An exploratory study examining the changes to Australia’s social security system during COVID-19 lockdown measures

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Abstract
During the 2020 COVID-19 wave, the Australian Government made an additional $550 Coronavirus Supplement available for people receiving social security payments, and temporarily suspended mutual obligation requirements. By doing so, the government effectively gave people who had been long stigmatised and subject to punitive conditionality to compel them into the labour market, financial security and their time back. Drawing on survey responses from people who received the $550 Supplement and had their mutual obligation activities suspended or reduced, this research examines how people used their time during this period and whether it differed from pre-pandemic government policy. We find that the increase in payments through the Supplement and the suspension of mutual obligation activities impacted positively on people's lives including the (1) the ability of respondents to meet basic needs and improve their long-term financial security, (2) improvements to physical and emotional well-being, (3) increased labour market engagement and (4) engagement in other forms of unpaid productive work.

KEYWORDS
COVID-19, mutual obligations, social security, stigma, time use, well-being
1 | INTRODUCTION

Australia’s social security system has long been thought of as inadequate and punitive – inadequate because the base rates of Australia’s working-age social security payments have been below the poverty line for some time, and punitive because of the use of welfare conditionalities, more commonly called mutual obligations (Cahill, 2014; Brady 2011). Before the base rate of unemployment benefits was raised by $50 per fortnight in April 2021, it had not increased in real terms since 1997, setting the level well below both the Henderson (established by the 1973 Henderson poverty inquiry) and the relative (calculated as half of the median household income) poverty line (Melbourne Institute, 2019; Services Australia, 2021a). Even still, the minimal increase in 2021 sees the unemployed “JobSeeker” payment as the second-lowest employment benefit in the OECD (Coates & Cowgill, 2021). Australia’s meagre benefit provisions led Alston (2018), the previous UN Special Rapporteur on Extreme Poverty and Human Rights, to describe Australia’s social security system as providing “a right to social insecurity”, a condition unchanged by the meagre benefit increase.

In addition to low payments, the Australian social security system also features punitive welfare conditionalities (Banks, 2011; Cahill, 2014). For several decades, unemployment has been framed not as a structural issue of advanced capitalist economies, but as a problem stemming from individual behavioural deficiencies where people are unable to use their time productively and are accused by the government of being “leaners not lifters”, lazy or behaviourally deficient (Brown, 2015; Cahill, 2014). This framing resulted in the introduction of “conditional” welfare programmes (or “mutual obligation” as it is referred to in Australia). Under this system, payments are conditional on recipients undertaking tasks such as attending training or employment provider appointments, submitting job applications and undertaking “work-like” activities for their payments (Brady, 2011). Mutual obligations are mandatory, and so people are often met with sanctions, such as the suspension or cancellation of payments, if they do not undertake these obligations and report them in a timely manner.

Both mutual obligations and the low social security payment level create “hostile conditions” (Mills and Klein, 2021), which act as a deterrent for people seeking social security. For example, in an interview on 2GB, Scott Morrison raised his concern that a Jobseeker Supplement of $550 given to help people on low social security incomes during COVID-19 lockdowns may be used to refuse work. Morrison also said, “What we have to be worried about now is that we can’t allow the JobSeeker payment to become an impediment to people going out and doing work, getting extra shifts” (Morrison, 2020). This highlights the enduring belief that social support needs to be inadequate and hostile enough to compel people into the labour market. In being concerned about welfare as “an impediment for work” as Morrison outlines, welfare itself is crafted as a deterrent against people in need.

Welfare deterrence has been an ongoing approach in global North welfare policy – from least eligibility in the Poor Law Amendment Act 1834 to contemporary impoverishment of social security. Research from Kluve (2006), Card et al. and Martin, 2015 supports this approach arguing that mutual obligation programmes which they call active labour market policies (ALMPs) can be effective in increasing participants’ employment prospects. This research draws on meta-analysis of preexisting econometric evaluations of largely European and OECD programmes but does not include a fine-grained analysis of the lived realities of people subjected to ALMPs and fails to test the underlying assumptions of these individual evaluations (O’Halloran et al., 2020). For example, research has also outlined the harmful effects of mutual obligations including the negative psychological impacts (Marston & McDonald, 2008; O’Halloran et al., 2020), which can act as an impediment to finding work and maintaining it (Gerards & Welters, 2021). Benda et al. (2020) also reported that ALMPs that mandate and track compliance behaviours, such as mutual obligations required in Australia, can move the focus from productive job-seeking activities to maintaining compliance, resulting in extended
unemployment. Research has also outlined how the mutual obligation system works for profit-seeking organisations where, as argued by Grover (2009) in his analysis of UK welfare conditionality, the unemployed person is “treated as a commodity in developing employment services markets” (502).

