



100 Families WA

The life experiences and hardship faced by those on Newstart and related payments: Evidence from the 100 Families WA study

100 Families WA Bulletin No 2

October 2019

The 100 Families WA Bulletin is published by the 100 Families WA collaboration comprised of Anglicare WA, Centrecare, Jacaranda Community Centre, MercyCare, Ruah Community Services, UnitingCare West, Wanslea, WACOSS, The University of Western Australia (Centre for Social Impact, Social Policy Practice and Research Consortium, and the School of Population and Global Health).

Background

The 100 Families WA project is a three-year collaborative research project between a group of Western Australian community agencies (Anglicare WA, Centrecare, Jacaranda Community Centre, MercyCare, Ruah, Uniting Care West and Wanslea), the Western Australian Council of Social Services, researchers at The University of Western Australia, and families participating in the project. The project seeks to understand the lived experience of entrenched disadvantage in Western Australia and what policy and practice changes are required to significantly reduce and ultimately end entrenched disadvantage. Entrenched disadvantage occurs when people face sustained low income over time inadequate to meet basic needs, and face significant barriers to overcoming disadvantage in one or more major human well-being domains including mental and physical health, housing, education, safety, jobs and social relationships. Disadvantage for some may be experienced over the very long term including across generations.

Inspired by New Zealand's Family 100 project, led by Auckland City Mission, the 100 Families WA project is a mixed methods action research project that engages families experiencing entrenched disadvantage to identify what works in the current policy and practice environment, what approaches should be expanded, what barriers exist, and how we can break the cycle of entrenched disadvantage. The project positions families as partners in the research and that their voice and ideas for change are paramount.

The Bulletin No 1 of the 100 Families WA project focused on food insecurity in Perth. The Bulletin was followed by

the first major report of the 100 Families WA project which detailed a broad set of findings from the first wave of data collection for the project.

In this Bulletin we examine outcomes for those reliant on Newstart (an income support payment for those seeking work) or related allowances under Australia's income support regime. Allowances such as Newstart have been targeted in the national #RaiseTheRate campaign because of their very low rate as they have not been maintained in line with changes in Australia's standard of living and are inadequate in terms of providing for basic needs. The #RaiseTheRate campaign was launched by the Australian Council of Social Service (ACOSS) and has drawn public attention to the inadequacy of the income support payments in Australia and in particular Newstart, Austudy and Youth Allowance and like payments. The goal of the campaign is for the Australian Government to raise the single rate of Newstart, Youth allowance and other income support payments by a minimum of \$75 AUD/week, and to index these allowances to movement in wages rather than to inflation. The campaign officially launched on 4th September 2018 with the release of an ACOSS commissioned report conducted by Deloitte Access Economics. The report calculated that raising the Newstart Allowance by \$75 a week would increase tax revenue by AUD \$1bn and create 12,000 new jobs by 2020 (Deloitte Access Economics, 2018). Since its launch, the

#RaiseTheRate campaign has received significant traction and garnered wide-ranging support.

The Bulletin explores the recent history of income support payments in Australia and compares the trajectory of allowances over time against both Australian relative poverty lines and against comparable payments in other countries. We then explore the characteristics and experiences of family members receiving Newstart and related payments targeted by the #RaiseTheRate campaign, in terms of physical and mental health outcomes, hardship or material deprivation outcomes, and employment experiences. Where possible and appropriate, outcomes for people in the study receiving Newstart and related payments are compared with those of the general Australian population.

Income support payments in Australia

Income support or social security payments are made to Australians who meet particular eligibility criteria. Income support payments are increased over time, but the different ways in which this occurs has led to pronounced discrepancies between different types of social security payments. Newstart and like payments (allowances) such as the Youth Allowance are indexed automatically twice a year to the ABS Consumer Price Index (CPI), which measures the cost of living of the average household. This maintains the payment in real terms but because allowances are not indexed to movements in wages or living standards, means that Newstart and related payments “sink relative to

national averages” (Deloitte Access Economics, 2018). The Newstart allowance has not increased in real terms since 1994, when the Keating Labor Government introduced a discretionary real increase in Newstart. There was a small adjustment with the introduction of the Energy Supplement (an additional \$4.40/week) in 2012 following the inclusion of carbon pricing, but from 2016 this became unavailable for new recipients of Newstart.

A different method of indexation is applied to pensions (including the Age Pension, Service Pension, Disability Support Pension and Carer Payment) which has led to a significant gap between the value of pensions and Newstart over time. Pensions are indexed biannually by the greater of the movement in the CPI or the Pensioner and Beneficiary Living Cost Index (PBLCI), which is a measure of out-of-pocket living expenses experienced by age pensioner and other households whose main source of income is a government payment. The pension is then ‘benchmarked’ against a percentage of Male Total Average Weekly Earnings (MTAWE); if the pension is lower than this percentage, the rates are increased to the appropriate benchmark level (e.g. 41.76% of MTAWE for combined couple rates) (Klapdor, 2014). Unlike Newstart, the pension system ensures that the value of the pension is maintained against a general standard of living reference point for the population. The impact of the indexation arrangements surrounding Newstart and related allowances is that relevant allowances have fallen further and further behind relative poverty lines.

