helping those most in need"), while minimising the overall level of spending and taxes (Whiteford, 2010).
- 3.9. While spending on Social Security and Welfare is the largest single component of the Commonwealth Government Budget, overall Australia spends less on cash benefits than most other high-income countries. This is shown in Figure 3, which shows spending as a % of Gross Domestic Product (GDP) in 2017. Australia had the eighth lowest level of spending of these 38 countries.

Figure 3: Spending on cash benefits, OECD countries, 2017



Source: OECD, [Social Expenditure Database \(SOCX\) - OECD](#). Data extracted on 20 Oct 2022 from OECD.Stat.

- 3.10. The overall low level of social security spending is largely a consequence of the targeted nature of income support in Australia. In fact, Australia has the highest level of spending on income-tested payments in the OECD—6.5 % of GDP and close to 80 %³ of all spending on cash benefits in 2012 (Causa and Hermansen, 2017). This compares to just over 50 % in Canada, 37 % in New Zealand, around 26 % in Britain and the United States, and less than 10 % in most European countries (Causa and Hermansen, 2017). As a result, Australia also

³ The main non-income-tested spending relates to Australian State and Territory Government schemes of workers' compensation and pensions for retired public servants.

has the most progressive distribution of all cash benefits in the OECD, with more than 40% of benefit spending being directed to the poorest 20% of the population (OECD, 2008).

- 3.11. Income-testing has a central objective that recipients should get the right level of payment, no more (and no less). The aim of targeting assistance according to income is that all individuals in the same financial circumstances should receive the same level of financial assistance from government. Incorrect overpayments imply that both the objectives of providing the greatest assistance to those most in need and minimising the overall level of spending are not being met. Incorrect underpayments (or when people do not claim their entitlements) imply that poverty is not being effectively reduced. When payments are made incorrectly because individuals have not accurately reported their financial resources this weakens the integrity of a targeted system of income support.⁴
- 3.12. There are disadvantages associated with income-testing. In the political science and social policy literature, these involve arguments that income -testing reinforces notions of the “deserving” and “undeserving” poor and results in less generous benefits (Whiteford, 2015). In the economics literature, it is argued that payments that are “target efficient” may not necessarily be economically efficient. In particular, income testing raises concerns about economic incentives to work (and save, partner and have children).
- 3.13. Since the 1970s, Australia – like other OECD countries - has experienced significant structural changes in its labour market, including a fall in male labour force participation rates particularly at older ages and an increase in female participation rates, mainly an increase in part-time employment. The unemployment rate, which was 1.5% in the 1960s increased to 4.6% in 1975, and reached 10% for much of 1983 and 11.0% in 1992 and 1993.
- 3.14. There have also been major changes in the processes of youth entry to the labour market. Where once young men took on full-time employment after finishing compulsory secondary education and young women had a relatively short period of employment before marrying and having children, now longer educational participation – in terms of both finishing high school and attending university or other forms of tertiary education – has become the norm for men and women. It has also become far more common for young people to combine part-time work and study.
- 3.15. Up until 1969, all income support payments in Australia had 100 % withdrawal rates; that is, above ‘free areas’ payments reduced dollar for dollar, as private income increased.⁵ From the late 1970s onwards, with rising levels of unemployment, there were concerns that 100% withdrawal rates for unemployment payments meant that there was no return from working part-time. High withdrawal rates could overlap with the tax system to produce very high effective marginal tax rates (EMTRs) and thus create ‘poverty traps’ and ‘unemployment traps’ that meant there were significant disincentives for the unemployed to accept low-paid or part-time work (Podger, Raymond and Jackson, 1980; Whiteford, Bradbury and Saunders, 1989). Box 1 provides a Glossary of these and related terms.

⁴ Contributory systems can also make incorrect payments, but usually because contributions have not been recorded accurately.

⁵ The introduction of a 50% withdrawal rate for Age Pensions by the Coalition government in 1969 was not related to later changes in income tests for unemployment payments, but reflected the (temporary) pathway towards a free of means-test support for the aged.

Box 1: Glossary of social security terms

Income-tested benefit – Payment that reduces as income from other sources, such as earnings increases. All Australian income support payments are income-tested.

Free area - Income level below which social security payments are not reduced or withdrawn as other income or earnings increases. For example, currently a single adult receiving Jobseeker Payment has a free area of \$150 per fortnight before payments start to be reduced.

Withdrawal rate – The rate (percentage) at which income-tested benefits are withdrawn or reduced as other income increases. For example, Jobseeker Payment is reduced by 50 cents in the dollar for every dollar over \$150 per fortnight. The withdrawal rate increases to 60 cents in the dollar (60%) for income over \$256 per fortnight.

Cut-out point – The income level at which payments are reduced to zero because of the withdrawal of benefits. The cut-out point is the arithmetical product of the withdrawal rate (s), the basic benefit level and the free area(s). For a single person receiving Jobseeker Payment this is currently \$1,231.50 per fortnight.

Effective marginal tax rate (EMTR) – An EMTR refers to the combined effect of the withdrawal of benefits and the payment of income tax (plus other features such as the repayment of HECS debts or the phasing-in of the Medicare Levy) over the same income range as earnings increase. For example, a part-rate Jobseeker Payment is reduced by 60 cents in the dollar on income over \$256 per fortnight and that person will start to pay income tax on earnings over \$698 per fortnight. This means that for every dollar earned between \$698 per fortnight and \$1,296.34 per fortnight, a Jobseeker loses 60 cents in benefit withdrawal and pays 19% income tax on the remaining 40 cents, meaning that they lose 67.6 cents for every dollar earned.

Poverty/unemployment trap - A poverty (or unemployment) trap refers to circumstances where returns to work are so low because of high EMTRs that there is very little financial reward to increasing hours of work, “trapping” social security recipients into poverty and/or unemployment.

The **Working Credit** scheme allows working age social security recipients (including Jobseeker Payment and Youth Allowance (Other) recipients) to build up credits during periods when little or no income is received. These credits can then be used to reduce the amounts that are assessed under the income test during fortnights in which they do have employment income. Recipients typically accrue one credit for each dollar of difference between \$48 and their income in each fortnight.

The **income bank** is similar to the Working Credit, but is more generous and applies to students receiving ABSTUDY, Austudy or Youth Allowance (Student). It allows students to accumulate any unused portions of their fortnightly free area of \$480 per fortnight for a single, independent Youth Allowance (Student), and a recipient can add this amount to their income bank, up to a maximum of 12,000 credits, or around 25 fortnights of zero earnings. This bank is then depleted at times of higher earnings such as periods of holiday employment.

The **employment income nil rate period** policy provides incentives for recipients to take up work, including substantial part-time or irregular casual work. An employment income nil rate period starts on the date of effect of the nil rate determination and runs until 6 fortnights after the end of the instalment period in which the nil rate determination happened. In effect, an employment income nil rate period can last up to 6 to 7 fortnights, or until the recipient's social security pension or benefit is reinstated due to a drop in income whichever is the earlier. If the recipient does not have their income support reinstated their payment is cancelled at the end of an employment income nil rate period. If the recipient reports a fall in income during an employment income nil rate period (sufficient to give at least a part rate of social security pension or benefit), a rate increase enables the social security pension or benefit to be resumed without the need to lodge a new claim.

- 3.16. Starting in 1980 the main allowance income tests were gradually liberalised, first by the introduction of an initial 50 % withdrawal rate immediately following the ‘free area’, with a 100% withdrawal rate maintained on somewhat higher earnings. This was followed by an increase in the free area, then by abolition of the separate, dollar-for-dollar income test withdrawal of assistance for private rental costs within the free area in 1987. Further liberalisations included an additional free area for earnings between 1990 and 1995, with this mechanism and the standard free area able to be accumulated as an ‘earnings credit’ to be applied in future assessment periods from 1994.
- 3.17. There were broader reforms from July 1995, which saw the 100 % withdrawal rate reduced to 70 %, as well as the removal of the additional earnings free area, with the earnings credit retained and applying to the standard income free area (Saunders, 1995). At the same time, there was also a change to the income test treatment of couples, so that the earnings of one partner in a couple did not reduce the other partner’s payment until the first earner’s component was fully extinguished. At the time of these changes, the number of people reporting earnings increased. Box 2 provides the current (March 2023)⁶ definition of earnings included in the income test for payments for the unemployed.
- 3.18. Appendix A provides a summary of these changes to income-testing arrangements since 1980, with more than 20 amendments to the Social Security legislation in that period.⁷
- 3.19. The combination of increased real levels of payments in the 1970s and 1980s, the extension of assistance with private rental costs, a higher free area and reduced benefit withdrawal rates meant that the cut-out points for benefits moved up the earnings distribution.⁸
- 3.20. As a result of these and subsequent changes, the “cut-out point” – where the benefit is reduced to zero - for a single person receiving Jobseeker payment is currently \$1,296.34 per fortnight, equivalent to nearly four days a week at the minimum wage (or around 3 days for someone with a casual loading in addition to the minimum wage). People receiving unemployment payments can be in part-time work and receiving benefits. In December 2022⁹, around 24% of people receiving Jobseeker Payment and 22% of those receiving Youth Allowance (Other) were in part-time work. Data on the share of people receiving unemployment payments and in part-time work are not readily available for the early 1990s. However, a closely related statistic – the share of unemployment recipients being paid a reduced rate of payment because their income was over the free area – shows that the share being paid a reduced rate increased from around 11-12% between 1989 and 1991 to over 17% in 1995 and 1996. This suggests that changes to the income test in this period were associated with an increased share of people combining work and income support.¹⁰

⁶ All references to current payments and conditions refer to the situation at 1 March 2023.

⁷ These do not include changes to payments for people of Age Pension Age, such as the Work Bonus from 2009.

⁸ The cut-out point moved from around 32% of Male Total Average Weekly Earnings in 1994 to nearly 40% currently. The fall in the level of benefits relative to wages has to some extent offset the reduction in the rates of benefit withdrawal.

⁹ Note that these are stock figures i.e., they count the proportion of people with earnings on a specific date.

¹⁰ Figures for June 2022 show that more than 90% of those receiving a reduced rate of payment had earnings over the free area (Department of Social Services, 2022a).

Box 2. Definition of employment income for income tests for Jobseeker and Youth Allowance (Other), March 2023

- Employment income includes all of the following:
 - salary, wages or commissions
 - some [allowances](#)
 - pay for piece work, such as for an amount of fruit you pick
 - fixed and variable price contracts
 - fringe benefits
 - salary sacrifice amounts
 - payments from a private trust you're involved in that aren't distribution or loan repayments
 - payments from a company you're involved in that aren't dividend or loan repayments
 - other income you get for work performed including lump sums such as [directors fees](#).
- Employment income paid from a private trust or company includes:
 - wages
 - directors fees
 - other remunerative lump sums such as bonus payments or commissions.

What it doesn't include

- Employment income doesn't include any of the following:
 - money you get from your sole trader business or partnership
 - superannuation pensions
 - injury compensation
 - insurance payouts that relate to your job
 - lump sum leave payments when your job end

Source: Services Australia, <https://www.servicesaustralia.gov.au/employment-income?context=51411>

- 3.21. Data on the share of people receiving unemployment payments and in part-time work are not readily available for the early 1990s. However, a closely related statistic – the share of unemployment recipients being paid a reduced rate of payment because their income was over the free area – shows that the share being paid a reduced rate increased from around 11-12% between 1989 and 1991 to over 17% in 1995 and 1996. This suggests that changes to the income test in this period were associated with an increased share of people combining work and income support.¹¹
- 3.22. In addition to these changes to the income test to encourage part-time work, other features of income testing arrangements have been devised to facilitate transitions between receipt of income support and employment.
- 3.23. The policy objective was clearly set out in the Australians Working Together Package in the 2001-02 Budget:

¹¹ Figures for June 2022 show that more than 90% of those receiving a reduced rate of payment had earnings over the free area (Department of Social Services, 2022a).

“The Working Credit will encourage workforce-age people on income support to take up full-time, substantial part-time or irregular casual work by allowing them to keep more of their income support payment while working. The measure will improve the way the income tests are applied to earnings from work. The Working Credit will make irregular part-time or casual work more attractive. When a person gets some work, their earnings will be offset against the Working Credit they have built up. This means less income will be counted under the income test, and the person will keep more of the payment than under the current rules.

Rules will be changed to reduce disincentives to take short term full-time work by making it easier for people to get back onto their income support payment if they lose their job within 12 weeks.”

- 3.24. Currently, the Working Credit scheme allows working age social security recipients (including Jobseeker Payment and Youth Allowance (Other) recipients) to build up credits during periods when little or no income is received. These credits can then be used to reduce the amounts that are assessed under the income test during fortnights in which they do have employment income. Recipients typically accrue one credit for each dollar of difference between \$48 and their income in each fortnight. For example, if an individual has no income in a fortnight, they can accrue 48 credits. Jobseeker Payment recipients can accrue a maximum of 1,000 credits (so \$1,000 of income can be excluded from the income test if they do take up work). Youth Allowance (Other) recipients can accrue 3,500 credits.
- 3.25. The Working Credit scheme is intended as an incentive for payment recipients to take up work, including short-term work such as seasonal work. It works to reduce the disincentive effect of the income test where the withdrawal of income support partly offsets any increased income from working. (A similar, but more generous income bank is available for students, as discussed below.) It can be noted, however, that recipients would have to be without earnings for considerable periods to build up the maximum working credit – for an adult unemployed person this would be 21 fortnights with no earnings and for a younger recipient it would be 73 fortnights.
- 3.26. The employment income nil rate period policy provides incentives for recipients to take up work, including substantial part-time or irregular casual work. According to the Social Security Guide, “It acknowledges the increasing casual nature of jobs and the lack of job security in some occupations, and enables recipients to get back onto payment easily during a nil rate period.”¹²

Assistance for Students

- 3.27. Just as there were increasing policy concerns about the effects of income-tested benefits on incentives to work, from the 1970s onward there were policy concerns about incentives for young people to continue school and higher education, particularly if they could receive higher income support when unemployed rather than studying.

¹² The guide gives the following example: “Jamie is a university student receiving YA. Jamie is paid income from her job, as a part-time swimming instructor throughout the academic year, so does not build up a student income bank. After exams at the end of the year, she increases the hours she works at the pool and her income takes her YA rate to nil. Jamie is still qualified for YA as she plans to study next year, but it is not payable due to her level of income. She is qualified for an employment income nil rate period. After 5 fortnights Jamie starts back at university, she drops back to part-time work and her rate of YA increases to a part rate of payment.”

- 3.28. In 1987, the Hawke Government introduced a single payment for students called Austudy to replace the three schemes previously introduced by the Whitlam Government. The new scheme provided assistance based on age rather than the level of study undertaken. The rates of assistance for students and young unemployed people were aligned to reduce disincentives to study. This resulted in improved rates of assistance for students (Daniels, 2017).
- 3.29. In 1998, the Howard Government introduced a single Youth Allowance to provide income support for all young people whether studying or seeking employment. The objective was to simplify assistance and further reduce disincentives to study by applying similar means tests to jobseekers and students. Students over 25 years of age were assisted through the separate Austudy Payment.
- 3.30. At the time, full-time students could earn up to \$230 per fortnight and still receive the full rate. (This free area was much higher than that applying to people receiving unemployment payments.) Income over \$230 but below \$310 reduced payment by fifty cents for every dollar of income. Income above \$310 reduced payment by seventy cents for every dollar of income. An income bank allowed students to accumulate any unused portions of their fortnightly free area of \$230 up to a maximum of \$6,000. This bank was then depleted at times of higher earnings such as periods of holiday employment.
- 3.31. In 2012, the personal income test free area for Youth Allowance and Austudy Payment was increased from \$236 to \$400 per fortnight. The threshold was indexed to the CPI annually from January 2013. The maximum balance in the student income bank was increased from \$6,000 to \$10,000 from July 2012 and indexed to the CPI from January 2013.
- 3.32. Currently, the personal income test free area is \$480 per fortnight for a single, independent Youth Allowance (Student), and a recipient can add this amount to their income bank, up to a maximum of 12,000 credits, or around 25 fortnights of zero earnings. Because the maximum credit is so high it seems unlikely that many people would achieve this amount in their bank, but because the amount added per fortnight of zero earnings is so high, it is relatively easy to replenish the bank. This arrangement seems well designed in principle to allow students to vary their work hours when study requirements are pressing, and also to work much more substantially during term/semester breaks and between course years. In addition, the credit is carried over the whole duration of a course.
- 3.33. The central cause of Robodebt arises from the nature of the discrepancies identified between income reported to Centrelink and income reported to the Australian Tax Office. The income reported to the Australian Tax Office is total income received in the financial year from 1 July to 30 June. Social Security payments are made fortnightly and the level of entitlement is based on the financial and personal circumstances applying during the fortnightly reporting period for which the payment is made. During the Robodebt period, people receiving a payment had their employment income assessed in the instalment period in which it was earned, derived, or received, based on whichever event occurs first, usually when people earned the money.¹³
- 3.34. For recipients of Newstart Allowance, the fortnightly Entitlement Period ended one working day before their payment day. Employee payslips rarely arrived to coincide with the Newstart notification dates, and were likely to cover a slightly different fortnightly

¹³ Under the Social Services and Other Legislation Amendment (Simplifying Income Reporting and Other Measures) Act 2020 that commenced in December 2020, income support recipients now report the gross amount paid to them during their reporting period, instead of calculating the amount of income they will earn.

period (FaCSIA 2006, p. 519). Centrelink provided a 14-day calculation sheet to assist claimants. However, to correctly fill in this sheet, the Newstart recipient needed to know the exact rate they were paid for each hour worked. For part-time employees this may have included: 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 (Bowman et al, 2020).

- 3.35. An individual could theoretically be entitled to payments in one fortnight, zero payments the next fortnight, and positive payments in the following fortnight. It is possible to receive a “nil rate” for up to six consecutive fortnights. That is, while the person’s employment income is sufficiently high to reduce their payment to zero, they remain active in the payment system and do not have to re-apply for benefits should their work cease or reduce during this period.
- 3.36. Averaging of income assumes that a recipient receives the same income each fortnight in a financial year¹⁴ and also that a recipient worked the same hours at the same wage rate each fortnight. As discussed below, however, casual workers can have their hours changed at short notice and hourly rates can vary widely. Employers can offer above award rates to retain valued workers. As a result, it should be expected that casual employees are unlikely to have the same earnings each fortnight. Anyone with personal experience of casual earnings is likely to be acutely aware of this variability.
- 3.37. **In summary**, a consistent feature of social security policy for people of working age over the last 40 years has been to encourage people receiving income support to take up part-time work, as this is seen as an effective means of encouraging people to move off receipt of benefits into the paid workforce. These policies have included reducing withdrawal rates so that part-time work is more financially rewarding, as well as providing an income bank for students and working credit for the unemployed so that the transition into work is facilitated.