Hostile conditions are further enhanced by the stigma experienced by recipients of social security (Goodall and Cook, 2021). Stigmatisation is used to craft a punitive anti-welfare common sense (Tyler, 2013) that creates public consent for punitive welfare approaches (Soldatic & Pini, 2009). These public feelings are used to justify the use of welfare conditionality, of which “surveillance, sanctions and deterrence” are central (Fletcher & Wright, 2018, p. 323). Such approaches reconfigure entitlement into individual fault and fraud, which justify stigma. As has been described in the UK, stigma can be weaponised as a political tool (Jensen, 2019). Characterising social security recipients’ behaviour as deviant legitimises existing inequalities and justifies punitive treatment (Mills and Klein, 2021). Thus, stigma can underpin policy responses where recipients of social security are given inadequate payments to meet basic needs (to avoid unscrupulous expenditure), or have their funds overseen by the state, such as through income management and the Cashless Debit Card.

In response to the COVID-19 pandemic, these policy approaches to social security in Australia were dramatically disrupted. The Australian Government acted swiftly to provide additional financial assistance to people receiving various working-age payment types in response to the expected influx of new applicants who would experience job insecurity. Specifically, the Australian Government introduced a temporary $550 per fortnight Coronavirus Supplement (the “Supplement”) from 27 April 2020 for a period of six months to increase nine social security payments: JobSeeker Payment (formerly the Newstart Allowance), Partner Allowance, Widow Allowance, Youth Allowance, Austudy, ABSTUDY, Parenting Payment, Farm Household Allowance and Special Benefit (Services Australia, 2021a). For many recipients, particularly those receiving the JobSeeker Payment, which includes a significant proportion of single parents whose youngest child is older than 8 years, students and people with health impediments, this effectively doubled their income during the COVID lockdowns. The Supplement was reduced by $300 to a rate of $250 per fortnight from 25 September to 31 December 2020 (Department of Social Services, 2021), and ceased on 1 April 2021.

Recognition of the stalled labour market and social distancing regulations also saw the temporary suspension of mutual obligations. The suspension was initially in place from 23 March to 27 April, and was extended and reimplemented at various points throughout 2020 depending on state-based restrictions, with a gradual reintroduction commencing from 9 June 2020 that included more flexibility such as online appointments (Ruston, & Cash, 2020).

A return to “normal” JobSeeker settings came into effect on 1 April 2021. These settings marked the end of the Supplement, but included a meagre, permanent rise to the Newstart rate of $50 per week. In practice, this meant that people receiving JobSeeker went from having received around $40 per day pre-COVID, to $80/day with the $550 Supplement, to $51/day with the $250 Supplement, to just under $44/day after 1 April 2021. These unprecedented policy shifts in response to the COVID-19 pandemic in Australia provided an opportunity to examine the outcomes of a more supportive and caring social security system. In this context, the aim of this research was to understand how people who relied on social security during 2020 experienced these dramatic changes.

2 | METHODS

In late October 2020, we launched an online survey that asked respondents how the significant increase in payments and the suspension of mutual obligations impacted their everyday lives and time use. The primary research questions were as follows:
What are the positive and negative impacts of providing a $550 Coronavirus Supplement to people receiving social security payments?

What are the positive and negative impacts of temporarily suspending mutual obligations?

Did the temporary increase in payments and the suspension of mutual obligations change the way respondents used their time?

The survey, which ran from 20 October to 1 December 2020, was open to people who received the Supplement and those who did not, including people who did not receive social security payments. The latter two groups were included by way of comparison; however, this analysis is not presented in this paper due to word count limits. The survey was promoted through Twitter, Facebook and the public platforms of agencies, and individuals were linked to the researchers’ networks using the snowball method of recruitment. The survey was voluntary and took about 15 min to complete. Questions were both multiple-choice and open-ended short answer to ensure respondents had an opportunity to share their thoughts further. To determine the impacts of the policy changes, respondents were asked about (1) the positives and (2) the negatives of both the $550 Supplement and the suspension of mutual obligation experienced in separate, open-ended questions. Following these questions, respondents were also asked about (3) any other impacts resulting from these coronavirus measures. People who had their mutual obligations suspended or relaxed were also asked (4) how their use of time changed (if at all).

At the time our survey commenced, the Coronavirus Supplement had been reduced by $300 to a rate of $250 per fortnight from 25 September to 31 December 2020 (Department of Social Services, 2021). While our survey asked respondents to reflect on the impacts of the $550 Supplement, there was also an opportunity for respondents to (5) reflect on the impacts of this initial reduction. Responses to all five sets of questions were analysed for this research.

All aspects of the research were reviewed and approved by the [Swinburne University of Technology] Human Research Ethics Committee. The data were captured anonymously through Qualtrics and resulted in 173 full responses, which were included in the analysis. Of these, 146 received a social security payment, while 27 people did not. Among the 146 respondents receiving social security payments, 92 received the Supplement and 54 did not. This paper focuses specifically on the responses from the 92 people who received the Supplement as we do not have room to also include the comparison in responses with people on social security who were denied the Supplement or people not on social security at all.

Of the 92 people, only 38 of them had a partial or full suspension of mutual obligations and so only to this part of the sample were asked questions on the impacts of the partial or full suspension of mutual obligations. Demographic details of our sample are provided in Table 1.