FIGURE 1 COMPARISON OF MAXIMUM RATE OF ALLOWANCE AND THE HENDERSON POVERTY LINE FOR SINGLE ADULTS AND COUPLES WITH TWO CHILDREN

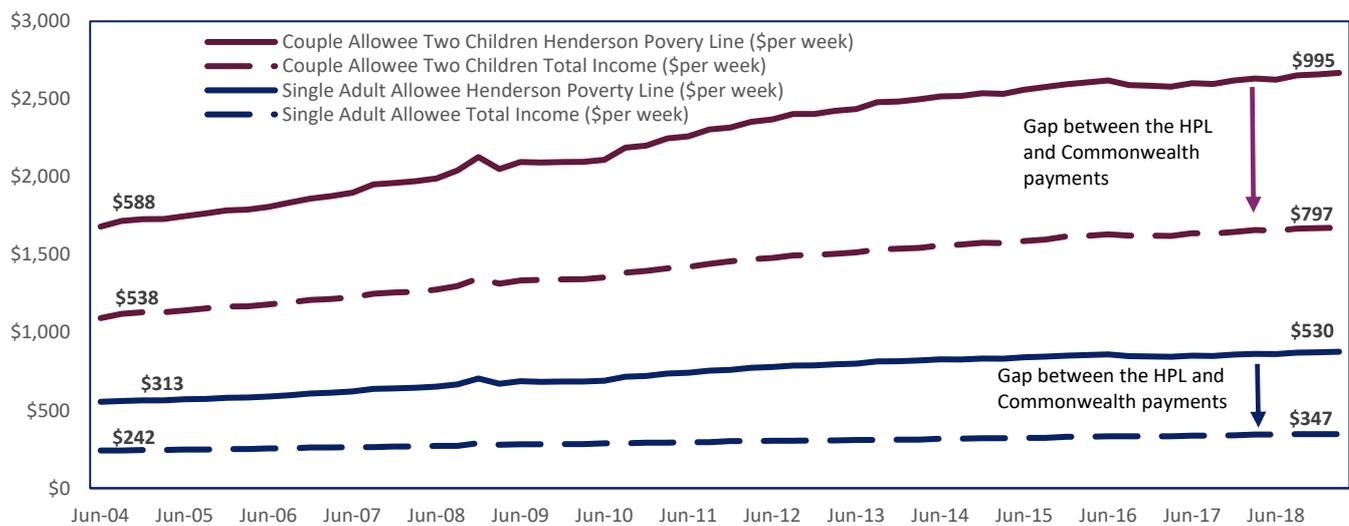


FIGURE 2 NET REPLACEMENT RATES FOR SINGLE ADULTS

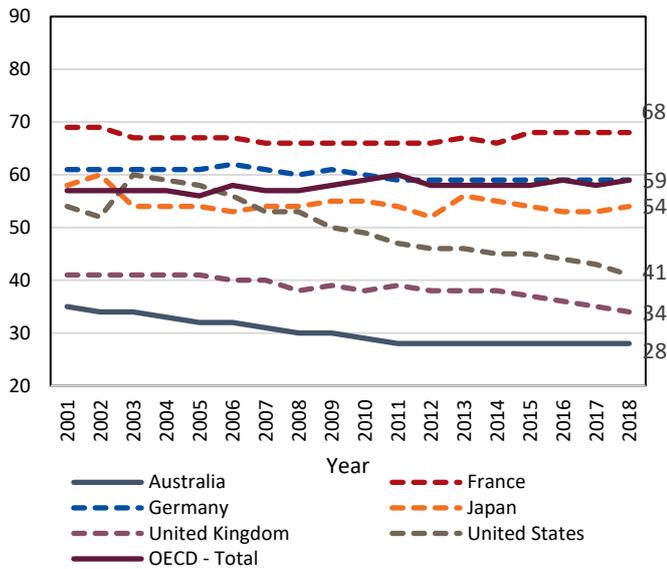
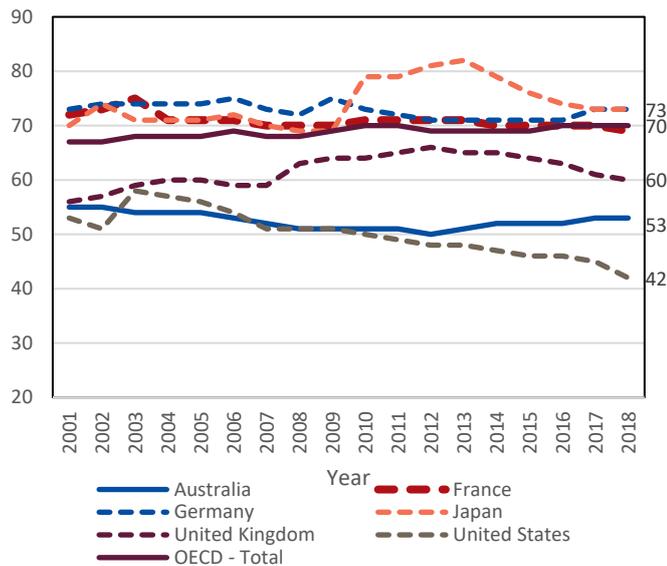