4. Labour market developments and social security

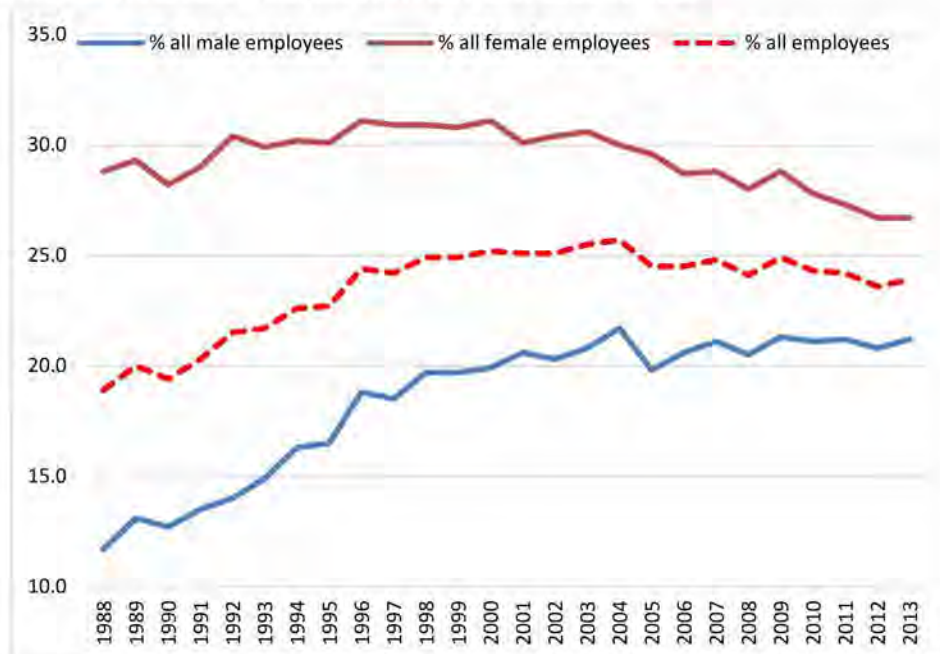
- 4.1. The policy changes described in Section 3 have been in response to significant changes in the Australian labour market over the same period. Two of the most important developments have been the growth in part-time employment and related to this, the growth in casual employment. Casual employment is one of the most notable features of the Australian labour market. A search on the academic search engine Google Scholar for “Casual work in Australia” yields 497,000 results.
- 4.2. Since the late 1990s, the share of men of working age in part-time work has doubled from 6 to 12 %, while the share of women in part-time work has increased from around 23 to 30 %.¹⁵
- 4.3. The share of part-time work is very high in industries where low pay would be expected. In 2016, 47 % of men and 62 % of women working in retail trade were part-time, as were 57 % of men and 67 % of women working in accommodation and food services and 51 % of women and 41 % of men working in health care and social assistance (Borland, 2017).
- 4.4. The share of casual employees has also increased since the late 1980s. Over the period since 1988, female workers have been much more likely to be casual than men, with the share of female employees employed casually being over 30% for much of the period.

¹⁴ Employers can provide the ATO with earnings figures for specified periods of employment within the financial year, but the extent to which this did occur for those affected by Robodebt is not clear.

¹⁵ Part-time workers are defined as employed people who usually worked fewer than 35 hours a week (in all jobs) and either did so during the reference week, or were not at work in the reference week ABS, Catalogue No. 6533.0

Since 2000, however, this proportion has dropped from 31% to 27%. The overall growth in casual employment has been driven by its growing prevalence among men, with the proportion nearly doubling from 11.7% in 1988 to 22.7% in 2004, but has been roughly stable since then.

Figure 4: Trends in casual employment in Australia, 1988 to 2013



Source: Source: Australian Bureau of Statistics (ABS), Australian labour market statistics, Cat. No. 6105.0, ABS, Canberra, July 2014.

- 4.5. Casual employees are employed on a temporary 'as needed' basis and are not defined in Australia's principal employment rights statute, the Fair Work Act (FWA).¹⁶ The FWA does however define casuals' employment rights. Apart from not being entitled paid holiday and sick leave, they are excluded from redundancy pay and termination notices. Casuals can be called on to meet the fluctuating staffing requirements of employers – that is employers can adjust their hours at short notice (Campbell, 2017).
- 4.6. Casuals do much more short hours work than do permanent staff. Of all casuals, 19.3%, worked less than 10 hrs per week in 2016 (*Forms of Employment*, ABS, Cat. No. 6333.0, 2017). Casual employment is predominately part-time (70% of casual employees) and the majority (52.6%) of it is undertaken by women (81.1% of female casuals are part-time) with a large proportion by young people (37.3% by those under 25).
- 4.7. To partly offset these disadvantages associated with casual work, there is a "loading" which means that a casual worker is paid more for each hour than another worker doing the same job on a permanent basis. In enterprise agreements, the casual loading varies by sector, but tends to be between 15 and 25% (Healy and Nicholson, 2017).

¹⁶ In awards, they are defined in a circular manner as 'anyone who is engaged as a casual, or engaged and paid as such' (Stewart et al 2016, [10.06]). The Australian Bureau of Statistics define casuals by reference to whether they have access to paid sick leave or paid holidays.

- 4.8. Another cause of variation in pay is that there are penalty rates applicable to award workers depending on the days and hours they work. For example, in 2015 a worker employed under the Social and Community Services award at Pay Point 1 in Year 1 should be paid \$18.80 for each standard hour, but \$21.15 for an afternoon shift, \$28.20 on a Saturday, \$37.60 an hour on a Sunday and \$47.00 per hour on a public holiday. There were also significant variations by the level of expertise and the number of years in work.
- 4.9. There are no data that identify whether income support recipients are employed on a casual basis or not. Given that those on benefits and in work are predominantly in part-time employment, it seems very likely, however, that this would be the case for many individuals.
- 4.10. One submission (Submission 71) to the Senate Community Affairs References Committee Inquiry clearly pointed out the nature of casual work:
- “I was working shift work for an out of home care for youth in out of home trauma care. I worked dayshift, afternoon shift and night shift. We had 3 different pay levels and never knew when we would be working. We could get called in at the last minute. I never knew how much I would be getting paid. I informed this to Centrelink and they told me I had to guess my earnings for the fortnight...I ended up guessing like I was told to and they hit me with a huge debt. I was so devastated. I gave them some payslips but that didn't change a thing.” (Senate Community Affairs References Committee, 2022, p.11)

5. Earnings volatility and transitions between benefit receipt and work – population estimates

ABS data

- 5.1. The Australian Bureau of Statistics (ABS) has collected information on the share of workers whose pay varies from one pay period to another since 1998, first in the *Forms of Employment* collection (ABS Catalogue No. 6539.0) and since 2014 in the *Characteristics of Employment Survey* (ABS Catalogue No. 6533.0). Since 2008, they have also published data on the share of employed persons who do not usually work the same hours each week in their main job.
- 5.2. Table 1 shows that in 2018 slightly more than half of all casual workers, nearly 15% of all permanent employees and more than 70% of sole traders reported earnings that vary from one pay period to another. Employees without paid leave entitlements are casual workers. A lower share of casual workers - nearly 38% in 2018 - do not usually work the same hours each week. The share of casual workers not receiving the same pay each pay period declined from 58.6% in 1998 to 51.4% in 2018, but the share of permanent employees with variable pay slightly increased over the period.
- 5.3. **In summary**, the ABS data tell us that for a majority of casual workers, the assumption that they receive the same average income over the course of a year is incorrect. However, the ABS data do not tell us how large these income variations are.

Table 1: Indicators of income volatility for employed persons, Australia, 2010 to 2018**A: Share (%) of employed persons whose pay varies from one pay period to the next**

	Employees			Owner managers of incorporated enterprises		Owner managers of unincorporated enterprises			Total employed	
	With paid leave entitlements	Without paid leave entitlements	Total	With employees	Without employees	Total	With employees	Without employees	Total	
2014	16.0	52.6	24.8	35.2	56.9	43.4	62.1	75.4	72.7	31.0
2016	15.4	53.2	24.8	31.7	59.7	43.0	61.7	76.2	73.3	31.0
2018	14.6	51.4	23.6	33.0	59.8	43.5	56.8	72.5	69.7	29.5

B: Share (%) of employed persons who not usually work the same number of hours each week in main job

	Employees			Owner managers of incorporated enterprises			Owner managers of unincorporated enterprises			Total employed		
	With paid leave entitlements	Without paid leave entitlements	Total	With employees	Without employees	Total	With employees	Without employees	Total		Independent contractors	Other business
2010	-	-	23.7	-	-	-	-	-	-	27.8	46.4	34.5
2011	-	-	22.9	-	-	-	-	-	-	26.1	45.4	35.2
2012	-	-	24.1	-	-	-	-	-	-	27.7	46.9	34.0
2013	-	-	23.5	-	-	-	-	-	-	26.6	47.8	35.7
2014	15.4	37.6	20.7	25.4	38.8	30.7	27.5	43.8	40.6	23.5	-	-
2016	15.3	39.1	21.2	23.0	39.6	29.6	29.1	45.3	42.0	23.9	-	-
2018	15.2	37.7	20.7	28.4	41.1	33.4	32.4	42.8	41.0	23.6	-	-

Notes: - Not available. Source: ABS, *Characteristics of Employment*, various years, <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/characteristics-employment-australia/latest-release>

- 5.4. A further source of changes in income is the result of changes in labour force status. The ABS have published data on labour market flows since the early 1990s. For example, the most recent Labour Force Survey shows that of the 361 thousand unemployed Australians in December 2022, around 67 thousand were in full-time or part-time employment the next month in January 2023 (and a further 97 thousand had left the labour force). In addition, around 106 thousand people who were in employment in December 2022 were unemployed one month later. In most months, around half the unemployed are no longer unemployed the following month; although many of these leave the labour force rather than find employment.

The Household Income and Labour Dynamics in Australia (HILDA) Survey

- 5.5. The ABS labour market flows data points to the well-recognised importance of seeing most aspects of people's lives from a dynamic or longitudinal perspective. The most important source of information on changes in Australian's economic and social circumstances over time is the HILDA Survey. **The HILDA Survey was started in 2001 and has been funded by DSS (and its predecessor Departments) since that time.**
- 5.6. The HILDA Survey follows the lives of more than 17,000 Australians each year. It goes back to the same individuals each year and tracks how many aspects of their lives have changed over this period, including household and family relationships, income and employment, and health and education.¹⁷ It also collects information on receipt of social security payments, and has published a section of its Annual Statistical Report on "welfare reliance" since its first report in 2006 (with the exception of its report on 2013).
- 5.7. The HILDA survey provides very detailed and valuable information on income changes over time – but only between years. Nevertheless, the transitions between years show how individual circumstances can change significantly for a very large share of the population.
- 5.8. People are exposed to risks, primarily relating to their health status, their family composition and their position in the paid labour market. The experience of risks leads to drops in household income, which in turn leads to use of the income support system. The survey shows that illness and disability are particularly common. Around 40 % of the Australian population experience a serious personal injury or illness over a ten-year period, and nearly 70 % of men and 64 % of women experience serious injury or illness to a close relative or family member over a ten-year period.
- 5.9. Over 9 years, 22 % of men and 16 % of women were dismissed from their job. For people aged under 25 at the survey's start, 30 % were dismissed from their job over a nine-year period. As a result of these risks and drops in income, it is estimated that between 2001 and 2009 **nearly two-thirds of Australian households of working age contained someone who had received an income support payment in this period** – not including Age Pensions or family benefits.
- 5.10. Income support receipt was measured as having received payments for at least one week in each year, and on an individual basis this meant, for example, that about one-third of working-age individuals received income support at some time in 2009. However, about 10% of individuals received more than half of their income over the financial year from

¹⁷ There are limitations to the survey: because of the heavy burden of reporting very detailed accounts of your life, people drop out of the survey over time (attrition) and it may become less representative. In addition, people not in the Australian population in 2001 are not in the original scope of the survey, which is a problem given Australia's high level of immigration. Both these issues have been addressed through a population-wide top-up of the sample added in 2011, which allows new population sub-groups to be represented and helps alleviate biases from non-random attrition

benefits, and only 5% received more than 90% of their annual income from income support (Melbourne Institute, 2012, p. 40). To receive more than half of your annual income from government benefits is most likely to mean that you received benefits for at least six months in the year. The difference between this 10% and the third who received some benefits implies that nearly a quarter of the working-age population received income support for less than six months.

- 5.11. Even smaller proportions were substantially reliant on income support for the full nine-year period, with only 1.2% of the working-age population receiving 90% or more of their income from benefits every year.
- 5.12. What this emphasises is that the Australian social security system effectively provides insurance against risks for a much larger proportion of the population than is commonly understood, but at the same time it is essential for the long-term support of a much smaller, but extremely disadvantaged minority.
- 5.13. **In summary**, the HILDA survey shows that many people pass through the social security system. In fact, through the first decade of the 21st Century – the most prosperous period in Australian history - a significant majority of Australian working-age households contained someone who had received an income support payment.

6. Administrative data

- 6.1. There are a range of administrative data sources that have been available for nearly 30 years that provide longitudinal information on changes in the circumstances of individual social security recipients. Longitudinal data on receipt of income support payments allows us to understand how many people use the social security system at some stage in their lives, and also to understand how personal circumstances can change for better or worse. This also applies to administrative data that are collected as a consequence of the information that individuals need to provide to government to establish their eligibility for payments and the level of benefit to which they are entitled.
- 6.2. Box 3 defines a number of the technical terms used in analysing longitudinal data and comparing them with stock data.

Box 3: Terms used in longitudinal analysis of income support data

Longitudinal or panel study: A study which follows the same group of people over time and records repeated observations of the same variables, for example, earnings, labour force status, family or household structure, or receipt of income support payments.

Stock: The number of people in a defined circumstance (e.g., receiving an unemployment payment) on a specific date. For example, official statistics of people receiving payments 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). These types of stock data do not count the total number of individuals who received a payment over longer periods such as a month, quarter or year.

Flows and Events: People may claim and receive a payment for the first time (**entry**) in a defined period or may leave a payment (**exit**). All stock data are the product of flows. The **flow** is the total number of people who receive a payment in a specific period (fortnight, month, year, decade etc.) and is equal to the number receiving a payment at the beginning of the period plus the number of people who enter the payment in the same period. A person who enters, leaves and then re-enters a payment (or multiple times) is only counted once. Events refer to these entries and exits (i.e., things that happen. There will always be more events than people, so long as at least one person experiences multiple events.)

Spells: A period of time in which an individual continuously receives a payment. For example, a person who receives a payment from 1 August to 30 November and no other time has one spell of four months. A person who receives the payment from 1 to 31 August, and then from 1 November to 30 November, from 1 February to 28 February and again from 1 April to 30 April has had four spells, adding up to four months.

- 6.3. The Department of Families, Housing, Communities, and Indigenous Affairs (now DSS) are recorded (Wilkins and Leigh, 2012), as having a longitudinal data set comprising all fortnightly payment records over the period January 1995 to September 2005 of a 10 % random sample of individuals who received an income support payment at some stage in that period. In using these data to evaluate the effect of the 2003 Working Credit reforms referred to above, Wilkins and Leigh (2012, p. 343) describe the data as follows:
- “A separate record is generated for an individual in every fortnight in the period in which an income support payment was received. Each payment record includes details on the individual’s sex, date of birth, postcode of residence, whether partnered, partner income support status, number of dependent children, age of youngest dependent child, earned income, unearned income, payment type, payment entitlement and, depending on the payment type, potentially other information (such as ‘activity type’ for Newstart Allowance recipients). The structure of the data allows us to identify detailed patterns of income support receipt and earnings while on income support, which is very useful for evaluating the effects of the Working Credit programme. However, there are some limitations of the administrative data, such as the absence of information during the time a recipient is off payments.”
- 6.4. The Australian Government Department of Education, Skills and Employment ‘Research and Evaluation Database’ (RED) is an administrative longitudinal database of all welfare payment recipients covering the period since 1 July 1998. RED includes data on individual recipients’ payment types, payment amounts, dates of entry into and exit from payments, sex, marital status and date of birth. The population covered by the customer dataset comprises people who have ever had an interaction with the welfare payments system.
- 6.5. In 2015-16, DSS had access to the Department of Human Services (DHS) Enterprise Data Warehouse (EDW), which was a repository of data of every individual social security recipient, including all administrative data collected through payments and services provided by DHS. This included details reported by recipients, including reported recipient earnings, employment details, number of employers, and whether the recipient has full-time or part-time/casual employment and work hours (if relevant, plus duration on current payment, duration on income support, rate of payment, and fortnightly payment entitlement amounts, amongst other information.
- 6.6. The most recent longitudinal dataset developed by DSS in 2017 is DOMINO (Data Over Multiple Individual Occurrences)—a database that records every interaction with Centrelink since 2001. This daily, event-based data allows policy makers and researchers to track individual patterns of benefit receipt since 2001, and is still continuing. 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, and more.

- 6.7. There are a number of external studies using DOMINO, including Bowman et al. (2020) and Yanotti et al. (2021), as well as others. Bowman et al. (2020) provides an analysis of the circumstances of everybody who received Newstart between 2001 and 2016. This study found that more than 4.4 million separate individuals received Newstart between 2001 and 2016 (2.5 million men and nearly 2 million women). The number of individuals receiving Newstart each year from 2001 to 2016 varied between 0.8 million and 1.2 million, or 50–100% more than captured in annual stock figures.
- 6.8. Nearly half (46.2%) of these 4.4 million people 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 Newstart was less than a year. Over two thirds (68%) accrued fewer than 2 years' total payments. 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.
- 6.9. If everyone who received Newstart had only one spell of less than a year, over a 16-year period some 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 Newstart 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 (Bowman et al., 2020).

Department of Social Services Response to NTG-0165

- 6.10. DSS has provided the Royal Commission in response to NTG-0165 with a bespoke data research project completed in February 2023 based on a dataset, which contained historical information covering the period between 2010-11 and 2018-19 as known at 30 September 2022, including information that has been updated or amended since first entry. This data was extracted on 4 October 2022.
- 6.11. The data provided are in respect of people receiving Austudy, Newstart, Parenting Payment Partnered, Parenting Payment Single, Youth allowance (Other) and Youth Allowance (Student and Apprentice) for each financial year from 2010-11 to 2018-19. A full list of the data items provided is contained in Appendix 3.
- 6.12. Box 4 provides the definitions of the some of the main data items included in the analysis below. It is particularly important to note that some of the data items such as the total recipients at the beginning and end of the year refer to the number of people in these categories, whereas data referring to exits and entries refer to events rather than people. Of course, events are experienced by people. However, the same person can experience multiple events in the same year. **This complicates calculations of precise percentages of people experiencing specific events. The results to be discussed below should therefore be considered as approximations to the correct percentages, but they are highly likely to be reasonably close approximations.**

Box 4: Definitions of selected variables in the analysis	
Data Item	Definitions
1.1. Total recipients at beginning of year	Count of recipients in the stock population. It includes people in current receipt of any of the six nominated payments on July 1 of that financial year.
2. Total recipients at end of year	Count of recipients in the stock population (item 1.1) who were also receiving any Income Support Payment on the last fortnight of that financial year.
3. Entries during the year (inflow population) by Duration of payment	Count of entry events. Recipients who commenced on one of the six nominated payments on any day of that financial year. Payment episodes with up to a 42-day gap are combined and not considered entries. Includes recipients in the stock population if they commenced on July 1 or had a break in payment of over 42 days and re-commenced during the financial year. Recipients may have multiple entries. As the Inflow population is excluded from the primary scope of this request, fortnightly metrics are not calculated. As such, the Duration on Income Support Payments during the year variable is not available. For this reason, disaggregation is by total duration of the specific payment the recipient is receiving (comparable to items 4, 5, and 6). These durations may extend into future years if the recipient remains on payment.
4. Exits during the year (stock population only) by Duration of payment	Count of exits. Restricted to those in the stock population (item 1.1), i.e., those who were on payment on July 1. Payment episodes must have at least a 43 day gap after payment, including if that included part of the subsequent financial year) to be considered an exit.
5. Total recipients during the year (stock plus flows)	Count of recipients. Recipients who were either in the stock population item 1.1) or in the inflow population (item 3). Recipients in both populations or in the inflow population multiple times are counted only once.
6. Total recipients during the year (stock plus flows) who are on payment at end of the year by Duration of payment at end of year	Count of recipients through the year (item 5) who were also receiving any Income Support Payment on the last fortnight of that financial year (comparable to item 2). People in current receipt of a payment in that payment group on June 30 of that financial year, stratified by the length (in months) of that single payment episode.