Analysis of the qualitative data was completed by documenting themes emerging from the open-ended responses recorded (Zhang & Wildemuth, 2009). This systematic process uses the emergence of collective understandings of social realities from the data to construct themes (Vaismoradi et al., 2016). These themes are discussed in the Results section of the paper.

2.1 Limitations

Our primary considerations for the research were to distribute the survey as soon as practical to avoid retrospective accounts, and to implement a survey that would not take too much of people’s time. We aimed to maximise completion while also gaining insights into the key issues we sought to examine. With these considerations in mind, our survey was limited in several ways.
The survey was administered during Victoria's second lockdown, but for other respondents across the country, the experiences of their state's pandemic response were very different. Within this context, the survey did not measure how differing lockdown conditions – or lack thereof – impacted on people's use of time. Similarly, our study did not seek to measure the impact of the pandemic itself on vulnerable Australians, as has been described elsewhere.

Methodologically, given not all people receiving social security payments have mutual obligations, we asked respondents about the effects of the Coronavirus Supplement and the suspension of mutual obligations separately. While asking separate and distinct questions, for those respondents who experienced both changes, their experiences cannot be separated completely. There were differences between the two sets of questions as discussed below; however, many themes were consistent, and thus, there is an overlap in the thematic analysis.

In addition, our survey did not measure changes over time through pre-, mid- and post-Supplement surveys. Our results rely on respondents’ accounts of how they were now using their time or income differently, rather than measuring change from their baseline activities. Significantly, our data were collected at a time when the $550 Supplement had been reduced to $250, and was scheduled to be removed altogether at the end of December 2020 (although this was delayed until 1 April 2021). As such, when describing the impact of the Supplement reduction on their lives, participants’ experiences also referenced the likely impact of the removal of the Supplement altogether.

Of the survey participants receiving the Supplement, 7 per cent had received social security for <6 months and so their experience of claiming social security payments prior to the pandemic may be limited and difficult to compare their experience of social security during COVID-19 with the status quo mutual obligations/Newstart regime. For this reason, we have put more emphasis on responses from people who have been receiving social security for longer than 12 months. For example, in the analysis that follows, we mainly discuss responses from people who have been on social security for some time, and focused on responses from people who have received social security payments for longer than 5 years.

Further, while we sought to include a range of respondents receiving social security payments and people who did not receive social security payments, few non-recipients completed the survey. As a result, we lacked the statistical power to make rigorous quantitative comparisons between groups.
Finally, our sample is small and self-selecting. It is not representative and, as such, should not be taken to reflect the experiences of all people receiving social security payments. For example, to participate in the survey, respondents needed to have sufficient Internet access, a computer or smart device and be proficient in English. This likely excluded many people receiving social security payments, particularly those from non-English-speaking backgrounds. Our sample was also skewed toward Victoria, where many of our recruiting agencies are located. This recruitment method likely excluded Indigenous people living in remote communities, as well as people receiving social security payments not connected to Victorian service agencies or other services that may have shared the recruitment post. Under ideal non-COVID conditions, we would have liked to have triangulated our research with more direct observation, interviews and perhaps follow-up interviews with respondents.

Given these limitations, the findings that we report are exploratory rather than providing a definitive account of all pandemic-related experiences in 2020 across the social security system. Nonetheless, this research provides avenues for further research and important insights into the impacts of changes in social security policy in response to the pandemic.

3 | FINDINGS

From our analysis, five themes emerged from the responses to the positive and negative impacts of receiving the $550 Coronavirus Supplement and the suspension or relaxation of mutual obligations. These include the following: (1) the ability of respondents to meet basic needs and improve long-term financial security; (2) improvements to physical and emotional well-being; (3) increased labour market engagement; (4) engagement in other forms of unpaid productive work; and (5) the harshness of the pre-pandemic social security system. In addition to these themes, we also examined the impacts experienced by some respondents arising from the $300 reduction in the Coronavirus Supplement, which we present at the end of the following results.

3.1 | Meeting basic needs and improving financial security

Receiving the $550 Coronavirus Supplement helped people meet their basic needs in three specific ways. First, the Supplement was used by respondents for basic needs and survival (items like food, medicine and housing). For example, one respondent (female, aged 55–64 years, JobSeeker Payment, receiving social security for between 1 and 5 years) wrote that a positive of the Supplement was, “Being able to eat every day”, and another respondent (male, 22–24 years, Youth Allowance Student, receiving social security for >5 years) wrote, “I was able to afford all my groceries and utilities, I was also able to access all of my medication and didn’t have to choose between food, bills and medication”.

Second, respondents noted how they invested some Supplement funds in items and activities that would help their longer-term economic futures. One respondent (male, 25–44 years, JobSeeker Payment, receiving social security for >5 years) wrote that a positive of the Supplement was that “I could buy things that helped me with employment – equipment for online work, a bicycle for travel, a proper phone”. Another respondent (female, 45–54 years, Parenting Payment Single, receiving payments for between 1 and 5 years) noted a further positive by stating her ability to pay off financial debts accrued because of low social security payments and high cost of living, saying “I’ve been able to pay bills and necessary items for my children instead of getting a loan to make ends meet”.