FIGURE 3 NET REPLACEMENT RATES FOR SINGLE ADULTS WITH TWO CHILDREN



The Henderson Poverty Line was originally established by the Poverty Inquiry of 1973 chaired by Ronald Henderson (Henderson 1975). The poverty line was based on a benchmark level of disposable income (\$62.70 per week) for the September quarter 1973 required to support the basic needs of a family of two adults and two dependant children.

The benchmark income was then adjusted for household size and composition using a set of equivalence scales and then has been updated since then using an index of per capita household disposable income (see Johnson, 1987).

Movements in the Henderson Poverty Line track relatively closely another poverty line used in Australia, 50% of median household income.

Each quarter the Melbourne Institute publishes the latest values of the Henderson Poverty Line (HPL) and compares the income of those reliant on various allowances and pensions against movements in Henderson Poverty Lines adjusted for household size and composition (see <https://melbourneinstitute.unimelb.edu.au/publications/poverty-lines>). If the income of an income unit (a person or group of related persons in a household whose income is shared) is less than the HPL applicable to it, then the household is considered to be in poverty.

In Figure 1 we plot movements in the income of two family types (couple with two children and single person) against related poverty lines. The total income of the two family types include the maximum rate of the Newstart allowance, Family Tax Benefit Part A and Family Tax Benefit Part B and Commonwealth Rent Assistance. As evident from Figure 1, receipt of the Newstart Allowance and other Commonwealth payments that the family units receive left both family units below relevant poverty lines at the start of the series in 2004 but the gap between payments and the poverty line increased over time. In March 2019, a couple with two children received \$797 per week which was well below the relevant HPL figure of \$995 (20% difference). In the case of a single person, an even larger gap in poverty is evident with the maximum income at \$347 compared with a HPL of \$530 (35% difference).

Finally, we present in Figures 2 and 3 estimates of net income received on Commonwealth payments while unemployed as a proportion of average earnings for Australia as well as other OECD countries. The majority of OECD countries utilise an unemployment insurance regime as opposed to Australia's unemployment assistance regime. Unemployment insurance schemes are intended to smooth income by replacing a relatively high proportion of a worker's lost wages attributable to unemployment. Unemployment assistance, on the other hand, is intended to prevent poverty among those with low income that are unemployed. Unemployment insurance is paid as a right gained from having been employed, while unemployment assistance is subject to income and asset thresholds and, usually, jobseeking activity requirements (Vroman, 2001)

The ratio of income support payments to average earnings while in employment is referred to as the net replacement ratio referring to how much of earnings are replaced by income support payments. Two example family types are presented. The first is the single person in receipt of income support and the second case is of the sole parent with two

children. In the case of the single person receiving Newstart allowance, the Australian net replacement rate has fallen consistently over time, is well below the OECD average and is below net replacement rates for all other countries. In the case of the single parent with two children eligible for a Parenting Payment the net replacement rate has been relatively stable over time but is also well below the OECD average.

Income support payments and 100 Families WA family members

Over three quarters (75.3%) of families that completed the 100 Families WA Baseline survey reported that they received Government pensions, benefits or other payments with no wage or salary-based income. In terms of the particular set of payments related to the #RaiseTheRate campaign, 164 people reported receiving Newstart, Austudy or Youth Allowance at some point through the last 12 months with 147 (36.8% of the total 400 family members) reporting receiving Newstart (see Table 1). A few of these family members also reported receiving other allowances (Abstudy, Sickness Allowance, Special Benefit, Widow Allowance, and Crisis Payment). This group of people are the subject of the present Bulletin and will be referred to as the sub-sample of 400 family members interviewed.