Patterns of Benefit Engagement

6.13. Table 2 summarises some of the main features of this response. Table 2.1 shows data on the flow of recipients of Newstart Allowance between 2010-11 and 2018-19; subsequent parts of the

Table show the corresponding figures for Youth Allowance (Other), Youth Allowance (Student and Apprentice), Austudy, Parenting Payment (Partnered) and Parenting Payment Single. These payment categories were chosen, as they comprise the overwhelming share of people affected by Robodebt.

6.14. Table 2 provides further evidence of the extent to which much greater numbers of people receive income support payments even through the course of a single year than is indicated by standard point in time statistics. For each payment type, the tables show the number of people receiving payments at the beginning (1 July) each year, the number of entries to payment during the year, the number of exits from payments during the year, the number of people who had started the year on each payment and were still receiving payments at the end of the year (30 June), and the total number of people who received payments during the year.

6.15. To take the example of Newstart recipients (Table 2.2), in 2010-11, there were 571 thousand people receiving payments at the beginning of the year, but nearly 996 thousand people who received payments at some stage during the year, or 74% more. This ratio declined over the period, so that by 2018-19, the ratio of total annual recipients to the stock at the beginning of the year had fallen to 44% higher. There were three hundred and seven thousand exits during the year or approximately 31 % of the number of people who had received a payment some time in 2010-11.. As noted above, this involves comparing events to people, so the numbers should be thought of as approximate; but they are likely to be broadly reliable.

6.16. The number of people receiving the payment at the beginning of the year (570.6 thousand) has been added to the number of entries during the year (514.5 thousand) to give 1.085 million, but the total number of recipients in the year was 995.9 thousand. The difference between 1.085 million and 995.9 thousand is 89.2 thousand, which is the number of people who were on the payment more than once in the year – they were on or entered, then exited and came back on the payment at least once more. This was around 9% of the total number of recipients.

6.17. The other panels in the table can be interpreted in the same way. While there are similarities across all payments, there are also important differences. Youth Allowance (Other), Youth Allowance (Student) and Austudy experience greater volumes of relative flows, with more than twice the number of Youth Allowance recipients over the course of 2010-11 than at the beginning of the year.

6.18. Flows on and off Parenting Payments tend to be lower than for students and the unemployed, reflecting the differing characteristics of these groups, and the fact that caring for children is both more demanding for parents and can potentially take longer since single parents can be on payments for at least eight years and partnered parents for up to six years. There is also the effect of a significant policy change in 2012-13. This saw the transfer of people who had been receiving Parenting Payment Single onto Newstart even though their youngest child was over 8 years of age, but who had been previously protected from the 2006 change lowering the qualifying age of children. This caused a substantial but temporary jump in the number of exits during the year and a change in the characteristics of Newstart recipients in subsequent years.

It should be noted that while receipt of these payments is mutually exclusive at a point in time, this is not necessarily the case over the course of a year. Some of the people who left Youth Allowance (Other) or who left student payments may have become unemployed and started to receive Newstart. People receiving Parenting Payment Single may transfer to Newstart when their youngest child turns eight or Parenting Payment Partnered when their youngest child turns six. Correspondingly, someone may leave Newstart because they have a child and start to receive a Parenting Payment, or they may start to study and receive one of the education payments. This means that the numbers in different categories cannot be added together, but within each of the payment groups, these overall flows provide a more comprehensive picture of the number of people supported by the social security system.

Table 2.1: Flows of recipients of Austudy (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	35.5	37.5	40.3	45.2	47.7	46.2	46.7	42.0	36.9
Entries during Year	33.2	36.0	40.6	41.0	40.9	42.2	37.4	32.8	31.9
Exits During Year	21.1	22.1	23.7	26.3	28.8	28.3	29.8	26.7	23.5
Total recipients at end of year (of those at beginning of year)	22.8	24.5	27.0	30.5	30.8	29.7	29.1	25.2	21.9
Total recipients during the year (stock plus inflow)	66.6	70.8	78.3	83.2	85.5	86.3	82.0	73.2	67.0

Source: Data provided by DSS, 2023.

Table 2.2: Flow of recipients of Newstart Allowance (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	570.6	559.0	593.4	701.6	750.5	783.0	786.2	780.3	752.9
Entries during Year	514.5	530.4	591.2	532.5	508.9	499.9	481.2	422.5	409.6
Exits During Year	307.2	284.3	278.2	294.1	305.0	325.1	320.8	309.0	293.3
Total recipients at end of year (of those at beginning of year)	403.4	402.3	444.4	535.2	576.9	592.2	598.0	589.9	585.3
Total recipients during the year (stock plus inflow)	995.9	999.0	1099.3	1153.1	1178.0	1198.0	1184.4	1126.9	1089.1

Source: Data provided by DSS, 2023.

Table 2.3: Flows of recipients of Parenting Payment Partnered (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	123.9	117.0	114.4	103.6	103.5	102.4	100.9	94.1	83.2
Entries during Year	64.3	62.6	62.5	60.9	59.2	55.8	46.6	35.1	31.5
Exits During Year	49.4	44.5	53.3	42.0	41.2	40.1	39.0	35.8	32.8
Total recipients at end of year (of those at beginning of year)	98.7	94.3	92.7	84.1	83.7	82.3	80.4	74.5	64.9
Total recipients during the year (stock plus inflow)	182.5	174.4	172.1	159.3	157.6	153.6	143.6	126.3	112.3

Source: Data provided by DSS, 2023.

Table 2.4: Flows of recipients of Parenting Payment Single (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	335.9	328.1	321.8	256.9	262.4	263.6	261.7	257.5	247.9
Entries during Year	74.4	71.6	73.1	74.0	71.7	70.3	65.5	57.9	55.4
Exits During Year	71.6	68.3	128.7	59.0	61.4	63.3	61.6	61.1	61.7
Total recipients at end of year	302.1	295.8	285.3	235.6	239.8	238.3	236.0	229.0	217.0
Total recipients during the year (stock plus inflow)	402.7	392.7	387.8	324.1	327.7	327.5	321.5	310.8	298.6

Source: Data provided by DSS, 2023.

Table 2.5: Flow of recipients of Youth Allowance Other (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	91.6	93.4	94.6	123.8	123.4	117.5	109.3	108.0	96.7
Entries during Year	142.8	141.1	162.4	151.7	137.5	131.9	131.2	110.1	97.3
Exits During Year	70.5	71.0	57.7	83.5	82.8	81.1	75.3	74.8	64.9
Total recipients at end of year (of those at beginning of year)	62.6	64.4	67.9	89.0	88.1	80.7	75.7	71.6	66.2
Total recipients during the year (stock plus inflow)	210.0	209.5	230.8	251.1	238.3	228.3	220.3	200.8	179.6

Source: Data provided by DSS, 2023.

Table 2.6: Flows of recipients of Youth Allowance Student or Apprentice (000s), 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Total recipients at beginning of year	302.8	328.2	270.3	247.3	242.5	228.2	219.6	205.3	190.8
Entries during Year	209.2	156.3	150.3	164.9	164.5	161.2	151.1	142.5	134.4
Exits During Year	138.6	166.9	134.7	127.7	129.3	125.4	123.2	116.5	107.2
Total recipients at end of year (of those at beginning of year)	219.9	222.6	193.9	172.8	163.5	150.5	142.7	128.2	118.7
Total recipients during the year (stock plus inflow)	490.0	463.8	401.3	393.0	387.7	377.1	359.3	337.5	315.0

Source: Data provided by DSS, 2023.

Table 3: Total recipients by Duration on Income Support Payments

Financial year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Austudy									
Total recipients at start of year	35,464	37,458	40,348	45,218	47,679	46,215	46,668	42,019	36,860
Less than 7 fortnights	7%	7%	6%	6%	7%	7%	8%	9%	9%
Less than 13 fortnights	20%	20%	19%	19%	20%	20%	22%	24%	26%
Less than 19 fortnights	31%	31%	29%	29%	31%	31%	33%	35%	37%
Less than 26 fortnights	45%	45%	43%	44%	50%	54%	56%	58%	60%
26 fortnights or longer	55%	55%	57%	56%	50%	46%	44%	42%	40%
Newstart									
Total recipients at start of year	570,645	559,040	593,386	701,614	750,484	782,981	786,236	780,321	752,930
Less than 7 fortnights	10%	10%	9%	8%	7%	8%	7%	7%	7%
Less than 13 fortnights	19%	19%	16%	14%	14%	14%	14%	14%	14%
Less than 19 fortnights	27%	27%	24%	22%	21%	22%	21%	21%	20%
Less than 26 fortnights	42%	42%	39%	36%	36%	37%	36%	37%	35%
26 fortnights or longer	58%	58%	61%	64%	64%	63%	64%	63%	65%

Parenting Payment Partnered									
Total recipients at start of year	123,886	116,990	114,357	103,561	103,450	102,394	100,936	94,144	83,247
Less than 7 fortnights	7%	6%	6%	6%	6%	6%	6%	6%	7%
Less than 13 fortnights	13%	12%	11%	11%	11%	11%	11%	11%	13%
Less than 19 fortnights	18%	17%	16%	16%	16%	16%	16%	16%	18%
Less than 26 fortnights	26%	25%	26%	26%	26%	27%	28%	28%	29%
26 fortnights or longer	74%	75%	74%	74%	74%	73%	72%	72%	71%
Parenting Payment Single									
Total recipients at start of year	335,887	328,135	321,756	256,942	262,432	263,610	261,709	257,523	247,871
Less than 7 fortnights	2%	2%	2%	2%	2%	2%	2%	2%	3%
Less than 13 fortnights	5%	5%	5%	4%	4%	4%	4%	5%	6%
Less than 19 fortnights	8%	8%	8%	6%	7%	7%	7%	8%	10%
Less than 26 fortnights	13%	13%	15%	12%	12%	14%	14%	15%	17%
26 fortnights or longer	87%	87%	85%	88%	88%	86%	86%	85%	83%

Youth Allowance (Other)									
Total recipients at start of year	91,639	93,367	94,602	123,752	123,367	117,473	109,304	108,008	96,659
Less than 7 fortnights	11%	11%	10%	9%	9%	10%	10%	11%	10%
Less than 13 fortnights	21%	21%	19%	18%	18%	19%	19%	21%	21%
Less than 19 fortnights	31%	32%	29%	28%	28%	30%	29%	32%	31%
Less than 26 fortnights	46%	47%	42%	41%	41%	44%	44%	46%	45%
26 fortnights or longer	54%	53%	58%	59%	59%	56%	56%	54%	55%
Youth Allowance (Student and Apprentice)									
Total recipients at start of year	302,817	328,197	270,311	247,329	242,543	228,201	219,592	205,258	190,813
Less than 7 fortnights	4%	4%	4%	5%	5%	6%	6%	7%	8%
Less than 13 fortnights	15%	15%	16%	17%	19%	20%	21%	23%	25%
Less than 19 fortnights	24%	29%	26%	27%	29%	31%	31%	34%	35%
Less than 26 fortnights	34%	39%	36%	40%	47%	53%	55%	56%	58%
26 fortnights or longer	66%	61%	64%	60%	53%	47%	45%	44%	42%

Source: Data provided by DSS, 2023.

- 6.20. Table 3 (above) shows the number of recipients by the duration of their receipt of income support in each financial year. These percentages only refer to people who were receiving the payment at the beginning of the financial year and do not include people who came onto the payment during the financial year. The table shows that for Austudy, the percentage who were on payment for the full year fell from 50% to 40% over the period; for Newstart recipients, it increased from 58% to 65% over this period (possibly reflecting the changes to Parenting Payment Single referred to earlier). Parenting Payment recipients were most likely to have longer durations with more than 70% of Parenting Payment Partnered and more than 80% of Parenting Payment Single being on payments for 26 fortnights. For Youth Allowance (Other) there is no strong trend over the period, but with 55-60% being on payment for all of the year. For Youth Allowance (Student and Apprentice), there was a fall from 66% to 42% being on payments for the whole year.
- 6.21. Table 4 shows a related but different way of estimating of the number of people who received these income support payments **for only part of each financial year**. These calculations take account of the people who moved onto payments during the financial year, so providing a more comprehensive picture of part-year receipt. These figures are calculated by subtracting the original stock at the beginning of the year and who were still on payment at the end of the year from the total number of recipients over the course of the year. On this basis, in any year, the share of people who received Newstart for only part of each financial year ranged between 46% and nearly 60%; for Youth Allowance (Other) it ranged between 63% and 70%; for Youth Allowance (Student) from 52% to 62%; for Austudy recipients it was consistently around 65%. It was consistently lower for Parenting Payment recipients, being around 46-47% for Parenting Payment Partnered and 25-27% for Parenting Payment Single. In each case, this means that the share of part-year recipients is higher than is shown in Table 3.
- 6.22. It should be noted that this does not mean that for all these people they only spent less than one year in total on payment, since their spell could have started in an earlier financial year. It only means that they did not stay on payment for the entirety of each of the financial years shown.

Table 4: Number (000s) and share of people (%) receiving income support payments for part of the financial year, 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Austudy									
Number	43.8	46.3	51.3	52.7	54.7	56.6	52.9	48	45.1
%	65.8%	65.4%	65.5%	63.3%	64.0%	65.6%	64.5%	65.6%	67.3%
Newstart									
Number	592.5	596.7	654.9	617.9	601.1	605.8	586.4	537	503.8
%	59.5%	59.7%	59.6%	53.6%	51.0%	50.6%	49.5%	47.7%	46.3%
Parenting Payment Partnered									
Number	83.8	80.1	79.4	75.2	73.9	71.3	63.2	51.8	47.4
%	45.9%	45.9%	46.1%	47.2%	46.9%	46.4%	44.0%	41.0%	42.2%
Parenting Payment Single									
Number	100.6	96.9	102.5	88.5	87.9	89.2	85.5	81.8	81.6

%	25.0%	24.7%	26.4%	27.3%	26.8%	27.2%	26.6%	26.3%	27.3%
Youth Allowance (Other)									
Number	147.4	145.1	162.9	162.1	150.2	147.6	144.6	129.2	113.4
%	70.2%	69.3%	70.6%	64.6%	63.0%	64.7%	65.6%	64.3%	63.1%
Youth Allowance (Student and Apprentice)									
Number	270.1	241.2	207.4	220.2	224.2	226.6	216.6	209.3	196.3
%	55%	52%	52%	56%	58%	60%	60%	62%	62%

Source: Derived from Table 2; data provided by DSS, 2023

- 6.23. **In summary**, Table 2 shows that many more people receive these income support payments over the course of any recent year than is measured in the standard statistics, which show the stock of people receiving payments at a specified date. For example, each year between 2010-11 and 2018-19, between 400 thousand and 500 thousand people started to receive unemployment payments, and each year there were roughly 300 thousand exits from unemployment payments. In most years, approximately 40% of those who had come onto the unemployment payment had left by the end of the same year. A smaller but still significant group receive the same payment more than once in a year. Tables 3 and 4 show that a majority of people who received either of the two unemployment payments or student payments only received payments for part of each financial year. People receiving parenting payments were less likely to be on payments for only part of the year, but significant proportions (between one quarter and one half) were part year recipients.

Patterns of Recipient Earnings and Employment

- 6.24. Table 5 shows estimates for each year from 2010-11 to 2018-19 for each payment type of the total number of people receiving each payment who have had earnings at some time during the year. This is expressed as a percentage of the total number of those who had received a payment at some stage in the year. It also shows the recorded share of these people who had more than one employer in the year, plus the share of people with earnings who had exactly the same earnings each fortnight in the year. Because these are flow figures over the course of each financial year, they will show a higher percentage having earnings than is the case with the standard stock figures, referred to in Paragraph 3.20.
- 6.25. For people receiving Austudy close to 30% had earnings during each of these years, with this figure being about the same (27% to 34%) for people who received Newstart. For Youth Allowance (Other) the share has been between 20-26% over the period, and has been highest for Youth Allowance (Student) with 36-40% of recipients having earnings at some stage. Generally, people on Parenting Payment Partnered have the lowest share with earnings (15 to 20%), but people on Parenting Payment Single have generally had the highest share of people with earnings being over 40% until policy changes in 2012-13 moved many off this payment onto Newstart.
- 6.26. A significant majority (70-80%) of people on Austudy, Newstart and Parenting Payments are recorded as having more than one employer in a year, but this share is much lower for people on either sort of Youth Allowance, where in most years, it is recorded that between 40 and 50% have more than one employer. (DSS caution about the reliability of these numbers of employers, as they have not been validated.)

Table 5: Recipients with earnings by payment type, number of employers and stability of earnings, 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Austudy									
% with earnings	30.3%	30.1%	28.4%	29.5%	29.9%	28.9%	30.9%	31.7%	30.2%
Of which % with more than one employer	75.4%	75.2%	76.4%	77.5%	77.7%	76.3%	75.9%	73.9%	73.8%
% with same earnings all year	5.3%	5.7%	5.6%	5.8%	6.1%	5.8%	5.6%	5.5%	5.5%
Newstart									
% with earnings	30.7%	30.2%	27.4%	31.0%	32.4%	33.2%	33.3%	34.0%	31.9%
Of which % with more than one employer	76.1%	76.0%	77.1%	78.5%	78.5%	78.4%	78.9%	78.4%	80.5%
% with same earnings all year	4.9%	4.9%	5.0%	5.1%	5.2%	5.3%	5.3%	5.5%	6.0%
Parenting Payment Partnered									
% with earnings	19.6%	18.5%	17.4%	15.3%	15.8%	16.4%	17.4%	17.9%	18.3%
Of which % with more than one employer	82.5%	82.9%	83.5%	86.9%	83.6%	81.0%	77.6%	76.3%	73.0%
% with same earnings all year	10.5%	10.5%	10.8%	11.7%	11.4%	10.8%	10.2%	9.9%	9.4%
Parenting Payment Single									
% with earnings	43.7%	43.2%	41.3%	32.9%	33.0%	33.8%	34.4%	35.5%	37.1%
Of which % with more than one employer	80.0%	78.7%	78.3%	78.9%	78.3%	76.4%	74.6%	72.9%	70.6%
% with same earnings all year	5.7%	6.1%	6.3%	7.5%	7.8%	7.4%	7.5%	7.2%	6.8%

Youth Allowance (Other)									
% with earnings	23.0%	23.4%	20.0%	24.1%	26.0%	25.5%	24.9%	27.3%	25.9%
Of which % with more than one employer	46.4%	44.7%	42.7%	43.9%	42.0%	40.2%	39.2%	37.9%	35.8%
% with same earnings all year	2.2%	2.3%	2.1%	1.9%	2.2%	2.5%	2.2%	2.2%	2.4%
Youth Allowance (Student and Apprentice)									
% with earnings	37.6%	40.3%	39.5%	37.6%	37.6%	36.4%	36.8%	37.1%	36.5%
Of which % with more than one employer	46.7%	44.1%	46.4%	47.1%	47.2%	46.0%	45.6%	45.9%	43.4%
% with same earnings all year	2.2%	2.4%	2.2%	2.7%	2.8%	2.7%	2.7%	3.0%	2.9%

Source: Data provided by DSS, 2023.