Third, the Supplement was used to meet the needs of respondent’s children and help their children live better lives. One respondent (female, 45–54 years, JobSeeker Payment, receiving social security for between 1 and 5 years) wrote that a positive of the Supplement was that she
was “able to pay for a new school uniform and shoes for my son, and for him to have a bit of maths tutoring. We were able to eat healthy meals”. Another respondent (female, 35–44 years, JobSeeker Payment, receiving social security for >5 years), a single parent, described a sense of being a support to parent her children well:

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

3.2 Improving respondents’ physical and mental health and well-being

Both the Supplement and the suspension of mutual obligations increased people’s physical and psychological well-being. Respondents noted an increase in their psychological well-being from less anxiety and stress. Feelings of dignity that came with the extra income were another major positive of receiving the Supplement. The additional income allowed recipients to focus on more productive, longer-term goals. One respondent (female, 45–54 years, JobSeeker Payment, receiving social security for >5 years) said a positive was, “I was able to redirect my thoughts away from the constant worry and calculation of every penny to productive and creative activities and thinking”.

The suspension of mutual obligations also improved people’s psychological well-being as they did not have to contend with what many viewed as unnecessary, unhelpful and onerous requirements. For example, when asked about positive impacts of the suspension of mutual obligations, one respondent said: “No anxiety. No waiting to hear if you got an interview. No knock backs which impacted on my self-worth” (receiving social security for between 1 and 5 years). Another respondent (female, aged 35–44 years, Parenting Payment Single, receiving social security for >5 years) said to the same question:

I have PTSD because I’m a survivor of domestic violence. Anxiety is characteristic of PTSD and the way Centrelink behaves is very much like my ex-husband. One day they want one thing, so you do it, then the next day the rules change and your whole existence is in question. Centrelink is exactly like an abuser and you just can’t function like that. Having those impossible-to-fulfil expectations removed meant that I was able to have a normal experience of life for the first time in around 11 years.

Respondents also reported an increase in their physical health due to being able to afford treatment for medical conditions, healthier food and a reduction in stress. For example, when respondents were asked about positives of the Supplement, one respondent (female, aged 25–34 years, JobSeeker Payment, receiving social security for >5 years) said:

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

Another respondent (female, 55–64 years, JobSeeker Payment, receiving social security for >5 years) said, “ Noticed an improvement in my physical health, reduction in insomnia”.

The suspension of mutual obligations also helped people’s physical health. For example, when asked about positives of the suspension of mutual obligations, one respondent (female,
aged 45–54 years, JobSeeker Payment, receiving social security for between 1 and 5 years) said, “[my son and I] were able to eat healthy meals... It was brilliant to feel like a better mum, to be present for my child, with lower stress, better food, and the ability to pay bills”. Another respondent (female, aged 45–54 years, Parenting Payment, receiving social security for between 1 and 5 years) said, “I can focus on my health conditions that impact me physically and my children’s health conditions too, attending appointments”. One mother said, “I could afford rent, food, fuel and our health needs” (female, 45–54 years, Parenting Payment Single, receiving social security for between 1 and 5 years). Another said, “We could eat fresh fruit and vegetables daily, I didn't have to ration milk for my child’s bottles or water them down” (female, aged 25–34 years, Parenting Payment Single, receiving social security for between 1 and 5 years).

### 3.3 Increasing engagement in labour market and related activities

Both the Supplement and the suspension of mutual obligations allowed people to engage further in employment-related activities. The Supplement gave people the resources not just to survive and meet their basic needs, but allowed them to plan, be strategic with their finances and work on initiatives to help their engagement with the labour market. When asked about any other changes to their lives from receiving the Supplement, a respondent (male, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said, “A future became possible. People respected me more. And it helped set me on the path of doing a Masters in Education, which I wouldn't have had the confidence to do without my improved situation”. Another respondent (female, aged 25–34 years, Parenting Payment Single, receiving social security for between 1 and 5 years) said to the question about a positive impact of the Supplement, “I was able to look for work and get to interviews”.

Respondents also indicated they spent more time studying as a preliminary step toward a more financially secure future. For example, one respondent (female, 45–54 years, JobSeeker Payment, receiving social security for between 1 and 5 years) said a positive of the suspension of mutual obligation was, “Instead of doing busywork and ticking off boxes [related to mutual obligations], I could really focus on study and what I needed to do to get to where I wanted to go. And I was able to make progress for the first time in a couple of years towards that goal”.