Table 1 Number and proportion of 100 Families WA family members in receipt of Newstart, Austudy and Youth Allowance

| Payment type | N(% of total sample) |
|-----------------|----------------------|
| Newstart | 147(36.8%) |
| Austudy | 10(2.5%) |
| Youth Allowance | 7(1.8%) |

Note: Payment types where <5 family members are in receipt are not reported to preserve confidentiality

Table 2 Selected demographic characteristics of 100 Families WA family members in receipt of selected income support payments

| Demographic characteristics | |
|---------------------------------------|------------|
| Female | 56.1% |
| Aboriginal and Torres Strait Islander | 32.3% |
| Mean age | 41.8 years |
| Permanent physical disability | 18.3% |
| Diagnosed mental health condition | 76.2% |
| School-aged children in care | 28.7% |
| Sleeping rough (night before survey) | 9.8% |

Table 2 presents demographic and other characteristics of family members receiving the relevant payments, namely,

Newstart, Austudy, Abstudy, Youth Allowance, Sickness Allowance, Special Benefit, Widow Allowance, and Crisis Payment.

Compared with 69.3% of the total sample, in the case of the group receiving relevant allowances 56.1% are female. The somewhat lower proportion of female family members is reflective of the relatively high number of female single parents in the sample and eligible for Parenting Payments. At the same time, over 1 in 4 (28.7%) of the subsample of have school-aged children currently in their care.

Almost one in five (18.3%) of family members in the group report having a permanent physical disability that limits mobility and over three quarters (76.2%) reported that they had been diagnosed by a medical professional with at least one mental health condition; 64% had been diagnosed with 2 or more mental health conditions. However, none of the sub-sample reported receive Disability Support Pension (DSP). It may be that the physical disability experienced by these family members do not meet the eligibility requirements for DSP. Alternatively, the process of proving eligibility for DSP, involving many GP and potentially specialist visits, may prove too expensive and/or too time consuming.

The mean age of family members in the group is slightly lower, at 41.8 years, than the overall sample mean age of 43.9 years. This is to be expected, as older family members are likely in receipt of the aged pension rather than the income support payments examined in this bulletin. The proportion of Aboriginal and Torres Strait Islander people is similar in the overall 100 Families WA sample and the subsample selected for this bulletin, at 33.3% and 32.3%, respectively. One in ten (9.8%) of the subsample were sleeping rough the night before the survey.

Physical and mental health and inadequate income support payments

One of the significant features of entrenched disadvantage is that people face not just one challenge such as not having a job but often multiple challenges. Challenges that are very prominent in our group are physical and mental health issues.

Figure 4 presents the proportion of the 100 Families WA subsample that report that they have been diagnosed with selected chronic health conditions, and the Australian population rate of those conditions. A higher proportion of family members than the general population report having each chronic health condition. In particular, more than 1 in