- 6.27. Table 5 also shows the percentage of recipients with earnings who had the same earning all year. These figures are striking. For Austudy and Newstart and Parenting Payment Single recipients only 5-6% of recipients had earnings that were stable over the course of the years shown. For both groups of Youth Allowance recipients, the share with the same earnings over the year was even lower, never being more than 3%.
- 6.28. It can be argued that some of these variations may be rather small. However, if we exclude people where the variation was less than \$20 per fortnight, the numbers with stable earnings increases only slightly. For Austudy and Newstart and Parenting Payment recipients, the share with broadly stable earnings increases from around 5 to 7-8%, while for Youth Allowance recipients, the share increases from around 2 to 5%.
- 6.29. Table 6 disaggregates the variability of earnings by different dollar levels – whether the variation was more than \$20 per fortnight, more than \$50, more than \$100 or more than \$200, and also for those with the highest levels of deviation (more than \$200 per fortnight) whether this occurred nine or more times. As the dollar level of variation increases, the share with variable earnings falls only slightly. Apart from Parenting Payment Partnered, all payment categories had more than 90% of those with earnings experience variations of more than \$100 per fortnight. Again, with the exception of Parenting Payment Partnered, more than 80% experienced variations of over \$200 per fortnight. Between 20 and 30% of Youth Allowance, (Other) recipients experienced variations over \$200 nine or more fortnights in the year, while for all the other payment categories more than 30% experienced this level of variation, and for the student categories, it exceeded 40% in some years.
- 6.30. **In summary, almost no recipient with earnings had completely stable earnings over the period when Robodebt was in force.**
- 6.31. **Moreover, significant numbers of recipients of these payments were on payments for only part of any year. The assumption that earnings over the course of a financial year can be averaged to produce an accurate figure for the actual patterns of earnings is clearly completely inaccurate.**

Table 6: Share (%) of recipients with earnings in any fortnight that varied by different amounts from the annual average, 2010-11 to 2018-19

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Austudy									
More than \$20 per fortnight	94.2%	93.7%	93.8%	93.5%	93.4%	93.5%	93.8%	94.0%	93.9%
More than \$50 per fortnight	93.4%	93.1%	93.0%	92.7%	92.8%	92.8%	93.1%	93.3%	93.2%
More than \$100 per fortnight	91.3%	91.0%	91.0%	90.8%	91.2%	91.1%	91.5%	91.6%	91.9%
More than \$200 per fortnight	84.3%	84.3%	84.4%	85.4%	86.2%	85.9%	86.4%	86.8%	87.5%
More than \$200 per fortnight, 9 or more times	37.1%	37.8%	38.7%	40.1%	41.3%	41.8%	41.6%	42.2%	44.0%
Newstart Allowance									
More than \$20 per fortnight	94.5%	94.4%	94.3%	94.0%	94.0%	93.8%	93.8%	93.5%	93.1%
More than \$50 per fortnight	93.5%	93.4%	93.3%	92.8%	92.9%	92.8%	92.7%	92.5%	92.1%
More than \$100 per fortnight	90.8%	90.6%	90.5%	90.1%	90.3%	90.3%	90.4%	90.2%	89.8%

More than \$200 per fortnight	83.8%	83.7%	83.4%	83.0%	83.6%	83.8%	84.2%	84.2%	83.6%
More than \$200 per fortnight, 9 or more times	33.1%	33.3%	33.1%	34.3%	35.4%	35.1%	35.4%	36.2%	35.1%
Parenting Payment Partnered									
More than \$20 per fortnight	88.1%	88.0%	87.8%	87.5%	88.0%	88.6%	89.2%	89.5%	89.8%
More than \$50 per fortnight	86.9%	86.5%	86.5%	86.4%	87.2%	87.7%	88.5%	88.7%	88.8%
More than \$100 per fortnight	83.6%	83.5%	83.5%	83.7%	84.6%	85.5%	86.1%	86.4%	86.5%
More than \$200 per fortnight	75.9%	75.9%	76.0%	76.8%	77.6%	78.9%	79.8%	80.2%	79.9%
More than \$200 per fortnight, 9 or more times	30.4%	31.1%	31.5%	33.3%	34.4%	36.0%	35.9%	37.1%	37.0%
Parenting Payment Single									
More than \$20 per fortnight	93.4%	92.9%	92.8%	91.8%	91.4%	91.8%	91.7%	92.1%	92.6%

More than \$50 per fortnight	92.2%	91.6%	91.7%	90.9%	90.5%	90.8%	90.9%	91.3%	92.0%
More than \$100 per fortnight	89.8%	89.2%	89.4	88.8%	88.5%	88.8%	89.1%	89.7%	90.5%
More than \$200 per fortnight	83.0%	82.4%	83.0%	82.6%	82.7%	83.1%	83.8%	84.9%	85.9%
More than \$200 per fortnight, 9 or more times	37.7%	38.3%	38.4%	39.9%	40.4%	41.6%	42.4%	44.7%	45.8%
Youth Allowance (Other)									
More than \$20 per fortnight	97.3%	97.2%	97.3%	97.5%	97.2%	96.9%	97.3%	97.2%	97.0%
More than \$50 per fortnight	95.8%	95.8%	95.9%	96.3%	96.1%	95.9%	96.1%	96.2%	95.9%
More than \$100 per fortnight	91.8%	91.9%	92.1%	92.9%	92.9%	92.8%	93.3	93.4%	93.3%
More than \$200 per fortnight	82.4%	82.6%	82.7%	84.3%	84.6%	84.7%	85.7%	86.2%	85.8%
More than \$200 per fortnight, 9 or more times	20.9%	21.6%	23.1%	27.3%	28.7%	28.8%	29.6%	29.7%	29.2%

Youth Allowance (Student or Apprentice)									
More than \$20 per fortnight	97.4%	97.0%	97.2%	96.7%	96.7%	96.8%	96.8%	96.6%	96.7%
More than \$50 per fortnight	96.4%	95.9%	96.2%	95.8%	95.9%	96.1%	96.0%	95.9%	96.1%
More than \$100 per fortnight	93.4%	92.6%	93.6%	93.5%	94.0%	94.1%	94.2%	94.2%	94.5%
More than \$200 per fortnight	83.1%	81.8%	85.4%	86.6%	87.8%	88.2%	88.6%	88.7%	89.4%
More than \$200 per fortnight, 9 or more times	31.2%	29.9%	35.3%	37.5%	40.3%	40.9%	41.4%	41.9%	42.9%

Source: Data provided by DSS, 2023.

7. Conclusions

- 7.1. The main points made in this report can be summarised as responses to the original questions/issues to be addressed as follows:

Question: Whether the use of data based on the assumption that a recipient's income can be averaged over an annual period to identify 'over-payments' is consistent with policy directions in the social security system with respect to encouraging work by benefit recipients;

Answer: A consistent feature of social security policy for people of working age over the last 40 years has been to encourage people receiving income support to take up part-time and casual work, as this is seen as an effective means of encouraging people to move off receipt of benefits into the paid workforce. These policies started in the 1980s, and continued throughout the 1990s and the 2000s. Related policies to ease the transition from income support to employment have also been emphasised over this period by different governments since 1980. **Assuming that income could averaged over a financial year to calculate "overpayments" is not only inconsistent with these policy directions, it lacks basic common sense.** The Amato case illustrates this clearly, as it involved including earnings received before receipt of Austudy in the total earnings in the year that were averaged. The evidence of Andrew Whitecross to the Royal Commission (ROYAL COMMISSION INTO THE ROBODEBT SCHEME 8.12.2022. page 1351) also makes this clear: *"Counter to the policy rationale for assessing employment income on a fortnightly basis, which is to ensure that income support payments are made when income support recipients are most in need."*

Issues: Taking account of changes in the employment patterns and income patterns of income support recipients in the period 2010-2015, prior to the introduction of the Robodebt Scheme, and 2015-2019; The patterns of interaction of income support recipients with the social security system in the period 2010-2019; and the nature of the labour market and work opportunities for low-income earners and income support recipients in the period 2010-2019;

Question: In light of those characteristics, whether the assumption underlying income averaging – that incomes are consistently earned with little variation between fortnights – could be regarded as reasonably accurate or as a reliable measure of fortnightly income.

Answer: As is well known, the nature of the Australian labour market has changed significantly since the 1970s, with the growth in part-time and casual employment, as well as changes in the process of labour market entry for young people, associated with other policies to increase the educational achievement of the population. Australian Bureau of Statistics data – available from the 1990s onwards - tell us that for a majority of casual workers, the assumption that they receive the same average income over the course of a year is incorrect. **Anyone with experience of undertaking casual work is likely to be acutely aware of this earnings variability.**

The data discussed in Section 6 clearly shows that large numbers of people pass through the social security system every year, receiving income support for part of the year. Some of these people have more than one period receiving payments during the year, and some come back into the system more than once over the course of years. **Almost no recipient with earnings had stable earnings over the period when Robodebt was in force.**

Significant numbers of recipients of these payments were on payments for only part of any year. The assumption that earnings over the course of a financial year can be averaged to produce an accurate figure for the actual patterns of earnings is clearly completely inaccurate.

Question: Whether any concerns identified in relation to income averaging would or should have been identifiable in 2015 based on the available information about the employment and income patterns of income support recipients.

Answer: DSS and its predecessor Departments have had longitudinal data on changes in earnings of income support recipients since the 1990s. Since 2017, the longitudinal data available to the Department has significantly improved. However, **in 2015-16 DSS had access to the Department of Human Services Enterprise Data Warehouse (EDW), which could have been used by either Department to assess the accuracy of using averaged earnings.** In addition, the most important source of information on changes in individual Australians economic and social circumstances over time is the HILDA Survey. **HILDA was started in 2001 and has been funded by DSS (and its predecessor Departments) since that time. Since its first Statistical Report published in 2006, the HILDA Survey has shown that a majority of working-age households have had exposure to the income support system, either for themselves or for another household member. For most of these people, receipt of income support is temporary.**

- 7.2. In addition to the points made above, it is important to consider whether Robodebt could ever be regarded as sensible social security policy, if the Social Security Act could be changed to allow averaging of earnings over the financial year. Quite apart from the legal issues involved, any such change would have been an attempt to reverse the policy direction of the previous 30 to 40 years to encourage people to take up part-time work as a “stepping stone” to exiting the income support system.
- 7.3. If implemented such an approach would be equivalent to turning the social security system into a loan for those who left the payment, where how much a person would have to repay would depend on the date in a financial year in which they left the social security system. Those who left the system in the middle of a financial year would have to repay much more than a person who left towards the end of a financial year,
- 7.4. Taking account of overall financial year income would also imply that the amount a person earned in a financial year before claiming benefits should also be taken into account. If this were not done, then two people with the same overall income in any year would be treated differently depending on whether they entered or exited payment during the year. The Social Security System already has a range of preclusion periods to make people with modest liquid assets wait for up to 13 weeks before receiving payment, and for a range of higher-paid seasonal work the preclusion period can be longer. Potentially, such people could be required to wait and still have to repay income support on account of the earnings that had led them to wait to receive payment if averaging were introduced as policy.
- 7.5. In addition, using financial year income as relevant to what people earned while on payments implicitly assumes that people have been on payments for the whole of a financial year. This exposes people who have moved off payments either because they got a full-time job or finished their studies to having earnings they received after they left payments counted in the income test. Such an approach – if it were ever to be legislated – would be completely inconsistent with the policy approaches that have been implemented by successive governments.
- 7.6. Such a system would be irrational from a policy perspective and potentially economically damaging on a significant scale.

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Royal Commission into the Robodebt Scheme

Appendix 1: Letter of Engagement

28 February 2023

Professor Peter Whiteford

By email: peter.whiteford@anu.edu.au

Dear Professor Whiteford

Royal Commission into the Robodebt Scheme (the Commission)

Thank you for agreeing to assist the Commission with its enquiries by providing an expert report (the **Report**) in relation to the patterns of employment and earnings of income support recipients at the time of the introduction and application of the Robodebt Scheme (the **Scheme**), including a review of data and analysis being produced and given to the Commission by the Department of Social Services in response to Notice to Produce and Give Information (NTG-0165).

As you are aware, the Commission was established on 18 August 2022.

The [Letters Patent](#) set out the Royal Commissioner's terms of reference. Under the Letter Patent, the Royal Commissioner, Ms Catherine Holmes AC SC is required to produce a final report by 18 April 2023.

Section D below sets out the basis upon which you are engaged to provide to provide the Report.

A. Materials briefed

Annexure A to this letter lists the documents and materials briefed to you for the purposes of provision of the Report.

B. Background

The Letters Patent relevantly require the Commission to inquire into the establishment, design and implementation of the Scheme.¹

The Commission's terms of reference² relate to the part of the Scheme which comprise the PAYG Manual Compliance Intervention program including associated pilot programs from early 2015 to 1 July 2016, and the following iterations of this program:

- a. Online Compliance Intervention (**OCI**), which applied to assessments initiated in the period from on or around 1 July 2016 to on or around 10 February 2017;
- b. Employment Income Confirmation (**EIC**), which applied to assessments initiated in the period from on or around 11 February 2017 to on or around 30 September 2018;

¹ Refer to paragraph g of the Letters Patent.

² Refer to the preamble to the Letters Patent.



Royal Commission into the Robodebt Scheme

- c. Check and Update Past Income (**CUPI**), which applied to assessments initiated after on or around 30 September 2018.

The Scheme was implemented by way of a budget measure titled 'Strengthening the Integrity of Welfare Payments', which was approved by the Expenditure Review Committee on 25 March 2015 and introduced by way of the 2015/16 Budget.

On 27 November 2019, Justice Davies in the Federal Court of Australia in *Amato v the Commonwealth of Australia* (VID611/2019) made orders by consent that the demand for payment of the alleged debt (which was a Robodebt debt) was not validly made because the information before the decision-maker was not capable of satisfying them that a debt was owed.³

A class action was commenced on 19 November 2019 against the Commonwealth of Australia by people affected by the Scheme.⁴

The Scheme was formally discontinued in May 2020.

On 16 November 2020, the Applicants to the class action and the Commonwealth agreed to a settlement of \$112 million, without admission of liability by the Commonwealth.

On 11 June 2021, Justice Murphy of the Federal Court of Australia in *Prygodicz v Commonwealth of Australia (No 2)* [2021] FCA 634 (the class action) found that the Scheme was unlawful.

For the purposes of this brief:

- a. you may refer to:
 - i. the Research Product provided to the Commission by DSS under NTG-0165 (as provided electronically on 29 January 2023);
 - ii. the Further Response provided to the Commission by DSS under NTG-0165 (as provided electronically on 16 February 2023);
 - iii. the Supplementary Research Product provided to the Commission by DSS by way of supplementary request on 17 February 2023 (as provided electronically on 22 February 2023);⁵
 - iv. any material or information produced by DSS in response to NTG-0167 (as provided electronically on 22 February 2023);
 - v. any relevant published material;
 - vi. data from the ABS, the HILDA survey and administrative sources; and
 - vii. publicly available exhibits and or transcript published on the Commission's website;
- b. where you are being asked to respond to the questions with reference to a particular period of time (for example, at the time of the introduction and application of the Scheme), you can assume this limitation will not prevent you from referencing studies, academic articles, or reports outside this period if they are relevant to issues arising for your consideration; and

³ Refer to paragraphs d to f of the Letters Patent.

⁴ Refer to paragraph I.v of the Letters Patent.

⁵ AGS stated in its email that the supplementary data should be used in conjunction with the original data provided in response to NTG-0165.



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- c. in writing your report, where relevant, you should adopt the expressions set out in the definitions in section E.

C. Assumptions of Fact

You are asked to assume the assumptions of fact set out in Annexure A.⁶

D. Terms of engagement

Report

- 1 You are engaged to provide a report which considers:
 - (a) the role of income-testing in Australia and how it relates to accuracy of payments and therefore potentially to customer debts;
 - (b) major policy developments designed to encourage social security recipients to work part-time and therefore combine earnings and benefit receipt;
 - (c) developments in the labour market that have increased the overlap between receipt of benefits and part-time earnings;
 - (d) what is known from population level data about transitions between social security and work, both at a point in time and within and between years;⁷
 - (e) what is known from administrative data from the DSS and Services Australia about transitions between social security and work, both at a point in time and within and between years;⁸
 - (f) whether the use of data based on the assumption that a Recipient's income can be averaged over an annual period⁹ to identify 'over-payments' is consistent with policy directions in the social security system with respect to encouraging work by Recipients;
 - (g) changes in the Patterns of Recipient Earnings and Patterns of Recipient Employment in the period 2010-2015, prior to the introduction of the Scheme, and 2015-2019;
 - (h) the Patterns of Benefit Engagement in the period 2010-2019;
 - (i) the nature of Labour Force Patterns, particularly for low-income earners and Recipients, in the period 2010-2019;
 - (j) assess in light of those characteristics whether the assumption underlying income averaging – that incomes are consistently earned with little variation between fortnights – could be regarded as reasonably accurate or as a reliable measure of fortnightly income;
 - (k) whether any concerns identified in relation to income averaging would or should have been identifiable in 2015 based on the available Information Resources on Recipient Patterns, Income Volatility and Labour Force Patterns;

⁶ Based on the Department's response to NTG-0167.

⁷ Using ABS and HILDA data.

⁸ Using the DSS Response to NTG-0165.

⁹ See definition of Annual Income Averaging.



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- (l) Subsequent analysis about whether legislative changes before the introduction of the Scheme or subsequently to make income averaging lawful would be consistent with the long-standing policy to encourage social security recipients to work part-time; and
 - (m) any other matter of substance you consider relevant to the terms of reference, based on your expertise and knowledge with respect to income support policy or practice.
- 2 In setting out your analysis and conclusions, you should:
- (a) set out your qualifications, expertise and experience in relation to income support policy and practice;
 - (b) identify any assumptions or facts underlying or relevant to the opinions you have expressed;
 - (c) identify any limitations in the data output provided or available to you; and
 - (d) state any qualifications which should be applied to your opinions.

E. Definitions

For the purposes of preparation of the Report, the following terms have the following meanings and should be used consistently:

TERM	MEANING
ABS	The Australian Bureau of Statistics.
Annual Income Averaging	Means an Income Support Recipient's fortnightly employment income is notionally established by combining all employment income recorded as earned on income tax returns, PAYG summaries or group certificates over a single Financial Year and dividing this by the number of fortnights in that Financial Year.
DSS	The Department of Social Security
Financial Year	Means each financial year from the 2010-2011 financial year up to and including the 2018-2019 financial year
HILDA Survey	The Household, Income and Labour Dynamics in Australia Survey.
Income Banks	Income Bank for Students and Working Credits as applicable to Relevant Payment Types.
Income Free Area Threshold	Means the amount of income a Relevant Payment Type benefit recipient may earn and/or amount of income a person's partner



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	may earn in a fortnightly period without affecting the recipient's benefit. The threshold may: a) vary between the Relevant Payment Types; and b) for one, several or each of the Relevant Payment Types, may vary within and/or throughout the Relevant Period.
Income Volatility	Means the extent to which actual income can vary from the average fortnightly income over the year. Income Volatility can be measured in a number of ways, including: a) calculating the difference between the highest fortnight and the lowest fortnight as a percentage of average earnings over the period counted; b) the coefficient variation, being the standard deviation for a household during the year as a fraction of average fortnightly earnings; and c) the number of fortnights that earnings is 25% above or below the average fortnightly earnings over the period counted.
Information Resources	Means any record of information – including but not limited to data, data analysis, memos, research, reports, databases, registers, spreadsheets – however compiled, recorded or stored, produced internally and/or externally to DHS/DSS.
Labour Force Patterns	Means Patterns of Employment and Patterns of Earnings of Australia's general population.
Maximum Income Cut Out Point	The maximum income a Relevant Payment Type recipient could earn in a fortnightly period before the recipient's payment is reduced to nil. The threshold may: a) vary between the Relevant Payment Types; and



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	b) for one, several or each of the Relevant Payment Types, may vary within and/or throughout the Relevant Period.
Patterns of Benefit Engagement	Means the pattern of Recipients of a Relevant Payment Type, including: a) proportion of individuals being a Recipient of a Relevant Payment Type for a duration: a. 3 months or less; b. 6 months or less; c. 9 months or less; d. less than one year; and/or e. more than one year. b) reasons an individual ceases to become a Recipient of a Relevant Payment Type including employment, change in family circumstances.
Patterns of Earnings	Means the variability and extent of variability of earnings over a Financial Year in Australia's labour force, including: a) the number and proportion of people reporting earnings; b) differences in fortnightly earnings over the 26 fortnights in an annual period; and c) Income Volatility.
Patterns of Employment	Means data analysis showing patterns in Australia's labour force relating to: a) the variability and extent of variability of employment on a fortnightly basis; b) seasonal employment on an annual basis; and c) the frequency with which changed employers during a Financial Year,



	including adding an additional employer.
Patterns of Recipient Earnings	Means the variability and extent of variability of Recipients' earnings over a Financial Year, including: a) the number and proportion of Income Support Recipients reporting earnings while in receipt of the Relevant Payment; b) differences in fortnightly earnings over the 26 fortnights in an annual period; c) Recipients' Income Volatility; d) measurement of Recipient Earnings in the context of the Income Free Area Threshold, second threshold where relevant and Maximum Income Cut-out point; and e) Recipients with an Income Bank/Working Credit for each applicable Relevant Payment Type.
Patterns of Recipient Employment	Data analysis showing in the Relevant Period identifying patterns relating to: a) variability and extent of variability of Recipients' employment on a fortnightly basis; b) Recipients' seasonal employment on an annual basis; c) frequency with which Recipients' changed employers during a financial year, including adding an additional employer.
Recipient	An individual in receipt of a Relevant Payment Type during the Relevant Period.
Recipient Patterns	Means: a) Patterns of Benefit Engagement; b) Patterns of Recipient Earnings; and



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	c) Patterns of Recipient Employment.
Relevant Payment Types	The payment types that were the subject of the Scheme.
Relevant Period	2010 to 2019.
The Royal Commission (the Commission)	The Royal Commission into the Robodebt Scheme.
The Scheme	The Robodebt Scheme - the debt assessment and recovery scheme described in the preamble to the Letters Patent.