A single mother (35–44 years, JobSeeker Payment, receiving social security for >5 years) who left her partner due to domestic violence noted of the benefits of the Supplement:

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

The suspension of mutual obligations also gave people the time and space to engage in the formal labour market. One respondent (female, aged 35–44 years, Parenting Payment Single, receiving social security for >5 years) notes a positive of the suspension of mutual obligation was, “I was able to focus on getting myself back into the workforce. Yes, mutual obligation activities PREVENT people from being able to start a new business or reenter the workforce as an employee”. Another respondent (female, aged 55–64 years, JobSeeker Payment) said to the same question, “More time to live properly and actually look for work properly”. Another said, “Less time worrying about rushing to apply for any and every job to meet quotas, and [instead] focus on quality over quantity” (female, 22–24 years, JobSeeker Payment, receiving social security for <6 months). In a similar vein, one person said the suspension of mutual obligations allowed them to, “apply for jobs on my own terms – with out a string of ‘case managers’ who have never even met me refer me for jobs I am not qualified or skilled in. I can take
charge of my own job search” (55–64 years, JobSeeker Payment, receiving social security for >5 years). Another said, “[I] could apply for jobs on my own terms without any involvement from a Job Agency. The agencies often ‘refer’ you for jobs you have no skills in – so for them to leave me to my devices was fantastic” (55–64 years, JobSeeker Payment, receiving social security for >5 years). Another (male, 25–34 years, JobSeeker Payment, receiving social security for between 1 and 5 years) said,

Ability to focus solely on professional development activities relevant to professional fields and career aspirations. Allowed me to gain clarity as to what postgraduate study I am likely to commit to. In contrast, mutual obligation requirements which required 25 hours working retail in an op shop has very little relevance to well-educated thirty-somethings with 3-5 years [of] experience in a professional field. In fact, those forced activities can potentially harm one’s attractiveness to employees in terms of the optics generated and the irrelevant skills and tasks that are required... Less time wasted applying for required number of jobs in fields that aren’t relevant to my experience or I am unlikely to land a position in regardless.

3.4 | Engagement in other forms of unpaid productive work

Both the Supplement and the suspension of mutual obligations allowed people to better engage in unpaid care and community-focused work, such as unpaid childcare, advocacy, volunteering and community work. Respondents receiving the Supplement responded to the question on positive impacts with descriptions of how a reduction in stress and an increase in resources allowed them to focus on activities important to them and their communities. For example, one respondent receiving Austudy (male, 25–34 years, receiving social security for between 1 and 5 years) said,

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

Another respondent receiving JobSeeker Payment (female, 54–65 years, receiving social security for between 6 and 11 months) said they were able to “care[ for an elderly parent during pandemic and their recovery from major surgery”. A single parent who responded (female, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said, “It has made me feel like a good parent being able to actually care for my children”. This latter point speaks to how, through having the Supplement and their time back, respondents with children felt they were supported to better provide for them.

The suspension of mutual obligations gave people increased time to pursue productive activities that benefitted the economy and the community. Time included both the physical time and the mental time (or “bandwidth”) that respondents benefited from when they were not subject to the stress of meeting mutual obligations. Several respondents mentioned the reduction in stress and anxiety; for example, one person (female, 25–34 years, Jobseeker Payment, receiving social security for between 1 and 5 years) said, “[I have] not had to worry that I would be kicked off the payment”, while another (female, 45–54 years, JobSeeker Payment, receiving social security for >5 years) said, “No time-wasting meetings with providers who don't care about my circumstances or my wellbeing”, and a third said, “Less to worry about. I don't want to be bossed around by someone almost a third of my age after a lifetime of being in the
workforce” (male, 55–64 years, JobSeeker Payment, receiving social security for <6 months). One respondent made the direct link to improved mental health: “The best mental depression and anxiety cure and relief, especially when the unemployment rate is so high” (male, 55–64 years, JobSeeker Payment). Other respondents explained how this reduction in stress and anxiety allowed them to invest in other valuable activities; for example, one respondent (female, aged 35–33 years, Parenting Payment Single, receiving social security for >5 years), when asked to describe any ways in which the suspension of mutual obligations has changed her used of time, said:

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

Some respondents raised the value of caring work; for example, a mother (aged 44–54 years, JobSeeker Payment, receiving social security for between 1 and 5 years) said in response to the same question, “Focus on my health needs and my children’s needs that I have been left wholly responsible for raising”. Another said, “Acknowledging caring responsibilities are legitimate. Without the pandemic I wonder if the government would have been so flexible. Mutual obligation is a punitive approach, the agencies are relentless” (female, 55–64 years, JobSeeker Payment, receiving social security for between 6 and 11 months).

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

Respondents were asked about any perceived negatives to receiving the Supplement and having their mutual obligations suspended. Overwhelmingly, respondents said there were no negatives arising from these changes, with some adding that the only negative was that the Supplement and the suspension of mutual obligations were temporary and would end. For example, one respondent (male, 25–34 years, Austudy, receiving social security for between 1 and 5 years) reported “The only negative has been the sense of impending doom knowing it will stop and that I will have to go back to living a life of constant anxiety”.