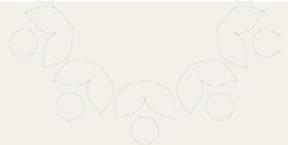
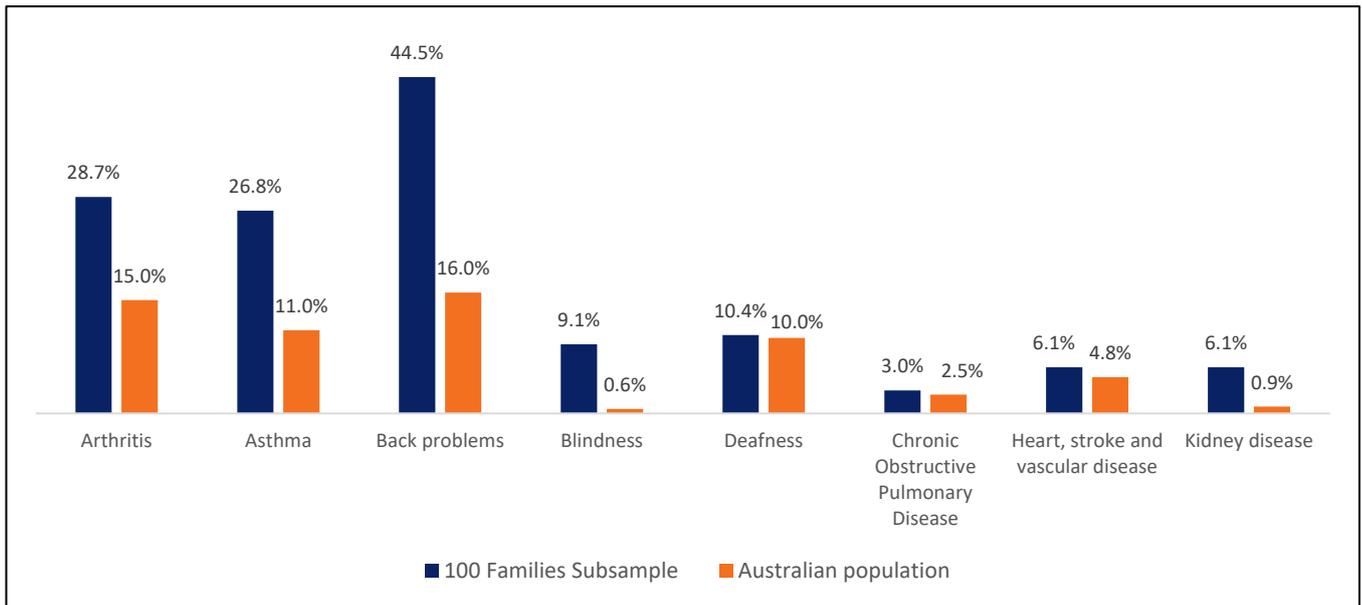
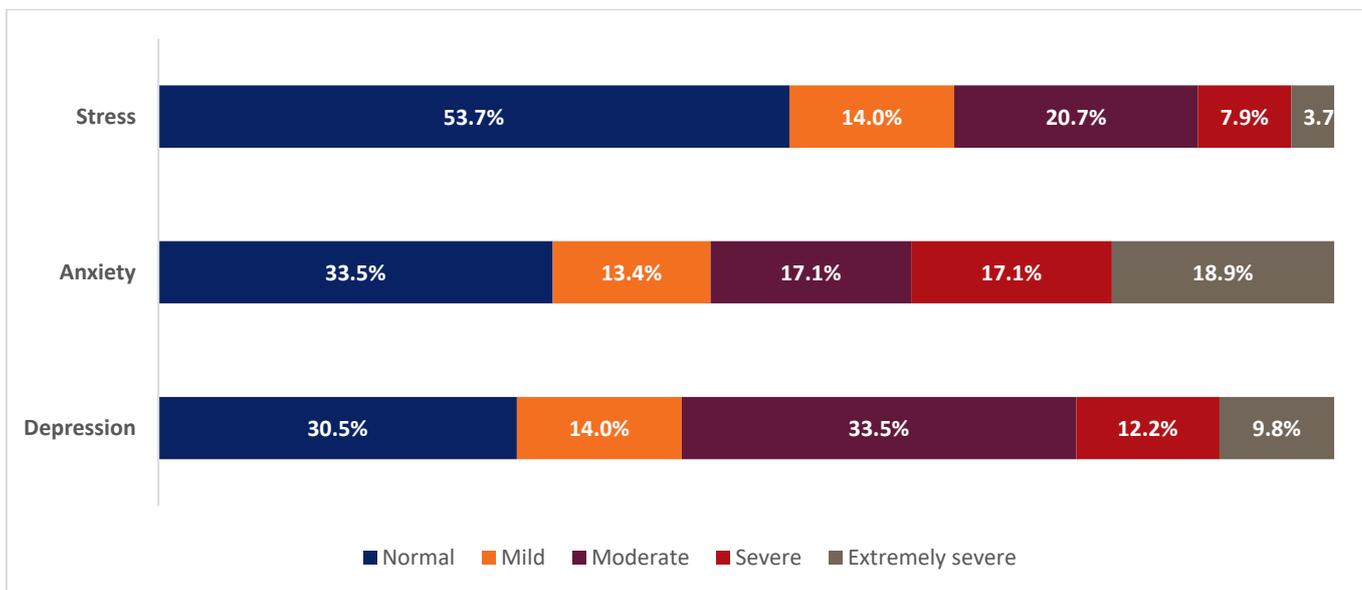


FIGURE 4 PREVALENCE OF SELECTED CHRONIC HEALTH CONDITIONS, 100 FAMILIES WA SUBSAMPLE (N=164) AND AUSTRALIAN POPULATION



Sources: ABS (2018), *National Health Survey, 2017-18*; AIHW (2016), *Australia's Health 2016*; ABS (2015), *National Health Survey, 2014-15*

FIGURE 5 PROPORTION OF THE 100 FAMILIES WA SUBSAMPLE (N=164) IN EACH CATEGORY ON THE DEPRESSION, ANXIETY, AND STRESS SUBSCALES OF THE DASS-21



4 family members in the subsample (28.7%) report having arthritis, compared with 15.0% of Australians; 26.8% of family members versus 11.0% of Australians report asthma; and 44.5% of family members report back problems, compared with 16.0% of Australians generally. The impact of these chronic health conditions must be considered with regard to the type of income support payment family members in the subsample are receiving. In addition to the inherent low income eligibility requirement and the strain that places on one's ability to receive medical treatment, the relevant income support payments such as

Newstart Allowance are activity tested, such that, in order to receive payments, recipients must engage in jobseeking or educational activities. This means that family members in the subsample are contending with chronic physical and mental health conditions (as noted previously three quarters report at least one diagnosed mental health condition) that they may not be able to afford to treat, at the same time as trying to find a job and/or study.

This is a clear area that policy and practice can be targeted to support people's health needs, and accommodate these health needs in supporting economic participation.

The cumulative impact of low income and poor physical health on mental health outcomes is well-established (Broussard, 2010; Ludwig et al. 2013), and evident among the family members in the subsample.