F. Timeframes and Compensation

You will provide the Report to the Commission by no later than **29 February 2023**.

You have agreed the Report can be disclosed to third parties (including the Commonwealth) for comment during the three-week hearing block which commenced on 20 February 2023 (**hearing block 4**).

We thank you for your assistance with this engagement. Please contact us should you have any questions.

Regards

Yours faithfully

Jane Lye
Official Secretary



Appendix A

Assumption 1(A): There were Information Resources on Recipient Patterns available to DSS in the period 2015-2016 in respect of the years 2010 to 2015.

Assumption 1(B): The following Information Resources on Recipient Patterns were available to DSS for the following periods:

A. Data resources:

- a. The DHS' Enterprise Data Warehouse (EDW)¹⁰ from 2014.
- b. Data extracted from DHS' mainframe¹¹ both prior to 2014, and throughout the period 2015-2016.¹²

B. DSS datasets/data repositories:¹³

a. **Australian Priority Investment Approach to Welfare model (PIA)**

Developed in 2015-2016 in response to a key recommendation of the McClure review.¹⁴ This model is derived from extracted data from the EDW and other datasets, including the ABS, Estimated Resident Population forecasts. PIA uses actuarial modelling to show how groups of people interact with the welfare system over their lifetime. The model is underpinned by longitudinal data dating back to 1 July 2001. The model predicts future payment use based on past patterns of payment use and remains active.

b. **BlueBook Dataset (Bluebook)**

DSS owns and manages Bluebook which remains in use by DSS' Data Evaluation Group. In 2015-2016, reports created from Bluebook were used by teams within DSS, to create reports for use by various social security policy and program teams within DSS. The data was also used to generate publicly available data such as the 'DSS Payment Demographic Data' dataset which was used to answer both internal and external requests for data.

¹⁰ EDW has data of every individual social security recipient, including all administrative data collected through payments and services provided by DHS. This included: Customer Reference Numbers, names, addresses, DOB; details reported by recipients including: reported recipient earnings, employment details, number of employers, whether the recipient has full time or part time/casual employment and work hours (if relevant); demographic and cultural data (including age, gender, marital status, self-identified Indigenous status, postcode and state of residence, and country of birth); medical and disability information (if relevant); and duration on current payment, duration on income support, rate of payment and fortnightly payment entitlement amounts.

¹¹ Similar data to EDW.

¹² In respect of the years 2010 to 2015, the information was contained in the DHS mainframe and the DHS EDW on Recipient Patterns.

¹³ Produced using data from DHS EDW and DHS' mainframe.

¹⁴ *Review of Australia's Welfare System – A System for Better Employment and Social Outcomes*, February 2015.



c. **Income Support for Seniors Dataset (ISSD)**

In 2015-2016, DSS owned and managed ISSD using EWD data. ISSD was decommissioned in 2021 and its functions were incorporated into Bluebook. The ISSD contained quarterly point in time data on Aged Pension, Widow B Pension and Wife Pension (Age) recipients. Reports created from ISSD by DSS in 2015-2016 were used in a similar manner to the Bluebook.

d. **Carers Data set (CDS)**

In 2015-2016, DSS owned and managed the CDS using EDW data. CDS was decommissioned in 2021 and its functions were incorporated into Bluebook. The CDS contained quarterly point in time data on Carer Payment and Carer Allowance recipients. Reports created from CDS in 2015-2016 were used in a similar manner to the Bluebook reports.

C. Other agencies' data repositories

a. **Research and Evaluation Database (RED)**

RED is owned and managed by the Department of Employment and Work Relations.¹⁵ RED is a collection of longitudinal and static information on recipients of Australian government income support payments (excluding the Department of Veterans' Affairs).¹⁶ In 2015-2016, DSS officers would have had access to publicly available Information Resources from RED in respect of the years 2010 to 2015.

Assumption 2: In 2015-2016, DSS had available to it Information Resources on Recipient Patterns¹⁷ and had the ability by reason of those Information Resources on Recipient Patterns to conduct research on Recipient Patterns in that time period but:

- a. despite that availability, there is no evidence to suggest that such research was undertaken during that period in advance of the introduction of the Scheme;
- b. it is not clear what such research would have revealed; and
- c. there is no evidence to explain why such research was not undertaken.

Assumption 3: in 2015-2016, DSS had available other publicly available Information Resources on Recipient Patterns (for example publicly available journal articles, external research papers, materials produced by advocacy groups, information and reporting from the states and territories) and had the ability to use such Information Resources to conduct further research on Recipient Patterns in that time period but:

- a. despite that availability, there is no evidence to suggest that such research was undertaken during that period;
- b. it is not clear what such research would have revealed; and
- c. there is no evidence to explain why such research was not undertaken.

¹⁵ At the relevant time, the Department of Employment.

¹⁶ DSS has had access to the RED since April 2014.

¹⁷ Set out in Assumption 1.



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Assumption 4: With respect to the question of whether DSS took into account Recipients' Income Volatility, Patterns of Recipient Earnings, and/or Patterns of Benefit Engagement in the design and development of the Scheme, or in any changes made to the scheme following its production available, you can assume that DSS had regard to:

- a. in 2015, high level costing assumptions for the PAYG proposal provided to it by DSS.¹⁸ However these primarily related to the value of debts and recoveries and not data which addressed Recipient Income Volatility, Recipient Earnings or Benefit Engagement;¹⁹
- b. Income Volatility at a high level.²⁰

Assumption 5: In 2015-2016, prior to the introduction of the Scheme, DSS had access to various sources of research about Labour Force Patterns including the following:

- a. **Labour Force, Australia** – a publication which provides monthly headline estimates of employment, unemployment, underemployment, participation and hours worked from the monthly Labour Force survey.²¹
- b. **Labour Force, Australia, Detailed** – a publication which provides monthly and quarterly Labour Force Survey data, including hours, regions, families, job search, job duration, casual, industry and occupation. Publications of this were available to DSS from March 2002.
- c. **Employment and Earning, Public Sector** – a publication which contains estimates of public sector employees and cash wages and salaries by level of government, state and industry. Publications of this were available to DSS from 2007 to 2008.
- d. **Barriers and incentives to Labour Force Participation, Australia** – a publication which contains factors that influence how people participate in the labour market and the hours they work. Publications available from August 2004 to June 2005.
- e. **Labour Force Status of Families** - a publication which explores how families engage with the labour market. Publications available from June 2005.²²
- f. **Participation Job Search and Mobility Australia** - a publication concerning labour participation potential, underemployment and job attachment, job search experience, labour mobility, hours worked, industry and occupation. Publication available from February 2015.²³
- g. **Retirement and Retirement Intentions, Australia** – a publication concerning retiree statistics and the retirement plans of people aged 45 years and over. Publications available from 2012-2013.²⁴
- h. **Employment in Renewable Energy Activities, Australia** – Employment in renewable energy activities reports on full time equivalent employment by state and territory and type of renewable energy. Publications available from 2015-2016.²⁵

¹⁸ Email from Jason Ryman to Mark Jones 27 February 2015, DSS.5121.0001.0002.

¹⁹ Statement of Joanne Elizabeth Evans dated 19 January 2023 in response to NTG-0167 dated 3 February 2023 page 8, paragraph 35. *The data included in the costings were high level and based on longer-term trends that form part of standard costing methodologies and templates that were agreed with the Department of Finance. The costing assumptions included a higher likelihood that working age payments recipients would find work compared to pension payment recipients. Further, the assumptions reflect that certain benefit cohorts remain on payment longer than other benefit cohorts.*

²⁰ Email from Andrew Whitecross to Serena Wilson dated 16 January 2015, DSS.5061.0001.0007.

²¹ Data available from 2003 to 2022.

²² Data from 2005 to 2022.

²³ Data from 2015 to 2022.

²⁴ Data from 2004 to 2022.

²⁵ Data from 2013 to 2022.



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- i. **Labour Force Australia, Detailed, Quarterly** – Detailed labour force data collected on a quarterly basis. Publications available from February 2006.

Assumption 6: Despite the availability of the materials about Labour Force Patterns set out in Assumption 5, there is no available evidence to suggest that DSS took any assumptions, inferences, conclusions it drew from Information Resources on Labour Force Patterns, or took information from Information Resources on Labour Force Patterns, into account in 2015-2016 in advising on the Scheme.

Assumption 7: In 2015-2016, DSS had access to publicly available information (for example, journal articles, external research papers, materials produced by advocacy groups, information and reporting from the states and territories) that may have comprised Information Resources on Recipient Patterns and Labour Force Patterns. However, there is no available evidence to suggest which publicly available Information Resources on Recipient Patterns and Labour Force Patterns were considered, if any, and to what extent, if at all, by DSS with regard to its contribution to the design and/or development of the Scheme.

Assumption 8: There is no evidence that any data analysis was carried out, or any reference or consideration of Recipient Patterns and/or Labour Force Patterns was undertaken by DSS in respect to its response to the Commonwealth Ombudsman's inquiries in the Scheme.

Assumption 9: Approximately 5000 unique records such as reports, research, briefs, or other accessible documents and/or documents containing information or data, including statistical information relating to relevant payment types were available to DSS in the period 1 January 2013 to 1 January 2016 that *may* have identified:

- a. Income Volatility;
- b. Patterns of Recipients' Employment;
- c. Patterns of Recipients' Earnings; and/or
- d. Patterns of Benefit Engagement;

618 of which have been produced to the Commission by DSS. It is not presently clear to what extent these records are relevant to the Scheme and there is presently no evidence to suggest this information was used in the design and/or development of the Scheme.

Assumption 10: There is no evidence to suggest that Income Banks were taken into account in the design or development of the Scheme or any changes made to the Scheme following its introduction.

Appendix 2: Number (000s) of recipients of Social Security Income Support Payments, 2010 to 2019 (stock at 30 June each year)

Payment type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Age Pension (incl. Dept. of Veterans' Affairs Age Pensions)	2158.3	2225.1	2282.6	2356.2	2408.7	2489.9	2541.7	2502.1	2477.9	2533.4
Disability Support Pension	792.6	818.9	827.5	821.7	830.5	814.4	782.9	758.9	757.0	745.7
Sickness Allowance	6.7	6.7	7.2	7.5	7.8	7.9	7.7	6.3	6.1	5.0
Widow B Pension	0.6	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3
Wife Pension (partner receives Age Pension)	10.9	9.3	9.1	7.9	7.5	6.6	5.8	5.1	4.7	4.1
Wife Pension (partner receives Disability Support Pension)	13.8	11.9	10.2	8.8	7.7	6.6	5.7	4.9	4.5	3.9
Carer Payment	168.9	186.1	205.6	222.0	243.9	255.5	260.6	263.9	274.4	282.1
Austudy	37.3	39.2	41.0	46.0	48.2	47.6	48.9	42.6	36.8	34.8
ABSTUDY	36.3	37.1	35.9	34.2	32.5	33.5	34.1	33.1	33.1	32.0
Youth Allowance (student)	297.0	325.2	271.5	247.7	241.7	231.0	226.5	204.3	186.5	180.9
Youth Allowance (other)	88.5	86.0	83.8	113.8	114.0	112.6	98.1	101.0	94.0	82.8
Newstart Allowance	553.9	527.5	549.8	660.7	705.8	748.7	732.1	733.1	727.5	686.8
Partner Allowance	24.1	17.1	13.9	10.0	8.2	5.7	4.0	2.5	2.0	1.0
Widow Allowance	33.9	29.3	28.9	25.7	25.4	21.9	18.2	14.5	12.8	7.7
Parenting Payment (Single)	333.5	326.2	319.6	255.4	260.6	262.1	259.4	255.8	244.3	230.2
Parenting Payment (Partnered)	124.9	117.8	114.3	103.5	104.0	101.7	100.2	94.2	82.5	73.1
Special Benefit	6.3	6.4	5.8	5.5	5.4	5.2	5.3	7.0	6.8	7.1
Total	4687.4	4770.4	4807.3	4916.4	5052.3	5184.3	5131.6	5005.7	4926.7	4887.7

Source: DSS,

Appendix 3: Amendments to Social Security Income tests for beneficiaries

Year	Measure
1980	LIBERALISATION OF BENEFIT INCOME TEST The income test for unemployment and sickness benefits was liberalised: An unmarried person aged 16 or 17 with at least one parent living in Australia could earn up to \$3 per week without reduction of benefit, after which benefit was reduced by half the amount of 'other income' between \$3 and \$40 per week and by the full amount of 'other income' above \$40 per week. A person aged 18 years or more could receive other income up to \$6 per week without reduction of benefit, after which benefit would be reduced by half the amount of other income up to \$50 per week and by the full amount of other income above \$50 per week. Social Services Amendment Act 1980 (No 130 of 1980) Assent: 19 September 1980 Commenced: 1 November 1980 (unemployment and sickness benefits)
1982	LIBERALISATION OF BENEFIT INCOME TEST The income tests for all classes of unemployment and sickness beneficiaries were standardised. All beneficiaries could now receive other income of up to \$10 per week without reduction in benefit; thereafter benefit was reduced by half the amount of other income between \$10 and \$60 per week, and by the full amount of other income over \$60 per week. Social Security Legislation Amendment Act 1982 (No 98 of 1982) Assent: 27 October 1982 Commenced: November 1982 (unemployment and sickness benefit)
1983	LIBERALISATION OF BENEFIT INCOME TEST The benefit income test was liberalised by increasing the permissible income limit (free area) to \$20 a week, after which benefit was reduced by 50 % for any income received between \$20 and \$70 a week and by 100 % for income in excess of \$70. Social Security Legislation Amendment Act 1983, No. 69 Date of Royal Assent: 24 October 1983
1986	LIBERALISATION OF BENEFIT INCOME TEST The benefit income test was liberalised by increasing the permissible income limit (free area) to \$30.
1987	CHANGE TO RENT ASSISTANCE INCOME TEST AND SAVINGS PROVISIONS Date of commencement Initially to be 1 November 1986, but later deferred to 1 July 1987 Date of application As for date of commencement Payments affected Rent Assistance In relation to Rent Assistance: the separate income test was abolished so that the payment became an addition to the maximum rate of pension or benefit and subject to the normal income test applying to them.
1987	BENEFIT INCOME TEST ADMINISTERED FORTNIGHTLY The income test for Unemployment Benefit and Sickness Benefit, previously administered on a weekly basis, was replaced by a fortnightly one.
1989	EMPLOYMENT ENTRY PAYMENT INTRODUCED A lump-sum Employment Entry Payment of \$100 was paid to a person who had been receiving Unemployment Benefit, and who lost entitlement to the benefit on commencing employment which the Secretary considered was likely to continue

	for more than four weeks, provided that he/she had been receiving a benefit, or payment as a trainee in full-time training under a specified labour force program, for a continuous period of at least 12 months. Provision was made in certain cases for payment up to two weeks before the employment. To qualify for the payment, the person had to make a claim no more than 28 days after commencing employment. Only one such payment could be made in any 12-month period. Social Security Legislation Amendment Act 1988, No. 133 Date of Royal Assent: 22 December 1988
1990	EASING OF BENEFIT INCOME TEST FOR COUPLES Location in Act Section 63 Date of commencement 1 September 1990 Date of application 1 September 1990 Payments affected Benefits; Special Benefit (in effect) The benefit income test was eased for couples by increasing the permissible income limit (free area) by up to \$30 a fortnight to a maximum of \$60 a fortnight for each partner provided that the additional \$30 income was derived from personal exertion. The limit for the couple (previously \$60) could not exceed \$90.
1990	EXTENSION OF ELIGIBILITY FOR EMPLOYMENT ENTRY PAYMENT A person aged under 18 years who had been receiving Job Search Allowance, and who lost entitlement to the allowance on commencing employment which the Secretary considered was likely to continue for more than four weeks, became entitled to a lump-sum Employment Entry Payment of \$50 provided that he/she had been receiving a benefit, or a payment as a full-time trainee under a specified labour force program, for at least nine months. The payment was also extended to a member of a couple who commenced employment and: • immediately before commencing it, the person's partner had been receiving Job Search Allowance and either the allowance was being paid at the married rate or the person was receiving a Sickness Benefit or Special Benefit; • the income earned from the employment resulted in the partner losing his/her allowance entitlement; and • the partner had been receiving a benefit or trainee allowance (as above) for at least nine months. Other conditions were as for Employment Entry Payment when paid to unemployment beneficiaries (refer to Record 50 of 1988).
1990	INCREASED FREE AREA FOR COUPLES IN BENEFIT INCOME TEST The benefit income test applying to couples was liberalised by increasing the permissible income limits (free area). Each partner was allowed an additional amount of up to \$30 of income a fortnight derived from personal exertion in addition to the general free area of \$60 a fortnight. This provided a maximum combined limit of \$120 a fortnight (previously, each partner had the \$30 entitlement but the combined limit could not exceed \$90). However, any income in excess of \$30 received by one partner could not be credited to the other partner.
1991	EMPLOYMENT ENTRY PAYMENT EXTENDED TO SOLE PARENT PENSIONERS Sole parent pensioners became eligible for a lump-sum Employment Entry Payment of \$100 if they commenced, or had an increase in earnings from, employment. To qualify, a person had to be earning more than the maximum amount per week that a single person with one child aged under 13 years could earn from employment without ceasing to qualify for Unemployment Benefit (\$228 initially), and the Secretary had to be satisfied that he/she was likely to continue to receive such an amount for at least four weeks. Persons who lost entitlement to the pension due to the new employment or increased earnings

	were also eligible for an Employment Entry Payment. It was not payable where the person had received the payment, or the similar payment available to recipients of Unemployment Benefit and Job Search Allowance, within the previous year.
1991	CHANGES TO EMPLOYMENT ENTRY PAYMENT The conditions under which an Employment Entry Payment was granted to a sole parent pensioner were varied to enable it to be paid up to two weeks before he/she commenced employment and to provide that it was payable only if the pensioner made a claim no more than 28 days after commencing employment. [These changes aligned the conditions of payment with those for recipients of Unemployment Benefit and Job Search Allowance.]
1992	REDUCED WITHDRAWAL RATE IN BENEFIT INCOME TEST FOR COUPLES Location in Act Sections 9 and 10 Date of commencement 24 December 1992 Date of application 24 December 1992 Payments affected Benefits; Special Benefit (in effect) The withdrawal rate in the benefit income test for couples was reduced from 50 % to 25 % over the range of income between \$60 and \$140 a fortnight, and from 100 % to 50 % for income in excess of \$140, where one partner was neither receiving a pension or benefit in his/her own right nor was a dependent partner entitling the couple to the married rate of benefit. [The change removed an anomaly whereby, with only half the married rate of benefit being paid, a couple had previously been more harshly treated than if they had been entitled to the married rate.] Social Security Legislation Amendment Act (No. 2) 1992, No. 229 Date of Royal Assent: 24 December 1992 21
1993	BENEFIT INCOME TEST LIBERALISED The benefit income test was liberalised: ► an addition to the standard permissible income limit (free area) of \$30 a fortnight was introduced for single persons where the income was derived from personal exertion; and ► the existing addition to that limit allowed to each partner of a couple for income derived from personal exertion was increased by \$20 to \$50 a fortnight. This brought the maximum permissible income limits to \$90 a fortnight for a single person and to \$160 for a couple. Social Security Amendment Act 1993, No. 25 Date of Royal Assent: 9 June 1993 1
1994	EARNINGS CREDIT FOR BENEFICIARIES INTRODUCED An earnings credit was introduced for recipients of workforce benefits. Under the scheme, recipients being paid at the maximum rate were allowed to build up a credit to the permissible income levels (free area)—these amounted to \$90 a fortnight for a single person and \$80 for each partner of a couple and incorporated the basic income limits plus the addition to them allowed for earnings. The credit could then be offset against any earnings in a fortnight from paid employment which was in excess of the limits. The maximum credit that could be accumulated was \$500 for a single person or for each partner of a couple. Persons who lost entitlement to a benefit due to their income exceeding the benefit cut-out point in a particular fortnight could not access any credit but the credit was preserved for up to 13 weeks and could be used at a later date. Credits were not transferable between the partners in couples. Earnings credits were transferable where a person moved between a benefit, pension and specified veterans' payment.