Some respondents said that having the Supplement exposed the cruelty of the social security system outside of COVID times. For example, one respondent (female, 20–21 years, Youth Allowance Student, receiving social security for between 1 and 5 years) said to the question about the negatives of receiving the Supplement, “it made me realise how flawed the system is, that people had been expected to live on so little. [I] worry for people when the supplement is stopped”. Another respondent (female, 25–34 years, JobSeeker Payment, receiving social security for >5 years) said to the same question, “Stigma the government has placed on those who receive it”. Others were more pointed in their analysis of the situation; one respondent (male, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said the temporary nature of the Supplement led to “more distrust of anything from the Coalition, as they were dragged kicking and screaming to even do this small step forward. And now they’ve just taken it away again”. Another (male, 22–24 years, JobSeeker Payment, receiving social security for >5 years) said:
The constant feeling of dread knowing the Morrison government would rip away any hope they had just given Australians that desperately relied on them during a global pandemic. The fact that it did not make any permanent change to a failing social security system that hasn’t been improved upon in decades makes me feel as though those in poverty will just have to deal with it, as that’s the government’s disgusting view on its people.

Another (male, 24–34 years, Austudy, receiving social security for between 1 and 5 years) echoed this sentiment:

I feel sick knowing our government would rather starve people to punish them for being unemployed than spend what is ultimately a small amount of money…and sacrifice the weak and the sick. It’s made it clear to me who the people in power care about, and what is clearest is they do not care about people like me.

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

On 25 September 2020, the Supplement was reduced from $550 to $250 per fortnight, which was scheduled to be removed altogether on 31 December 2020. This $300 reduction in the Supplement (despite an increase in the income free area to $300) resulted in significant challenges for respondents (Department of Social Services, 2021). For example, when people were asked “Please tell us any additional changes (positive or negative) that have occurred as a result of the Supplement reducing”, several concerning themes emerged. The survey did not ask any specific questions about the $300 income free areas and changed taper rates that accompanied the reduction, and no respondent raised this in their response.

First, respondents reported having to once again forego basic needs. One respondent (female, 55–64 years, JobSeeker Payment, receiving social security for between 1 and 5 years) said, “Back to rationing food and medication”. Another respondent (female, 55–64 years, JobSeeker Payment, receiving social security for between 6 and 11 months) said the reduction “Meant going without even more basics living expenses such as food rent water and power bills still crept up… less fuel money too as the regional borders and travel lifted, I still couldn't assist other family and community as much”. Another respondent said, “Hard to start tightening my belt again. Stopped buying healthy food” (female, 45–54 years, JobSeeker Payment, receiving social security for between 1 and 5 years).

Second, the reduction in the Supplement – and the pending removal of the Supplement altogether – increased people's stress and reduced their psychological well-being. For example, one respondent (male, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said, “[I] have more stress in my life due to less financial security”, and another respondent (male, 25–34 years, JobSeeker Payment, receiving social security for >5 years) said, “I became more stressed and my studies suffered because of it”. A third respondent (male, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said, “The payment has given me sanity. The threat of the old system returning, with harsh mutual obligations and reduced payment, makes me very anxious”.

Third, the reduction in the Supplement limited people's ability to engage in employment-related activities. Respondents reported that the reduction, and looming cessation, of the Supplement made it harder for them to undertake labour market activities that they were able to do while receiving the full $550 Supplement. One respondent (male, 35–44 years, JobSeeker Payment, receiving social security for >5 years) said, “It increased anxiety, making me more fearful of the future. It reduced my options for my future career – because I have to prioritise
survival. It made me feel more alienated because my income separated me from others”. Another respondent (female, 45–54 years, JobSeeker Payment, receiving social security for >5 years) said, “My plans for creating for myself self-sufficiency through a home business have pretty much evaporated and now I am back in the netherworld of constant fear and worry about poverty. It's like life has stopped again”.

Fourth, issues around money, debt and financial insecurity also increased. For example, one respondent (male, 55–64 years, JobSeeker Payment, receiving social security for <6 months) said, “I had to start counting my pennies again. It reduced my horizons”. Another respondent (female, 45–54 years, JobSeeker Payment, receiving social security for >5 years) said, “Money worries are back. After December I will be back to scrimping and avoiding debt collectors phone calls”. Another said, “Have needed to budget over multiple fortights for expenses that I could have afforded straight away with the $550 supplement” (female, 25–34 years, JobSeeker Payment, receiving social security for between 1 and 5 years). Another (female, 45–54 years, JobSeeker Payment, receiving social security for between 1–5 years) said, “We can no longer afford to live properly, the stress levels are high again, and [we are] back to skipping meals”.

4 | DISCUSSION

While the sample size is small and the scope is exploratory, the survey findings suggest four implications for policy. These include the following: (1) the role policy plays in people's experience of poverty in Australia; (2) how limited conceptualisations of work and productivity are in Australian social policy; (3) how punitive narratives around people accessing social security are stigmatising, counterproductive and not based in reality; and (4) the alarming toll of punitive policy settings on people's physical and mental health.