Figure 5 shows the proportion of the subsample in each category of depression, anxiety, and stress on the DASS-21 (an internationally recognised instrument for measuring depression, anxiety and stress in people). Almost half of the group receiving allowances such as Newstart and Youth Allowance (46.3%) reported at least mild stress, with 10.6% experiencing severe or extremely severe stress. Anxiety was even more prevalent among the family members in the subsample, with over one third (36.0%) experiencing severe (17.1%) or extremely severe (18.9%) anxiety. Almost 70% (69.5%) experienced depression; one third experienced moderate depression, and a further 21.0% experiencing severe or extremely severe depression.

With respect to scores on the DASS-21, the mean depression score of family members in the subsample was 7.07, compared with an Australian population-representative mean of 6.55 (Crawford, Cayley, Lovibond, Wilson, & Hartley, 2011). The mean anxiety score was 5.99 compared with an Australian population-representative mean of 1.74, and the mean stress score was 7.54 compared with 3.99 among Australians more generally (Crawford, Cayley, Lovibond, Wilson, & Hartley, 2011).

In conclusion, those family members that are receiving Newstart, Austudy, Abstudy, Youth Allowance, Sickness Allowance, Special Benefit, Widow Allowance, and Crisis Payment report poorer physical and mental health than the general Australian population and show very high levels of stress and anxiety relative to the general Australian population. Given the activity requirements of many of these income support payments and their intention to support people into work and study, there is a clear need for support for people's physical and mental health needs as they look for work, as well as a clear need for employment and education that can accommodate physical and mental health needs.

Material Deprivation

Material deprivation is the inability to afford items and experiences that are considered customary in the society in which one lives.

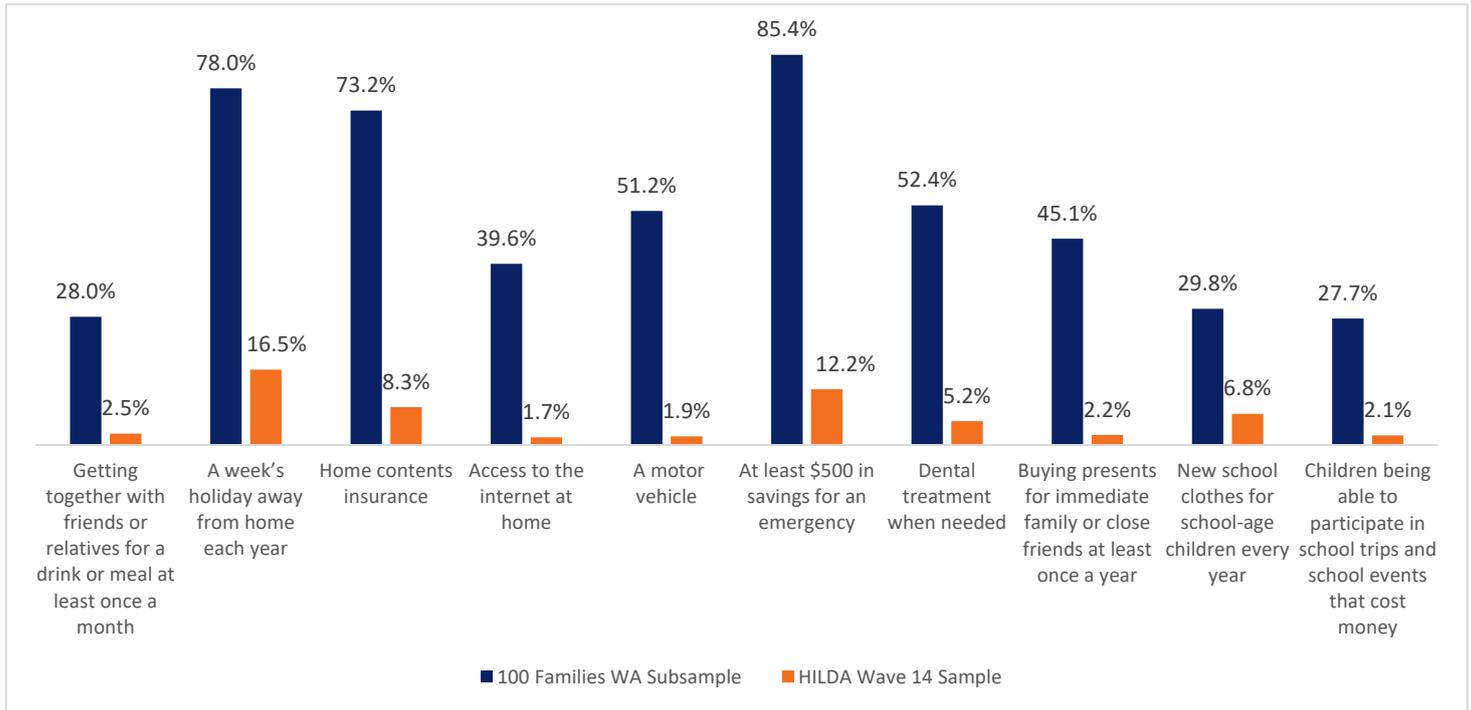
Figure 6 presents estimates of the proportion of family members in the *100 Families WA* subsample that cannot access what most Australians consider the Essentials of Life (Saunders and Wong, 2012) relative to Australian norms. Compared with 12.2% of Australians, 85.4% of the 100 Families WA subsample do not have access to \$500 in savings for an emergency.