1995	BENEFIT INCOME TEST RESTRUCTURED AND LIBERALISED The benefit income test (other than for Sickness Allowance for under 18 year-olds) was restructured and liberalised. The test now applied to the new payments—Partner Allowance, Parenting Allowance and Widow Allowance (refer to Records 2, 30 and 33 of 1994), as well as to workforce benefits. Following the changes: ► the combined income test for a couple was replaced by a separate income test on each partner. Where each partner was receiving a benefit, the non-benefit income of one partner did not affect the amount of benefit paid to the other until the first partner entirely lost entitlement to his/her benefit. Where only one member of the couple was receiving a benefit and his/her partner was not a pensioner, the partner's income was assessed for purposes of reducing the amount of benefit only to the extent that it exceeded the notional benefit cut-out point which would have applied to the partner if he/she had claimed a benefit. The combined income test applying where a beneficiary had a pensioner partner remained unchanged; and ► the permissible income limit (free area) of \$60 a fortnight applied to both single persons and to each partner of a couple, after which the benefit was reduced by 50 % for non-benefit income in excess of \$60 up to \$140 and by 70 % for income over \$140. The additions to the standard permissible income limit for single persons and each partner of a couple in respect of income derived from personal exertion were abolished.
1996	EARNINGS CREDIT FOR BENEFICIARIES MODIFIED Modifications were made to the earnings credit for beneficiaries: ► the credit was to accrue each fortnight at a rate equal to the amount by which a person's earnings were less than the permissible income limit (the unused free area). Previously, the entire amount of the permissible income limits had been credited provided that earnings were below the limits; ► the amount of credit a person could access in a fortnight was limited to \$100—it now amounted to the lower of his/her earnings credit balance, his/her earnings in the fortnight and \$100. Previously, a person with income below the permissible income limits who had sufficient credit built up could access an amount equal to his/her earnings in the fortnight, subject only to the maximum \$500 accrual level; ► the rule that a person could not access his/her credit balance in a fortnight where his/her earnings were sufficient to reduce the payment to nil was removed. In effect, a person could now have income up to \$100 above the normal benefit cut-out point before he/she lost entitlement to the benefit; and ► a person's accrued credit could not be reduced in a fortnight where his/her income was such as to reduce his/her benefit entitlement to nil.
1996	STANDARD DEFINITION OF 'CONTINUOUS PERIOD ON INCOME SUPPORT' A standard provision defined the circumstances in which a Job Search Allowance or Newstart Allowance recipient was to be treated as having received specified payments for a continuous period, even though the person did not actually receive the payment during part or parts of the period. [Continuous receipt of a specified income support payment was the basis of eligibility for a number of concessions.] Under the new provision: ► any number of breaks in continuity of up to six weeks was allowed; ► where a period of 12 months or more had been accrued, any breaks of up to 13 weeks in that period would not affect continuity; ► consistent with the six-week rule, the 13-week break could commence up to six weeks before the date when a person would otherwise have been in receipt of income support for 12 months; and ► periods where a person could remain qualified for an allowance although receiving a nil payment due to the effect of income from

	employment, and non-payment periods imposed for breaches of rules (but not such periods imposed on the grounds that the person was a seasonal worker), were treated as not breaking continuity. If an allowance recipient had breaks in receipt of income support in excess of those specified, he/she was not credited with a 'continuous receipt' period and had to accumulate the required period starting again from the beginning.
1997	EARNINGS CREDIT ARRANGEMENTS ABOLISHED The earnings credit arrangements available to all pensioners, and to all beneficiaries except special beneficiaries, were abolished.
1998	INTRODUCTION OF YOUTH ALLOWANCE A new payment, Youth Allowance, was introduced. It replaced Youth Training Allowance, Newstart Allowance and Sickness Allowance for people aged under 21 years, Austudy for students aged under 25 years (over 25 years in certain cases), and more than minimum Family Payment for certain secondary students. Legislation passed in 1998 aged 16 to 18 years. This single payment covered young people who were studying, in training, looking for work or sick. While receiving the allowance, young people could move between these activities and states, including a combination of them such as part-time work and study, without having to transfer to a different payment each time. It was expected to make income support for young people simpler and more flexible and to reduce incentives to leave education early. Youth Allowance was taxable. a more generous personal income test for full-time students than for the unemployed, reflecting the more generous income test that had applied under Austudy compared with that under Newstart Allowance and Sickness Allowance The personal income test for Youth Allowance was the same as the general benefit income test with its numerous special features (such as the treatment of different types of leave payments) but with two important exceptions: ► the permissible income limits (free area) at \$230 a fortnight were substantially higher for persons undertaking full-time study (this feature was taken directly from Austudy). The general allowance/benefit free area of \$60 applied to other recipients; and ► full-time students undertaking training could take advantage of a student income bank. Subject to the income bank provisions, the general benefit income withdrawal rates of 50 and 70 % applied to Youth Allowance. The 50 % rate applied to the first \$80 of income above the relevant free area and the 70 % rate thereafter. The partner income test for a person treated as a member of a couple was as for beneficiaries generally. Student income bank Youth Allowance recipients who were full-time students had access to an income bank in which they could accumulate unused portions of their free area up to a maximum of \$6000. By using any balance to offset future income, the impact of the income test was reduced. [The income bank was established in recognition of the fact that students' earnings tended to be concentrated in vacation periods.] Starting with a nil balance, a student could build up the balance through receiving a credit each fortnight of the amount by which his/her income was less than the \$230 free area. Any income in excess of the free area in the fortnight reduced the balance, but it could not fall below zero. A person had access to the income bank arrangements in any fortnight in which he/she met the full-time study criteria, even if only for a day or less.

	Social Security Legislation Amendment (Youth Allowance) Act 1998, No. 18 Date of Royal Assent: 17 April 1998 Social Security Legislation Amendment (Youth Allowance Consequential and Related Measures) Act 1998, No. 45 Date of Royal Assent: 17 June 1998
1998	SEASONAL WORK PRECLUSION PERIOD A seasonal work preclusion period was introduced and applied to all benefits except Sickness Allowance. Under the new provision, a person could be precluded from accessing these benefits for a specified period following the cessation of his/her employment, where he/she, his/her partner, or both of them, had been engaged in relatively highly paid seasonal, intermittent or contract work during the six months preceding his/her claim. In general terms, a preclusion period applied if a person or couple's earnings from seasonal work in a period exceeded that which they would have received if they had earned the equivalent of average weekly earnings in the official statistical series over the same period.
1999	INTRODUCTION OF SPECIAL EMPLOYMENT ADVANCE A special employment advance was introduced. It involved an extension of the advance payment arrangements, and assisted certain pension or benefit claimants who needed the money because they had casual earnings which they had not yet received, or had start-up costs in relation to a job offer, and were ineligible for a pension or benefit under those arrangements. The advance (from \$50 to \$500) was available to persons qualified for a pension (except Age Pension, Rehabilitation Allowance and Bereavement Allowance), Widow Allowance, Newstart Allowance, Youth Allowance or Austudy Payment. These were the same payments to which the general advance payment provisions applied except that Age Pension was not included. The provision of a special employment advance took account of the fact that a person's pension or benefit was reduced under the income test for earned income, even where the income had not been received, and that this could place him/her in financial hardship. It also had regard to the fact that some people could not accept an employment offer because they had insufficient resources, for example, to purchase tools or protective clothing required in the employment.
2002	AUSTRALIANS WORKING TOGETHER PACKAGE The Working Credit will encourage workforce-age people on income support to take up full-time, substantial part-time or irregular casual work by allowing them to keep more of their income support payment while working. The measure will improve the way the income tests are applied to earnings from work. The Working Credit will make irregular part-time or casual work more attractive. When a person gets some work, their earnings will be offset against the Working Credit they have built up. This means less income will be counted under the income test, and the person will keep more of the payment than under the current rules. People who have no income in a fortnight will automatically build up their Working Credit by \$48 in that fortnight. If they earn \$24 in a fortnight, their Working Credit balance will increase by \$24. For each fortnight their income is less than \$48, people will continue to build up their credit to a maximum of \$1,000.

	When they subsequently report income to Centrelink, this will first be counted against their income test free area, then their Working Credit balance, and then against the income test withdrawal rates (40%, 50% or 70% depending on their payment and level of earnings). Rules will be changed to reduce disincentives to take short-term full-time work by making it easier for people to get back onto their income support payment if they lose their job within 12 weeks. Fortnightly earnings less than the accrued credits of the income support recipient are not taken into account in determining benefit entitlement. Credits are accrued when fortnightly non-welfare income is less than \$48 and are depleted by earnings when non welfare income exceeds the 'free area' applicable to the payment type of the recipient. A maximum of 48 credits are accrued each fortnight, while the maximum working credit balance is 1000
2006	WELFARE TO WORK INCOME TEST CHANGES From 1 July 2006 the allowance income test 70% taper was reduced to 60% to "improve the rewards from part-time work and allow people to keep more of the extra money they earn while on payment" (Welfare to Work Budget publication page 7). • Welfare to Work eligibility changes for single parents and DSP – creation of NSA Principal Carer and NSA Partial Capacity to Work. From 1 July 2006 the application of parttime participation obligations for principal carer parents in receipt of Parenting Payment and Newstart Allowance (from 7 for existing recipients) explicitly recognised the value of part-time work "obligation that recognises their capacity to work part-time". A similar argument was made for the creation of Newstart Allowance Partial Capacity to Work with recipients described as "having an obligation and payment that reflects their capacity to work"
2012	LIBERALISATION OF INCOME TEST AND INCOME BANK FOR STUDENTS The personal income test free area for Youth Allowance and Austudy Payment was increased from \$236 to \$400 per fortnight from July. The threshold was indexed to the CPI annually from January 2013. The maximum balance in the student income bank was increased from \$6,000 to \$10,000 from July and indexed to the CPI from January 2013. Social Security Amendment (Student Income Support Reforms) Act 201
2013	REMOVAL OF GRANDFATHERING OF PARENTING PAYMENT SINGLE RECIPIENTS The removal of PPS grandfathering from January 2013 (following 1 July 2006 Welfare to Work changes above) and the extension of the 40% taper is further recognition of the value of part-time work. "Ensure single parent families are rewarded and supported to re-engage in work by reforming the income test for single parents who are principal carers of their children on Newstart Allowance, changing the taper from 50 or 60 cents in the dollar to 40c"

Sources: Bancroft, H., J. Newton, P. Roberts and A. Herscovitch (1983), 'Developments in social security: A compendium of legislative changes since 1908', Department of Social Security Research Paper No. 20, Research and Statistics Branch, Development Division, June 1983, Canberra.
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Daprè, R. A compendium of legislative changes in social security 1983–2000 Part 1 | 1983–1993 OCCASIONAL PAPER NO. 13 A compendium of legislative changes in social security 1983–2000 Part 2 | 1994–2000

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Australians Working Together Package,

<https://webarchive.nla.gov.au/awa/20220818044243/https://www.dss.gov.au/about-the-department/publications-articles/corporate-publications/budget-and-additional-estimates-statements/2001-02-budget-and-additional-estimates/budget-2001-02-whats-new-whats-different/australians-working-together-helping-people-to-move-forward>

Appendix 4: Variables provided by DSS to the Royal Commission on Robodebt

1.1. Total recipients at beginning of year
1.2. Total recipients by Duration on Income Support Payments
Less than 7 fortnights
Less than 13 fortnights
Less than 19 fortnights
Less than 26 fortnights
26 fortnights or longer in the year
2. Total recipients at end of year
5. Total recipients during the year (stock plus inflow)
8.1. Total recipients with earnings in any fortnight
8.2. Total recipients with earnings in any fortnight, by Duration on Income Support Payments
Less than 7 fortnights
Less than 13 fortnights
Less than 19 fortnights
Less than 26 fortnights
26 fortnights or longer in the year
9. Total recipients with more than one employer in year
10. Total recipients with more than three employers in year
11.1. Total recipients with earnings that were the same each fortnight in year (including zero earnings)
11.2. Total recipients with earnings that were the same each fortnight in year (excluding zero earnings)
11.3. Total recipients by number of fortnights earnings varied by up to 20% of the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year

Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
12. Total recipients by number of fortnights earnings varied by more than 20% of the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year

4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
13. Total recipients by number of fortnights earnings varied by more than 30% of the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
14. Total recipients by number of fortnights earnings varied by more than 40% of the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year

9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
15. Total recipients by number of fortnights earnings varied by more than \$20 from the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)

0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
16. Total recipients by number of fortnights earnings varied by more than \$50 from the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year

9 to 12 fortnights per year
13 or more fortnights per year
17. Total recipients by number of fortnights earnings varied by more than \$100 from the annual average and Duration on Income Support Payments
Duration on Income Support Payments less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
Duration on Income Support Payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
18. Total recipients by number of fortnights earnings varied by more than \$200 from the annual average and Duration on Income Support Payments
With total duration of payments of less than 7 fortnights (less than 3 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year

13 or more fortnights per year
With total duration of payments of 7 to 12 fortnights (3 to 6 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
With total duration of payments of 13 to 19 fortnights (6 to 9 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
With total duration of payments of 20 to 26 fortnights (9 to 12 months)
0 fortnights per year
1 to 3 fortnights per year
4 to 8 fortnights per year
9 to 12 fortnights per year
13 or more fortnights per year
19. Total recipients by Coefficient of variation of earnings
Less than 5%
5-10%
11-20%
20% or greater

Appendix 5: Department of Social Services: Explanatory Notes and Glossary

Allowable break rule

Entries, exits, and duration of payments calculations utilise allowable breaks between payments. This combines distinct payment episodes if the interval between them is less than 43 days (3 fortnights or 6 weeks).

This is consistent with the operational and legislative definition of long-term social security recipient, which typically discounts breaks in payment of less than 6 weeks.

Coefficient of variation

The coefficient of variation (CV) is a statistical metric calculated using the following:

$$CV = \sigma \div \mu$$

where σ is the standard deviation of the reported fortnightly earnings and μ is the mean of the annual earnings.

The mean and standard deviation for this statistic are calculated using fortnights on an Income Support payment, and set to 0 when there are zero average earnings in a fortnight (to prevent division by zero).

Confidentiality

These results have not been confidentialised.

DOMINO

Data Over Multiple Individual Occurrences. DOMINO provides a detailed longitudinal view of individuals' interactions with the social security system. It contains episodic information at a unit record level and as such can be utilised to view earnings patterns over time for each individual income support recipient. September 2022 DOMINO is used. This data was extracted on 4 October 2022. This dataset contains historical information as known at 30 September 2022, including information that has been updated or amended since first entry.

Duration of payment (per payment)

The total duration of the latest payment episode. This is recorded for each payment episode independently and does not take into account moves from one payment to another.

Available only for recipients of the following payments:

- Austudy
- Newstart Allowance
- Parenting Payment Partnered
- Parenting Payment Single
- Youth Allowance (Other)
- Youth Allowance (Apprentice or Student)

The Allowable break rule is applied when determining the duration of a specific payment. Payment durations can extend into other financial years, including past and future years.

Youth Allowance was disaggregated into Apprentice and Student (which are most closely aligned to Austudy) and Other (which is most closely aligned with Newstart Allowance).

Duration on Income Support Payments (during the financial year)

Total (cumulative) duration on any Income Support Payment during the financial year calculated by summing whole fortnights. This includes movements onto other Income Support Payments.

Duration on payment during the financial year does not include information from other financial years. As such, caution should be taken when interpreting results.

Number of fortnights are designed to be approximately equivalent/represent to duration categories of less than 3 months, less than 6 months, less than 9 months, less than 12 months, 12 months and more

Earnings

Employment earnings as declared by Income Support Payment recipients, excluding business and other income sources.

Individuals may report earnings on either a variable or a continuous basis. For this analysis, earnings from both streams were combined to represent total earnings.

- Variable earnings: Variable earnings reported on a fortnightly basis by the recipient.
- Continuous earnings: Stable earnings reported by the recipient on an infrequent basis (e.g., a stable salary reported once per year).

The majority of Income Support Recipients are required to report earnings. However, zero earnings are typically collected separately from positive earnings and are recorded as null or missing in DOMINO. For the purposes of this analysis, zero earnings are valid and may represent a legitimate variation from the average (for example, fortnights where recipients do not work at all). As such, the following methodology was implemented to treat null or missing values:

- If the recipient was on an Income Support Payment, it is assumed that a missing value reflects a real earnings of \$0.
- If the recipient was not on an Income Support Payment, it is assumed that a missing value reflects a genuinely unknown earnings amount and was excluded from all metrics.

Earnings (fortnightly)

A total earnings value is calculated for all fortnights during which a recipient is receiving an Income Support Payment.

A total earnings value was calculated for each fortnight as the sum of:

- The total of variable earnings reported during the fortnight.
- The daily rate of any continuous earnings during the fortnight, multiplied by 14.

Where a recipient has earnings from more than one employer in the fortnight, all earnings are summed together.

Earnings (annual)

The amount of earnings calculated is equal to the sum of all 26 fortnights in the year during which the recipient was on an Income Support Payment.

Earnings (average)

Mean earnings calculated for each recipient in the Stock Population for all fortnights of the financial year during which they were in receipt of an Income Support Payment. Fortnights where the recipient was on an Income Support Payment but not in receipt of earnings are included in calculations. Fortnights where the recipient was not on an Income Support payment are excluded.

Entry during the year

Total number of entry events during the year for the Inflow population. Individuals may have multiple entries if they have entered and left payment multiple times.