4.1 | Poverty is policy-induced

Prior to the Supplement, people receiving working-age payment types were highly likely to be living in poverty (Davidson et al., 2020; Morris & Wilson, 2014; Temple et al., 2019). Yet, contrary to patterns in most countries during 2020, poverty levels in Australia actually decreased during the pandemic, due to the Coronavirus Supplement and the introduction of JobKeeper (Phillips et al., 2020).

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

Yet, as our research shows, when the Supplement was reduced from $550 to $250 per fortnight, respondents started noting their experiences of poverty again, including having to go without basic items, increased stress and anxiety, and financial difficulties. This is particularly troubling for childhood poverty, which has been shown to effect children's development of capabilities (Warran, 2017). Our research also suggests that when parents had more money
through the Supplement and had their mutual obligations suspended, they felt they were able to better provide for their children.

Our findings also suggest there are serious limits to the long-standing view by policymakers, bolstered by select meta-analyses, that social security payments at a liveable level, without compliance measures, can be a disincentive for people to find work. Indeed, our research found that people with financial security and time were able to engage further with the labour market and make strategic decisions about their economic futures. A review of OECD policies supports this view, finding that higher payments correlate to lower unemployment rates (Grudnoff, 2021), as do other more nuanced analyses of the questionable effectiveness of activation policies (Benda et al., 2020; Gerards & Welters, 2021; Marston & McDonald, 2008; O'Halloran et al., 2020). Additionally, Parliamentary committees, at both the Victorian state and the Federal levels, have recognised the barrier that poverty creates to employment and the pressures that it places on community services. In response, these committees have recommended that governments focus on poverty alleviation through the social security system to improve economic security and ease demand for crisis support (Legislative Assembly Economy & Infrastructure Committee, 2020; Senate Community Affairs References Committee, 2020).

4.2 | Policy understandings of productivity and work are limited

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

Often, social reproduction is sidelined where only economic production is seen as valuable – especially through the act of having a paid job. Yet, feminist scholars have long shown how capitalism expropriates, or as Fraser (2016) calls it “free rides”, on the vast unpaid social reproductive work, often carried out by women – in that it provides essential conditions for capitalism to exist. For example, the most recent ABS time-use survey showed that unpaid care work contributes between 41.6 per cent and 58.7 per cent of GDP (ABS, 2014).

Punitive welfare and mutual obligation settings are particularly problematic because they not only overlook unpaid care work and social reproduction more broadly, but punish people for engaging in this work (Andersen, 2019, Klein 2021). For example, as argued by McDowell (2005), welfare conditionality policies underpinned by the assumption that people are not working “ignore the relational values of care and love for others that inform voluntary and unpaid care, assuming instead that value lies only in financially remunerated forms of effort” (p. 372). Such blind spots go to a major and enduring flaw in Australian social security: its inability to recognise various productive activities people undertake – including unpaid care work, which is largely undertaken by women (Blaxland, 2010). People receiving social security payments are accused of being dependent on welfare, but actually, the economy and society are dependent on their unpaid labour, yet these same people are denied an economic floor upon which they can survive. During the COVID-19 pandemic, people worked unpaid to educate their children when schools were closed, looked after other people in the community and participated in self-care and advocacy. Yet, while the suspension of mutual obligation activities provided space for such socially productive – and essential – activities, once mutual obligations recommenced the government would not regard these as productive. People's time and mental attention would need to be diverted away from this work and toward formal labour market participation. Moreover, participation in the formal economy is preferred over unpaid work, often requiring particularly women to make childcare arrangements in order to remain
attached to employment (Brady, 2010, 2016). Research has shown the increased difficulty for women to balance employment and family commitments during COVID-19 lockdowns (AIFS, 2021). But even before COVID-19, many people were pushed into insecure, precarious employment, which is more likely to provide irregular hours that better accord with looking after children or performing other unpaid tasks but leaves them with lower pay, reduced autonomy, few or no employment benefits and little recourse for unlawful employer behaviour. The longer-term implications for these forced decisions are reductions in caring time, reduced financial security and a poorer career trajectory.

4.3 | Long-standing punitive narratives around people accessing social security are stigmatising, counterproductive and not based in reality

Responses to our survey suggest that people used social security payments for basic needs and strategic purchases to improve their financial security. While our sample was small, these findings mirror Australian Bureau of Statistics (ABS) data, which shows that for the nine per cent of the Australian adult population that was on JobSeeker Payment in November 2020, these people spent their Supplement paying household bills (67 per cent), purchasing household supplies such as groceries (63 per cent), paying the mortgage or rent (39 per cent), accessing medical services (26 per cent), saving it (26 per cent) and paying down debt (19 per cent) (Jolly, 2020).