Similarly, while only 8.3% of Australians report not having home contents insurance because they couldn't afford it, this was the case for 73.2% of the subsample. More than three quarters (78.0%) of the subsample reported that they were unable to afford a week's holiday away from home each year (compared with 16.5% of Australians), and 45.1%, compared with 2.2% of Australians, were unable to afford presents for immediate family or close friends at least once per year.

Over half of the family members in the subsample (51.2%) reported that they did not have a motor vehicle because they could not afford it. Well over one third (39.6%) of the subsample could not afford access to the internet at home, and 52.4% could not afford dental treatment when required. Almost 30% (29.8%) of family members in the subsample reported that they were unable to afford new school clothes for school-aged children every year, and 27.7% reported that they could not afford for children to participate in school trips and events that cost money.

The extremely high proportions of family members in the subsample that cannot afford items that most Australians deem essentials of life highlight the inadequacy of the income support payments that these family members are receiving. As mentioned above, the stated purpose of income support payments is to provide for the basic necessities of life (Klapdor, 2013), yet these results indicate that they are failing to do so. Accordingly, these results support the push to #RaiseTheRate.

FIGURE 6 PROPORTION OF THE 100 FAMILIES WA SUBSAMPLE THAT CANNOT AFFORD SELECTED ESSENTIALS OF LIFE



Experiences with finding and maintaining employment

Given that the vast majority of the *100 Families WA* subsample reported receiving Newstart, a jobseeking allowance, at some point during the last 12 months, and the relationship between unemployment and hardship, this section will explore family members' experiences of gaining and maintaining employment.

Of the 164 who reported receiving Newstart and related allowances at some point during the last 12 months, 19 had paid or unpaid work of some kind at the time of interview. Around three quarters reported no income at the time of interview other than government payments and 7.9% were in a job receiving a wage or salary. Two thirds of those in work were underemployed in that they would have preferred more work. A very small number were in full-time work but 21.3% reported that they were or had been in full-time work in the last two years and 50% within the last five years.

Half (50.3%) of the sub-sample said they could start work immediately if they were offered a job. Forty eight per cent of the sub-sample who did not have a job were actively looking for work. Among those who were actively looking for work 83% reported that they could have started work immediately.

A key determinant of inactivity in looking for work or an inability to start work if a job became available was illness, disability or injury emphasising the multiplicity of points of disadvantage facing the group and the relevance of a social exclusion lens on disadvantage.

Table 3 presents estimates of the proportion of the 100 Families WA subsample that report experiencing common barriers to gaining employment. We also posed an optional, open-ended question "Is there anything else that you think it's important that we know about your experiences getting work, accessing services to help you get and keep work, and/or your experiences in the workplace?"

Many of the responses provide more context to people's experiences of the barriers presented in Table 3, while others reveal experiences that are more common among those experiencing hardship and social exclusion than among the general population.

Almost half (46.3%) of family members in the subsample reported that illness or disability was a barrier that had made it difficult for them to get employment. For some, this barrier related to injury: "I have a bad back but my job agency keeps applying for construction jobs", "Having a previous injury impacts on my job prospects". For others, it was related to mental health: "Anxiety/depression is restrictive. [There is a] Lack of support and understanding about mental health issues specifically complex trauma".

Table 3 Proportion of the 100 Families WA subsample (n=164) that reported experiences of barriers to employment

| Barrier | Proportion of 100 Families WA subsample (n=164) |
|---|---|
| Illness/disability | 46.3% |
| Discrimination | 29.3% |
| Not enough jobs available | 35.4% |
| Child care responsibilities | 17.1% |
| Other caring responsibilities | 8.5% |
| Lack of help in finding employment | 24.4% |
| Lack of help in maintaining employment | 18.9% |
| Wrong/not enough educational qualifications | 28.0% |
| Difficulty accessing skills training and education | 22.6% |
| Lack of available, accessible transport to the workplace | 23.8% |
| Difficulty accessing flexible work arrangements (e.g. school hours, modified workloads) | 26.2% |

Discrimination was reported as a barrier to getting employment by 29.3% of the subsample. Some reported this discrimination related to their age: “too old”, “not enough jobs for older people”, for others it was their appearance, and others reported discrimination on the basis of race. Over one third (35.4%) of family members within the subsample felt that there were not enough jobs available: “I would like to work in a restaurant but I can’t find work”, “It’s just really hard to find work”.