The Allowable break rule is applied for entries. As such, entries must follow a period of at least 43 days not on the same payment. Recipients may have previously been on the same payment if the episode ended more than 42 days prior. An entry is still recorded if a recipient left another payment within 42 days of commencing.

Earnings variation

Earnings for each fortnight relative to the annual average earnings. This excludes fortnights where the recipient was not in receipt of an Income Support Payment but includes fortnights with zero earnings.

This is expressed using two metrics, as follows:

- Absolute difference: Total difference (either positive or negative) relative to the average.
- Relative difference: Percentage difference (either positive or negative) relative to the average.

Exit during the year

Total number of exit events during the year. Individuals may have multiple exits if they have entered and left payment multiple times.

The Allowable break rule is applied. As such, exits must be followed by a period of at least 43 days not on the same payment. An exit is still recorded if a recipient enters onto a different payment within 42 days and does not return to their original payment. Future years are considered in determining the duration of any break.

Income Support Payment recipient

For each fortnight, an individual is considered to be on an Income Support Payment if they are in receipt of one of the following payments:

- JobSeeker Payment
- Abstudy
- Age Pension
- Austudy
- Bereavement Allowance
- Carer Payment
- Disability Support Pension
- Mature Age Allowance
- Newstart Mature Age Allowance
- Newstart Allowance
- Parenting Payment Partnered
- Parenting Payment Single
- Partner Allowance
- Sickness Allowance
- Special Benefit
- Widow Allowance
- Wife Pension
- Widow B Pension
- Youth Allowance (Apprentice)
- Youth Allowance (Student)
- Youth Allowance (Other)

Income Support Payment recipients in receipt of Zero Rate payments are included. Income Support Payment recipients suspended on payment are excluded. See Recipients with zero rate and Suspended recipients for further detail.

Inflow population

All recipients who commenced one of the following payments on or after July 1 each financial year:

- Austudy
- Newstart Allowance
- Parenting Payment Partnered
- Parenting Payment Single
- Youth Allowance (Other)
- Youth Allowance (Apprentice or Student)

Recipients in the inflow population can previously have been off payment, on another Income Support Payment, or on another one of the payments in the above list. As such, the inflow population for a specific payment may include recipients included in the stock population under another payment if they transition during the year. For further detail, see Entry during the year.

Number of employers

The number of employers from which the recipient received earnings (either continuous or variable) during the financial year.

Counts of employers include employers that are consecutive during the year (i.e. recipients who change jobs) or concurrent (i.e. recipients who have multiple jobs at once).

The number of employers variable is not validated and should be used with caution.

Panel Construction (fortnights)

For each financial year from 2010-11 to 2018-19, a panel of twenty-six (26) fortnights is constructed, starting on July 1st. The first day of Fortnight 1 is July 1st and the last day of that fortnight is July 14th.

This covers 364 days of each financial year, meaning that at least one day (June 30th) and on leap years two days (June 29th and June 30th) are excluded from fortnightly analysis. No adjustments were made for public holidays or other events during the year.

Recipients are considered to be on payment for the panel if they are on an Income Support Payment on the first day of the fortnight.

Recipients with zero rate

Recipients who are zero rate are those who are current on payment but receive a nil rate as their income is too high in that payment period.

Suspended recipients

Suspended recipients include those who may have their payment suspended for not meeting mutual obligation requirements or for other reasons such as not reporting income when required to do so. The number of suspended recipients will reduce during events that result in pauses in mutual obligation requirements or compliance consequences, such as during public holidays or natural disasters.

Stock population

All recipients who were on one of the following payments on July 1:

- Austudy
- Newstart Allowance
- Parenting Payment Partnered
- Parenting Payment Single
- Youth Allowance (Other)

- Youth Allowance (Apprentice or Student)

The Stock population will reduce in size over the financial year as recipients leave payment. Recipients coming onto payment after July 1 are excluded from the stock population. Recipients remain in their original payment cohort for the duration of the financial year. Recipients who move to another payment in the above list during the financial year are included only within the original cohort. The Stock population is recalculated at the start of each financial year.

Total recipients

All persons in the Stock population.

Total recipients during the year (stock plus flows)

Unique count of all persons in the Stock population plus all recipients in the Inflow population.

Total recipients (stock plus flow) on payment at end of the year

Total number of recipients on payment at June 30 of each financial year. This includes all those included in the Stock population and on payment on 30 June, as well as all those in the Inflow population and on payment on 30 June. All metrics referring to 'end of the year' count recipients on this day. This differs from the fortnightly panels, which typically exclude this day.

APPENDIX 6: CURRICULUM VITAE

Peter Whiteford (FASSA) is a Professor in the Crawford School of Public Policy at The Australian National University, Canberra and an [Adjunct Professor](#) with the Social Policy Research Centre at the University of New South Wales. He is the Director of the [Social Policy Institute](#) and a Fellow of the [Tax and Transfer Policy Institute](#) in the Crawford School. From 2015 to 2017, he was Director of the [Policy and Governance](#) Teaching Programme in the Crawford School, administering the School's Master of Public Policy and Master of Public Administration. He is an Associate Investigator with the ARC Centre of Excellence in Population Ageing Research ([CEPAR](#)). In 2022, he was appointed as a Member of the Australian Government's Economic Inclusion Advisory Committee ([EPIAC](#)).

He is an expert on international comparisons of social security policies, and on inequality and redistribution. He is the author of more than 100 articles in refereed journals, book chapters or monographs and he has been a keynote speaker or invited presenter at more than 35 international and Australian conferences. He has written extensively on social assistance in OECD countries and the design and effectiveness of income-tested benefit systems. He has also worked on pension issues in OECD countries, including on the public/private pension mix, pension reform in Eastern Europe, China, Australia and APEC economies, as well as on the living standards of pensioners in a comparative perspective.

Between 2000 and 2008, he worked as a Principal Administrator in the Directorate of Employment, Labour and Social Affairs of the Organisation for Economic Co-operation and Development in Paris. His work at the OECD encompassed pension and welfare policies in OECD countries, Eastern Europe and China. He also worked on child poverty, family assistance policies, welfare reform, and income inequality and redistribution. He has been a consultant for the World Bank, the Asian Development Bank, UNICEF and the OECD. He has been an expert referee for the Australian [Parliamentary Budget Office](#), the [Productivity Commission](#) and the [Australian Institute for Health and Welfare](#), as well as for numerous academic journal articles.

He has worked at the [Social Policy Research Unit](#) at the University of York in the United Kingdom, as well as a Consultant to the [Social Security Review](#) in Canberra and the [New Zealand Royal Commission on Social Policy](#). He worked at the Social Policy Research Centre (SPRC) at the University of New South Wales (UNSW) between 1986 and 1990 and in 1995, as well as between 2008 and 2012. In July 2008, he was appointed by the Australian government to the Reference Group for the Harmer [Review of the Australian pension system](#). He was an invited keynote speaker at the [Melbourne Institute-Australia's Future Tax and Transfer Policy Conference](#) held in June 2009 as part of the Henry Review of Australia's Future Tax System, and he participated in the [Tax Forum](#) held in Canberra in October 2011.

In 2018 he was elected as a [Fellow of the Academy of Social Sciences in Australia](#).

Crawford School of Public Policy, College of Asia and the Pacific, JG Crawford Building 132, Lennox Crossing, The Australian National University Canberra ACT 0200

Telephone: 61 (0)2 6125 4295; Fax: 61 (0) 2 6125 5448

Email: peter.whiteford@anu.edu.au; REPEC: <http://ideas.repec.org/e/pwh32.html>

Home page: <https://crawford.anu.edu.au/people/academic/peter-whiteford>

Google Scholar: <http://scholar.google.com.au/citations?user=SjfowhQAAAAJ&hl=en>

Citations: 4,825; [h-index](#): 33; [i10-index](#): 81; [Orcid.org/0000-0002-5963-6797](https://orcid.org/0000-0002-5963-6797); [Scopus Author ID: 6602142564](#) Twitter: <https://twitter.com/WhitefordPeter>

CURRICULUM VITAE

Peter Whiteford

Date and Place of Birth	1 April 1953 Brisbane, Australia; Australian nationality
Position and Work Address	Professor, Crawford School of Public Policy College of Asia and the Pacific JG Crawford Building 132, Lennox Crossing The Australian National University Canberra ACT 0200 Telephone: 61 (0)2 6125 4295 Fax: 61 (0) 2 6125 5448 Email: peter.whiteford@anu.edu.au
Education	Bachelor of Arts (Honours in History), University of Queensland, 1974 Bachelor of Letters (Sociology), Australian National University, 1982 Doctor of Philosophy (Social Policy), University of York, United Kingdom, 1994, D. Phil. Thesis: "Measuring the Outcomes of Social Policy- A Comparative Analysis"
Career History	
August 2012 to date	Professor, Crawford School of Public Policy, Australian National University
March 2019–November 2019	Visitor, Policy Research Institute, University of Bath, United Kingdom
July 2015–December 2017	Director, Policy and Governance Program, Crawford School
July 2017	Visitor, Policy Research Institute, University of Bath
January –February 2016	Visitor, Department of Social Policy and Intervention, Oxford University
December 2013 to February 2014	Visiting Fellow, UNICEF Innocenti Research Centre, Florence, Italy.
July 2008 to August 2012	Professor, Social Policy Research Centre, University of New South Wales
2004 to 2008	Principal Administrator (Welfare Reform), Social Policy Division, Directorate of Employment, Labour and Social Affairs, OECD
January 2003 to January 2004	Principal Administrator (Social Policies), Employment Analysis and Policy Division, Directorate of Employment, Labour and Social Affairs, OECD

May 2000 to January 2003	Principal Administrator (Social Policies), Non-Member Economies and International Migration Division, Directorate of Education, Employment, Labour and Social Affairs, OECD
March 1996 to May 2000	Director (various research sections), Strategic Policy and Analysis Branch, Department of Family and Community Services, Canberra (formerly Department of Social Security)
1995 – 1996	Consultant, Office of the Minister for Social Security, Parliament House, Canberra
1995	Senior Research Fellow, Social Policy Research Centre, University of New South Wales
1991 – 1994	Senior Research Fellow, Social Policy Research Unit, University of York, United Kingdom
1986-1990	Senior Research Fellow, Social Policy Research Centre, University of New South Wales, Sydney (Acting Deputy Director from August 1989 to July 1990)
1984-85	Director, Taxation and Distributional Analysis Section, Development Division, Department of Social Security, Canberra
1983-1984	Assistant Director, Policy Review Branch, Development Division, Department of Social Security, Canberra
1975-1983	Various positions, including Senior Project Officer, Long Term Research Section, Research and Statistics Branch, Clerk, Social Welfare Division, and Assistant Research Officer, Department of Social Security.

Consultancies and Commissioned Research

2022 - 2025	Chief Investigator (with Bruce Bradbury, UNSW) Australian Research Council, Discovery Project, <i>Inequality, Prosperity and the Australian Welfare State</i> Member, Advisory Group, <i>Navigating Automated Monthly Assessment in Universal Credit</i> , University of Bath
2022	<i>Extending Social Protection in Asia</i> , OECD, Paris.
	Project on the Future of Social Protection, OECD, Paris.
2018	Project on “What works in helping disadvantaged groups into the labour market”,
2017	Department of Social Services, Canberra.
2017	<i>Inequality and Inclusive Growth</i> Project, Institute for New Economic Thinking at the Oxford Martin School, University of Oxford
2016 - 2017	Project on social security preclusion periods, National Welfare Rights Network Income Inequality in Australia, GINI project, European Commission.
2015-16	Chief Investigator (with G. Redmond), <i>Equity and the Tax-Transfer System in Australia</i> , Australian Research Council.
2011-2012	Study of disparities in child wellbeing in Vanuatu, UNICEF
2011-2013	Lead researcher, project on child poverty and child disparities in Kiribati, the Solomon Islands and Vanuatu, UNICEF.
2009	Study of policy responses to family joblessness in Australia, Social Inclusion Unit, Canberra.

2009	
2008	
2007	Organised an international seminar on “Life Risks, the Life Course and Social Policy” in Paris, with publication of proceedings in December 2007. Funded by the Government of the Netherlands.
2003	Organised workshop on income inequality in China, held in Paris in October 2003, in co-operation with the Chinese State Development Planning Commission. The proceedings of the workshop were published in 2004. Funded by the Government of Japan.
2003	Prepared background paper for the World Bank on issues in the development of social safety nets for Iraq, as an input to the Donor’s meeting on Iraq in late 2003.
2003	With Jane Millar of the University of Bath and Michael Mendelson of the Caledon Institute of Social Policy in Canada prepared a comparative study of administrative issues (timing and reconciliation) in the design of tax credits. The report was published by the Joseph Rowntree Foundation.
2003	Contributed chapter to World Bank Review of labour market policy in Latvia, looking at role of social protection policies.
2002	Organised an international Conference held in Warsaw in May 2002 on “Practical Lessons in Pension Reform: Sharing the Experiences of Transition and OECD Countries”. The Proceedings were published in 2003. Funded by the Government of the Netherlands.
2001	Planned and managed an international workshop on “Towards Asia’s Sustainable Development: The Role of Social Protection”, held in Paris in April 2001, and published the proceedings of the workshop in 2002. Funded by the Government of Japan.
2000	Invited to participate and prepare paper on Australia as part of a study of Child Benefits in the United Kingdom, Canada, the United States and Australia, with the Caledon Institute of Social Policy in Canada, funded by Canadian Government and the Joseph Rowntree Foundation.
1999	Background paper on decentralization and equity in income support for First International Conference on Federalism - Mont-Tremblant, Canada.
1997-1998	Consultancy for the Asian Development Bank, preparing report on <i>Pension Systems and Policy in the APEC Economies</i> , September 1997 to March 1998, with David Stanton.
1996	Invited participant in Workshop for the Lund Committee for Child and Family Support, Department of National Welfare and Population Development, KwaZulu Natal, South Africa, May.
1995	Human Rights and Equal Opportunity Commission, Australia, “Marital Status Discrimination in Overseas Social Security Systems.
1995	National Youth Housing Strategy, Australia, “Housing Assistance for Young People”, with Anthony King.
1995	UK Department of Social Security and OECD, Social Assistance in OECD Countries, with Tony Eardley, Ian Gough, Jonathan Bradshaw and John Ditch.

- 1994 North Yorkshire Health Authority, "Future Incomes and Wealth of Older Population in North Yorkshire".
- 1994 UK Equal Opportunities Commission, "Equalisation of State Pension Ages: the Gender Impact", with Sandra Hutton and Steven Kennedy.
- 1994 UK Department of Social Security, "International Comparisons of the Living Standards of Older People", with Steven Kennedy.
- 1993 UK Department of Social Security, "Support for Children: A comparison of Arrangements in 15 Countries", with Jonathan Bradshaw, John Ditch and Hilary Holmes
- 1992 Child Poverty Action Group, "The new structure of child benefit", with John Ditch and Sara Pickles.
- 1991 Bureau of Immigration Research, "Immigrants and the Social Security System"
- 1990 Australian Tax Research Foundation, "Methods of compensating low-income groups for indirect tax reform", with Peter Saunders
- 1989 Consultant to Telecom Australia on methods of assisting low-income groups with access to telephones and suitable charging policies.
- 1988 Consultant to the Royal Commission on Social Policy, Wellington, New Zealand, 1988 and wrote section of Commission report on family benefits
- 1988 Consultant to the then Social Policy Division of Department for Social Security working on further reforms to family assistance. This process led to the price indexation of family allowances for first time in 1988.
- 1987 Seconded to Social Security Review to work on the development of family policies, prior to the introduction of the family package in 1987, involving substantial increases in and restructuring of child benefits for unemployed and for low paid working families.

Teaching

- 2013 onwards Course Convenor and Principal Lecturer for Social Policy Analysis (POGO8025) from 2013 onwards.
<https://programsandcourses.anu.edu.au/2022/course/POGO8025>
- Course Convenor and Principal Lecturer for Social Policy, Society and Change (POGO8024), first year compulsory course from 2013, to 2017.
- Co-convenor and substantial lecturing contributions to Principles of Social Policy (POGO8084) in 2017 and 2018 and Convenor, 2020 onwards
<https://programsandcourses.anu.edu.au/2019/course/POGO8084>
- Lectured on inequality module in Government, Markets and Global Change (CRWF) in 2013 and 2014 and Guest Lecturer in 2016 and 2017.
- Contributed to Global Social Policy (POGO8044) in 2013 and Principles of Social Policy (POGO8084) in 2014, 2015 and 2016 and Case Studies in Economic Policy (POGO8210).

	Other; Executive Education courses; Treasury Tax/Transfer Policy Foundations Workshop (with Professor Miranda Stewart), 2015-2016.
	PhD Supervision at ANU:
	Emily Millane: <i>The Development of Superannuation in Australia</i> (Awarded 2020)
	Daniel Nethery: <i>French Social Security: from an Age of Empire to an Age of Migration</i>
	Timothy Crotty: <i>Higher Education Regimes: Mobility versus Stratification: Universities and opportunities in a time of growing inequalities</i> (Awarded 2022)
	Zahid Mumtaz: <i>Poverty and informal social protection: evidence from madrassas in Pakistan</i> (Awarded 2022)
	Tess Evenstar: <i>Maternal Employability, Conditionality and the role of Family Services in the Australian Social Security System</i>
	PhD supervision at UNSW:
2008 onwards	Peter Davidson: <i>Why some countries are less unemployed than others: Active Social Policy in Australia, the United Kingdom and Denmark</i> (Awarded 2018)
	M. Kabirul Islam: <i>Food security and social protection in Bangladesh</i> (Awarded 2016)
	Ioana Oprea: <i>Education and satisfaction with life: A life cycle approach</i> (Awarded 2013)
2000 to 2008	Lecturer at OECD/Joint Vienna Institute annual courses on social protection for administrators from transition countries.
1990 to 2000	Invited Guest Lecturer at Luxembourg Income Study Summer School at Walferdange, Luxembourg, 1994.
	Taught undergraduates and graduates at the University of York, and involved in teaching on a Master of Arts in Social Security Management for staff of the UK Department of Social Security. This included courses on the "Social Policy of Old Age", "Comparative Social Security Policy", and "Comparative Welfare State Development".
	Taught on courses on poverty measurement issues for officials of the Department of Labour and Social Protection of the Slovak Republic (in York) and on social security systems for the Romanian Ministry of Social Protection in Bucharest. This course was organised by the University of East Anglia and funded by UNICEF.
Service	Member, Education Committee, Crawford School of Public Policy, ANU, 2020.
	ANU: CAP CASS Governance Project 2016.
	Member, Editorial Board of the <i>Australian Journal of Social Issues</i> . Since 2000 I have refereed articles for the <i>Journal of Political Philosophy</i> , the

Australian Medical Journal, Australian Journal of Public Administration, the Journal of Comparative Policy Analysis, the International Journal of Social Welfare, the Journal of Social Policy, Ageing and Society, the Journal of European Social Policy, the Journal of Population Ageing, Socio-Economic Review, the Australian Journal of Labour Economics, Economic Record, Economic Papers, the Australian Journal of Politics and History and the International Social Security Review.

External Reviewer: Productivity Commission Reports 2012-2018. Parliamentary Budget Office, Disability Support Pension: Historical and projected trends, Report no. 01/2018.

Member, Inclusive Prosperity Commission, Chifley Research Centre.

Member, Economic Inclusion Advisory Committee, Australian Government, Canberra, 2022-23.