The spending behaviour of people receiving social security payments stands in stark contrast to the enduring stigma that associates unemployment with irresponsible behaviour, alcohol abuse and financial mismanagement leading to the imposition of harsh mutual obligations and income management regimes. Such measures do little to address people's reasons for needing social security and often fail to provide above-poverty-level incomes. Rather, punitive practices further stigmatise benefit recipients who are held personally responsible for their “failures”. Underpaying people and mandating mutual obligations also perpetuate negative stereotyping. Due to financial and time poverty, parents struggle to clothe and feed their children, include them in the social life of their community, or provide the support that the wealthy take for granted. In turn, parents’ lack of material and temporal resources creates and perpetuates a vicious cycle from which it is difficult for them or their children to escape.

Our research offers interesting insights into notions of agency and control, and the deleterious effect of stigma on people receiving social security's well-being. Self-determination theory, a theory of human motivation, tells us that when individual agency is removed and replaced with external control, as with strict mutual obligations, this has adverse impacts on feelings of confidence and competence, autonomy and personal meaning, all of which influence intrinsic motivation (Schulte, 2020). These intrinsic forms of motivation have more influence over outcomes than extrinsic motivations, suggesting they should be prioritised in the design of the social security system above measures that rely on the avoidance of stigma or punishment as a motivator (Welters et al., 2014). As our findings suggest, when mutual obligations were suspended and people had greater resources, they used these to advance their future prospects. When the Supplement was reduced, people returned to feeling trapped within a cycle of poverty and despair.

4.4 | The toll of current policy settings on physical and mental health is alarming

Under the International Covenant on Economic, Social and Cultural Rights, social security is expected to, in part, provide essential healthcare, housing, foodstuff and education, and promote social inclusion (Attorney-General's Department, n.d). While an exploratory study
with a small sample size, our findings from our research, indicates that prior to receiving the Coronavirus Supplement, many respondents struggled to provide adequate and nutritious food for their households, look after their physical health or attend to medical needs. It appears that these punitive policy settings are creating or exacerbating poor health for adults and children. Within this context, it is not surprising that individuals are struggling to connect to meaningful employment opportunities.

The toll on mental health is equally concerning. Stories of stress, triggerings of post-traumatic stress disorder (PTSD), anxiety and depression associated with the social security system are not only a human rights concern of the gravest nature, but also barriers to engaging with employment – or, indeed, providing quality care for dependants or self. The temporary changes in physical and mental health that respondents experienced as a result of receiving the Supplement and/or experiencing a temporary suspension of mutual obligations, and at a time when other Australians were experiencing increases in compromised mental health (Fisher et al., 2020; Rossell et al., 2021), are significant. For example, Biddle and Gray (2021) using population data found that Australians overall experienced a decrease in life satisfaction and an increase in psychological distress across the time frame included in our study. However, people in our exploratory study who received the Supplement signalled in their responses a general increase in life satisfaction and decrease in psychological distress across the same time. These insights indicate that psychological and physical outcomes can be tied to social security policy, where low payments that are insufficient to meet everyday living expenses dramatically impact people's well-being.

5 | CONCLUSION

While our sample size is small, our exploratory research suggests that low payments and mutual obligations in social security policy may be functioning contrary to the outcomes government are trying to achieve, by creating barriers to work, compromising physical and mental health, reducing self-worth and well-being, providing inadequate financial resources for basic living needs, reducing capacity to focus on anything other than survival, and disregarding people's unpaid caring responsibilities, community contributions and long-term goals. The multiple negative impacts of social security policies may be making it more difficult – not less – for individuals to engage with meaningful employment. In addition, the current frame through which social security policies are viewed seems to fail to recognise any other forms of productive activity beyond labour market participation. As a result, and as the demographics from our participants illustrate, single parents, students and those with a disability or poor health can be erroneously, and maliciously, regarded by the system as JobSeekers.

While the increase of $50/fortnight to JobSeeker as of April 2021 was lukewarmly welcomed, it was widely acknowledged as being completely insufficient in terms of providing the type of social safety net that the people of a wealthy nation such as Australia deserve (Beattie, 2021; Borland, 2020; Martin, 2020; Whiteford & Bradbury, 2021). The experiences reported in this study demonstrate the level of funding at which a meaningful life can be attained by social security recipients.

Finally, the significance of this “natural” experiment implemented by the Federal government during the 2020 COVID-19 lockdown has been under-researched as there are very little population-level data available to understand the degree of the impact on people's lives. This small study we hope is a contribution toward that, however as more data emerge, efforts should be focused on building a more comprehensive and detailed picture of these changes.
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ENDNOTES

1 Snowball sampling is a respondent-driven research method whereby respondents include themselves in the study through linked networks and chains of referral (see Handcock & Gile, 2011).

2 See [Klein, 2020] for a comparison in responses between people receiving social security payments who also received the Supplement and social security recipients that did not receive the Supplement. This analysis also includes a comparison between people who were not receiving social security payments at all and people who were. This comparison research suggests a much more negative experience under COVID-19 lockdowns for people receiving social security but not the Supplement to people who did receive the Supplement (e.g. people receiving disability support). The analysis also suggests a more negative experience under COVID-19 lockdowns for people not receiving any social security support compared with people receiving the Supplement.

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