Board Memberships	2015-16, Independent Member of the Sustainability Committee, National Disability Insurance Agency.
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PUBLICATIONS

1. Monographs, Chapters in Books, Articles, Refereed Conference Papers and Working Papers

2022

Griffiths D, Sheehan L, Petrie D, van Vreden C, Whiteford P, Collie A (2022) The health impacts of a 4-month long community-wide COVID-19 lockdown: Findings from a prospective longitudinal study in the state of Victoria, Australia. *PLoS ONE* 17(4): e0266650. <https://doi.org/10.1371/journal.pone.0266650> [Google Scholar: 6 citations]

2021

Adema, W. and Whiteford, P., "Public and Private Welfare", in Daniel Béland, Kimberly J. Morgan, Herbert Obinger, and Christopher Pierson, (Editors), *The Oxford Handbook of the Welfare State*, Oxford University Press, 2nd Edition.

Whiteford, P. (2021), "Statistics and stereotypes: The taxed and the taxed-not", *Australian Journal of Social Issues*, First published: 06 September 2021, <https://doi.org/10.1002/ajs4.182>

Bryant, Kathleen and Huang, Chye-Ching and Millar, Jane and Whiteford, Peter, The Importance of Minimizing the Risk of Repayment When Delivering Monthly Child Tax Credit Payments: Lessons from the United Kingdom, Australia, New Zealand, and Canada (July 15, 2021). Available at SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3883655

Whiteford, P. (2021), "Debt by design: The anatomy of a social policy fiasco – Or was it something worse? *Australian Journal of Public Administration*, First published: 14 April 2021, <https://doi.org/10.1111/1467-8500.12479> [Google Scholar: 21 citations]

Yanotti, M., Banks, M., de Silva, A., Anantharama, N., Whiteford, P., Bowman, D. and Csereklyei, Z. (2021) *The utility of new data in understanding housing insecurity*, AHURI Final Report No. 351, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/351>, doi:10.18408/ahuri5321801 .

D Griffiths, L Sheehan, C van Vreden, D Petrie, G Grant, P Whiteford (2021), *The Impact of Work Loss on Mental and Physical Health During the COVID-19 Pandemic: Baseline Findings from a Prospective Cohort Study*, *Journal of occupational rehabilitation*, 1-8. [Google Scholar: 50 citations]

Z Mumtaz, P Whiteford (2021), *Machine Learning Based Approach for Sustainable Social Protection Policies in Developing Societies*, *Mobile Networks and Applications* 26 (1), 159-1

D Griffiths, L Sheehan, C van Vreden, P Whiteford, A Collie (2021), *Returning to the workplace during the COVID-19 pandemic: The concerns of Australian workers*, *Journal of Occupational Rehabilitation* (31) 4 <https://doi.org/10.1101/2021.03.28.21254520>

2020

Bowman, D., M. Banks, P. Whiteford, A. de Silva, N. Anantharama, Z. Csereklyei and S. Mallett (2020), *Everyone Counts: Uncovering Patterns of Newstart Allowance Receipt*, Brotherhood of St Laurence, Melbourne.

Millar, J. and P. Whiteford (2020), "Timing it right or timing it wrong: How should income-tested benefits deal with changes in circumstances?" *Journal of Poverty and Social Justice*. 28, 1, 3-20. [Google Scholar: 16 citations]

Collie, A., L. Sheehan, C. van Vreden, G. Grant, P. Whiteford, D. Petrie, M. R. Sim (2020), "Psychological Distress Among People Losing Work During the COVID-19 Pandemic in Australia" *medRxiv* 2020.05.06.20093773; doi: <https://doi.org/10.1101/2020.05.06.20093773> [Google Scholar: 17 citations]

2019

Whiteford, P. "Social Security since Henderson", in P. Saunders (Ed), *Social Security Reform: Revisiting Henderson and Basic Income*, Melbourne University Press, Melbourne.

Adema, W., P. Fron, E. Shin and P. Whiteford, "Extending coverage and the future of social protection in Asia and the Pacific", Chapter 2, *Society at a Glance: Asia/Pacific 2019*, OECD Publishing, Paris, https://doi.org/10.1787/soc_aag-2019-en.

2018

Whiteford, P. and A. Heron, "Non-standard workers in a tax-financed social protection system: The Case of Australia" in *The Future of Social Protection: What works for non-standard workers?* OECD, Paris. [Google Scholar: 15 citations]

Stewart, M. and P. Whiteford, "Balancing Equity and Efficiency in the Tax and Transfer System" in R. Breunig and M. Fabian (Eds) *Hybrid Public Policy Innovations: Contemporary Policy Beyond Ideology*, Routledge.

Whiteford, P. in B. Nolan (Ed), "Inequality and Inclusive Growth: Assessing the Australian experience", *Inequality and Inclusive Growth in Rich Countries: Shared Challenges and Contrasting Fortunes*, Oxford University Press.

Whiteford, P. (2018), "Intergenerational Inequality", in *How Unequal? Insights on inequality*, Committee for the Economic Development of Australia, April 2018, Melbourne.

2017

Mumtaz, Z. and P. Whiteford, "Social safety nets in the development of a welfare system in Pakistan: an analysis of the Benazir Income Support Programme", *Asia Pacific Journal of Public Administration*, 39:1, 16-38, DOI:10.1080/23276665.2017.1290902 [Google Scholar: 25 citations]

Whiteford, P. "Trends in income inequality in Australia". *AQ - Australian Quarterly*, Vol. 88, No. 3, Jul/Sep 2017: 30-36.

Whiteford, P., [Social Security and welfare spending in Australia: Assessing long-term trends](#) Policy Brief no: 1/2017, Tax and Transfer Policy Institute, July Canberra. [Google Scholar: 14 citations]

2016

Whiteford P, [Should we be worried about "Zero Net Taxpayers"?](#) Policy Brief no: 5/2016, Tax and Transfer Policy Institute, November, Canberra [Google Scholar: 4 citations]

Regan, S. and P. Whiteford, *Measures to address poverty traps caused by Income Maintenance Periods and Compensation Preclusion Periods*, National Welfare Rights Network, Sydney, <http://www.nssrn.org.au/wp/wp-content/uploads/2017/01/NWRN-waiting-periods-and-poverty-traps-research-Dec-2016.pdf>

2015

Whiteford, P. "Tales of Robin Hood (part 4): Social security and risk over the short and medium terms", *Australian Review of Public Affairs*, October, <http://www.australianreview.net/digest/2015/10/whiteford4.html>

Whiteford, P. "Tales of Robin Hood (part 3): The long view – social policies and the life cycle", *Australian Review of Public Affairs*, October, <http://www.australianreview.net/digest/2015/10/whiteford3.html>

Whiteford, P. "Tales of Robin Hood (part 2): Are the poor too expensive? Redistribution and the welfare state", *Australian Review of Public Affairs*, October, <http://www.australianreview.net/digest/2015/09/whiteford2.html> [Google Scholar: 1 citations]

Whiteford, P. "Tales of Robin Hood (part 1): Welfare Myths and Realities in the United Kingdom and Australia", *Australian Review of Public Affairs*, September, <http://www.australianreview.net/digest/2015/09/whiteford.html> [Google Scholar: 8 citations]

Miranda Stewart, Andre Moore, Peter Whiteford, and R. Quentin Grafton, [A Stocktake of the Tax System and Directions for Reform: five years after the Henry review](#), Tax and Transfer Policy Institute, the Australian National University, February 2015 [Google Scholar: 18 citations]

Whiteford, P. "Inequality and Its Socioeconomic Impacts", *Australian Economic Review*, Vol. 48, No. 1, pp. 83-92, 2015. [Google Scholar: 21 citations]

Whiteford, P. (2015), "The financial impact of welfare, tax, and childcare arrangements", in *Women in leadership: Understanding the gender gap*. Committee for the Economic Development of Australia, Melbourne, ISBN: 0-85801-287-1.

2014

Podger, A., D. Stanton and P. Whiteford, "Designing Social Security Systems: Learning from Australia and Other Countries", *Public Administration and Development*, [Volume 34, Issue 4](#), pages 231–250, October. [Google Scholar: 21 citations]

Whiteford, P., "Australia: Inequality, Prosperity and their Impacts in a Radical Welfare State", in W. Salverda et al. (Eds), *GINI Growing Inequalities' Impacts, Volume 2, Changing Inequalities and Societal Impacts in Rich Countries: Thirty Countries' Experiences*, Oxford University Press. [Google Scholar: 72 citations]

Whiteford, P., "What Difference does Government Make? Measuring Redistribution in a Comparative Perspective" in A. Podger and D. Trewin (Eds), *Measuring and Promoting Wellbeing, How Important is Economic Growth: Essay in honour of Ian Castles AO and a selection of Castles' papers*, Australian National University Press and Academy of Social Sciences in Australia, Canberra. DOI: <http://dx.doi.org/10.22459/MPW.04.2014>

2013

Redmond, G., R. Patulny and P. Whiteford, "The Global Financial Crisis and Child Poverty: the Case of Australia 2006-2010", *Social Policy and Administration*, [Volume 47, Issue 6](#), pages 709–728, December 2013. [Google Scholar: 17 citations]

Whiteford, P., "Income support, inequality and social risks", in P. Smyth and J. Buchanan (Eds.), *Inclusive Growth in Australia*, Allen & Unwin, Sydney.

Whiteford, P., [Australia: inequality and prosperity and their impacts in a radical welfare state](#), HC Coombs Policy Forum, Australian National University. [Google Scholar: 22 citations]

Andrew Podger, Dennis Trewin, John Wanna and Peter Whiteford [Towards a stronger, more equitable and efficient tax-social security system](#), Academy Paper 1/2013, Academy of Social Sciences in Australia, Canberra. ISSN: 2202-3941; 2202-4697.

2012

Peter Davidson & Peter Whiteford, ["An Overview of Australia's System of Income and Employment Assistance for the Unemployed," OECD Social, Employment and Migration Working Papers](#) 129, OECD, Paris. [Google Scholar: 12 citations]

2011

Redmond, G., Whiteford, P. and E. Adamson, "Middle Class Welfare in Australia: How has the Distribution of Cash Benefits changed since the 1980s?" *Australian Journal of Labour Economics*, Vol. 14, No. 2, 2011: 81-102. [Google Scholar: 21 citations]

Whiteford, P., S. Benjamin, B. Gubhaju, C. Deeming and E. Adamson, *Child Poverty and Disparities in Vanuatu*, UNICEF, Suva.

2010

Adema, W. and Whiteford, P., "Public and Private Welfare", Chapter 8 in Francis G. Castles, F.G., S. Leibfried, J. Lewis, H. Obinger and C. Pierson (Editors), *The Oxford Handbook of the Welfare State*, Oxford University Press. ISBN: 978-0-19-957939-6. [Google Scholar: 41 citations]

Whiteford, P., '[The Australian tax-transfer system: architecture and outcomes](#)', *Economic Record*, 86 (275), 528-544. Online ISSN: 1475-4932. [Google Scholar: 107 citations]

Whiteford, P., '[The Henry Review and the Social Security System](#)', *The Australian Economic Review*, 43 (4), 429-436. Online ISSN: 1467-8462. [Google Scholar: 3 citations]

Whiteford, P., 'Equity issues in pension design and pension reform: New Zealand in comparative perspective', in Rashbrooke, G., Davey, J., and Stephens, B., (eds.), [Retirement Income Policy and Intergenerational Equity](#), Institute of Policy Studies, Victoria University, Wellington. ISBN: 978-1-877347-42-9.

Whiteford, P. "Transfer Issues and Directions for Reform: Australian Transfer Policy in Comparative Perspective, Chapter 3, Melbourne Institute (Ed), [Australia's Future Tax and Transfer Policy Conference, Proceedings](#), Melbourne. ISBN: 978-0-734042-17-0. [Google Scholar: 29 citations]

2009

Cass, B. and Whiteford, P. (2009), '[Social inclusion and the struggle against child poverty: lessons from Australian experience \(PDF\)](#)', paper presented at the Expert Group Meeting on Policies to Advance Social Integration, United Nations Department of Economic and Social Affairs Division for Social Policy and Development Social Perspective on Development Branch, convened in Preparation for the 48th Session of the Commission for Social Development United Nations Headquarters, New York, 2 November. [Google Scholar: 5 citations]

Whiteford, P., 'Family joblessness, child poverty and welfare state design', refereed paper presented at the *11th Path to Full Employment Conference/16th National Unemployment Conference*, 3 December. ISBN: 978-0-9806034-6-0.

Tannous, W.K and Whiteford P., 'Family-centred research on employment for jobless families in three disadvantaged areas in Australia', refereed paper presented at the *11th Path to Full Employment Conference/16th National Unemployment Conference*, 3 December. ISBN: 978-1-877347-42-9. ISBN: 978-0-9806034-6-0.

Whiteford, P. [Family Joblessness in Australia](#), Social Inclusion Unit, Canberra. ISBN: 978-1-921385-44-5. [Google Scholar: 41 citations]

'Family joblessness in Australia', Lead Article, [SPRC Newsletter](#), No. 102.

Michael Förster and Peter Whiteford, 2009. "[How much Redistribution do Welfare States Achieve? The Role of Cash Transfers and Household Taxes](#)," [CESifo DICE Report](#), Ifo Institute for Economic Research at the University of Munich, vol. 7(3), pages 34-41, October. [Google Scholar: 8 citations]

2008

"How Much Redistribution do Governments Achieve? The Role of Cash Transfers and Household Taxes", Chapter 4 in [Growing Unequal: Income Distribution and Poverty in OECD Countries](#), OECD, Paris, 2008. ISBN: 978-92-64-04418-0. [Google Scholar: 92 citations]

Felix Salditt, Peter Whiteford and Willem Adema, '[Pension reform in China](#), *International Social Security Review*, 61 (3), July-September, pp 47-71. ISSN: 0020-871X. [Google Scholar: 36 citations]

Whiteford, P., Sawrikar P., Michail, S., and O'Connor, A., *Child Poverty and Disparities in the Pacific: Study of Child-centered Policy Analysis in Kiribati, Solomon Islands and Vanuatu*; Report prepared for the United Nations Children's Fund (UNICEF) – Pacific.

2007

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'Similarity and difference: a comparative approach to family income support', in A. Jamrozik (Ed) *Social Security and Family welfare: Directions and Options Ahead*, Reports and Proceedings No. 61, July, Social Policy Research Centre, University of New South Wales

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1982

'Review of George Gilder's *Wealth and Poverty*', *Social Security Journal*, December, 34-43.

1981

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'Work incentive experiments in the United States and Canada', *Social Security Journal*, June, 27-44.

'The concept of poverty: review of Peter Townsend's *Poverty in the United Kingdom*', *Social Security Journal*, December, 61-74.

2. Keynote Addresses and Invited Conference Presentations and other conferences

2021

"Debt by Design: The Anatomy of a Social Policy Fiasco", [UNSW Social Policy Research Centre](#), 22 June 2021.

"Financial wellbeing during the COVID-19 crisis", *Shocks and Safety Nets in Uncertain Times* webinar, Brotherhood of St Laurence, Melbourne, 10 June 2021.

"Protecting the Vulnerable", *Completing Australia's Retirement Income system: Implications of the Retirement Income Review Report*, Tax and Transfer Policy Institute and Academy of Social Sciences in Australia, Canberra, 4 March, 2021.

2018

"The future of work and social protection", *Workshop on Technological Innovation and Social Policy*, University of New South Wales, Sydney 9 February.

"Assessing the social implications of the 2018 Budget", ANU-CPD Policy dialogue, *Leader or laggard – how does Australia's budget stack up against the rest of the world?* hosted by the Chancellor of the ANU, Melbourne 10 May.

"Retrenchment, Retreat or Refurbishment: The Trajectories of Australian Social Security Policy after Whitlam", *History on the Hill, The Use and Abuse of History in the Political Process*, Museum of Australian Democracy, Old Parliament House, Canberra, 5 September 2018.

2017

"The myth of them and us: why we all need the welfare state" TEDxCanberra2017-Momentum, <https://www.youtube.com/watch?v=t525Sv8Bph0>

"The Social Investment Approach and social security reform in Australia", Keynote address, Child Poverty Action Group, Auckland, New Zealand, 8 September.

"Basic Income, Guaranteed Minimum Income or Negative Income Tax: A Way Forward?" *Implementing a Basic Income in Australia?* Academy of Social Science in Australia workshop, University of Melbourne, 17-18 August.

"Investing in Australia's future: The Promise and Pitfalls of the Investment Approach to Welfare", Keynote Address, Melbourne Social Equity Institute, University of Melbourne, 29 May.

"Support through the Welfare System", *Childhood, Education and Welfare: Research and Policy Insights*, Melbourne Institute of Applied Economic and Social Research and ARC Centre of Excellence

for Children and Families over the Life Course, University of Melbourne, 15 February and *Melbourne Institute Public Economics Forum*, Canberra 4 April.

"The Challenges of the Widening Economic Inequality Gap: Ideas for Investors", Australian Institute of Superannuation Trustees (AIST), Conference of Major Superannuation funds (CMSF), Gold Coast, 22 March.

2016

"Reforming Income Support for a Changing Labour Market", Australian Long-Term Unemployment Conference, Brisbane, 1-2 December.

"Decent Work and Economic Growth", *Sustainable Development Goals Conference*, University of Sydney, 29-30 November.

"Reducing Inequality", *Sustainable Development Goals Conference*, University of Sydney, 29-30 November.

"Assessing Developments and Prospects in the Australian Welfare State", OECD, Paris, 16 November 2016.

"Inequality and Inclusive Growth in Rich Countries: Shared Challenges and Contrasting Fortunes", Economics Society of Australia, Canberra, 12 October.

"Work and welfare: Australia in context", Policy Roundtable, Australian Council of Social Service, Sydney, 29 June.

"Disability employment in the context of welfare reform", *National Leaders' Forum, Disability Employment Australia*, Canberra, 14 April.

"Drivers of child poverty in Australia", Policy Roundtable on Child Poverty, Australian Council of Social Service, Sydney, 11 April.

"Tales of Robin Hood: Comparing Welfare Myths and Realities in the United Kingdom and Australia", Seminar, London School of Economics, 20 January.

2015

"Trends in the youth labour market context", Productivity Commission workshop on youth labour markets and immigration, Canberra, 3 December.

"Assessing alternative approaches to unemployment insurance and unemployment assistance: A comparative perspective", *Social Insurance for the 21st Century? Exploring Pathways for a Sustainable and Effective Welfare System*, 2015 Symposium, Academy of Social Sciences in Australia, Canberra, 17 November.

"Designing Social Security Systems – lessons for welfare reform in Australia", Uniting Care Social Policy Network, Canberra, 16 November.

"Social Policy and the future of Work", Conference on the *Many Futures of Work*, Melbourne Business School, 12 November.

"Is the Social Welfare System sustainable?" Economic and Social Outlook Conference, Melbourne Institute and *The Australian*, Melbourne, 5-6 November.

"Sole parents: participation and equality", Workshop on *Gender Equality in Australia's Tax and Transfer System*, Academy of Social Sciences in Australia, ANU, 4 November.

"Chronicle of a Death Foretold? Social Security in Australia and the End of the Age of Entitlement", Australian Social Policy conference, University of New South Wales, Sydney, 29 September.

"Adequacy of social security benefits for working age households: a comparative assessment", International Conference on Welfare Reform: Meeting the Policy challenges of change, Australian National University, Canberra, 17-18 September.

2014

"The nature of Australia's social expenditure", Invited Presentation, Conference on *The Future of Welfare*, Melbourne, 30-31 October, *The Conversation*.

"Can the Budget be repaired fairly? Brotherhood of St Laurence, Anti-Poverty Week, 14 October.

"Social policy, risk and disadvantage", *Social Policy in the Context of Globalisation*, Civil Service College, Singapore, 7-11 September.

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3. Media and opinion

Twitter: [@WhitefordPeter](https://twitter.com/WhitefordPeter)

I am the 14th ranked ANU author on *The Conversation*, 68 Articles, 1.74 million Reads and 364 Publishers

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