Child care and other caring responsibilities presented a barrier to employment for 17.1% and 8.5% of the 100 Families WA subsample, respectively. Related to both caring responsibilities and health issues, 26.2% reported difficulty accessing flexible work arrangements as a barrier to gaining employment. The experience of these barriers was further elucidated with open-ended responses such as: “For the past 7 years I have been responsible for caring for my eldest, who has a disability, as well as an adult boarder with a disability (4 years), I was also caring for my youngest son who is now 7.”

“I am a single parent and I do not [have] family support, so it is difficult for me to find hours that will work with my childcare responsibilities, particularly because after school care is so expensive”

With regard to a lack of help finding and maintaining employment, reported by 24.4% and 18.9% of the subsample, respectively, as a barrier to employment, several family members had feedback for job service providers: “JSP [Job Service Provider] is very unhelpful and difficult to find employment at the moment due to the economic climate”, “The employment agency services do not adequately help you seek employment. They are very limited in what they can actually do”, and

“The job service provider should be going to employers saying we have these people with these skills and providing incentives for the businesses who keep us employed”

Training and qualifications were also a prominent theme with regard to barriers to employment; 28.0% of family members in the subsample felt they had the wrong or not enough educational qualifications, and 22.6% reported difficulty accessing skills training and education. Once again, some responses to the open-ended question provided feedback to job service providers, for example, “The job agency does not keep to their responsibilities in assisting me to get the training and qualifications I need as I can no longer work as I used to due to my back injury”, while others reported that they lacked the time and money to gain the skills necessary for the modern job market: “Limited funds for training and additional education,” “I haven’t been able to get work because I have no licence. Trying to get my licence has been very difficult because of fines”.

A lack of available, accessible transport options was reported by 23.2% of the subsample as a barrier to employment. This also featured prominently in the open ended responses: “having a vehicle or temporary subsidised taxi fares”, “I don’t have a driver’s licence and I can’t afford public transport all, or most, of the time”, “Life suspension driver’s license [sic]”.

Several themes emerged in the open-ended responses that were not in the list of common barriers. Having a criminal record was mentioned by 11 of the 101 people that chose to provide an open-ended response. The implications of the criminal record were illustrated in quotes such as: “Criminal charges from previous drug dependence was a barrier in securing full time work”, “Criminal history and 1 previous workers comp claim prevents employers even viewing my resume for my skills before being cut”, “My experiences getting work have been affected by my criminal record even for minor things that haven’t been paid.”

Homelessness posed particular issues in relation to employment, illustrated in quotes such as “Being homeless

does not allow me to shower or be well presented for work”, “Not having stable accommodation and access to transport makes it difficult to get a job”, “the job network should have some training to tailor job prospects to people experiencing homelessness”, and

“The hardest thing about working while homeless is resting, eating and sleeping while being homeless as it’s normally dark by the end of work and no one wants a cold shower when u [sic] have nothing warm to wear or sleep in”

In addition to transport, other essentials related to work such as “work attire” and, as mentioned, issues relating to appearance also emerged as a theme. Interestingly, a few participants reported that worker’s compensation claims and injuries acquired through previous jobs were barriers to gaining employment: “Job opportunities are limited due to childcare and back injury” “I injured myself at work, when I last did work and now I have got in such a rut, I don’t know if I could hold down a job if I got one”, and “currently going through a worker's compensation claim”.

Similar to skills, experience (or lack thereof) was cited as a barrier to employment, illustrated with quotes such as:

“It’s not just about qualifications, I have qualifications, they all want experience or you to volunteer to get experience with no guarantee of a job. No incentive. My employment service put me in a job which was good but then my hours got reduced until they didn’t need me which was frustrating and disheartening”

The responses captured in the Baseline Survey from family members in the subsample about their employment-related experiences highlight several issues. Injury, illness and disability are very prevalent, even among those who are not receiving Disability Support Pension. There is clear

frustration as family members try to navigate the employment landscape while also managing their health needs. Many family members felt that their job service providers (JSPs) did not take their individual circumstances, skills and abilities into account when helping them to find work. This indicates a clear role for both practice and policy, such that JSPs can take a more individualised approach to their practice, and the funders of JSPs can recognise that the client base of JSPs have varying needs, and adjust key performance indicators and outcome measures to reflect progress in the context of the individual client’s ‘starting place’. This acknowledgement of the varying needs of clients should also extend to needs for flexible working arrangements around caring responsibilities.

There is also a clear need for specialised training and employment programs for people with particular life experiences, such as interaction with the justice system and homelessness. While, clearly, not every employment context can accommodate people with these experiences, there are many that can, and people that experience these types of interruptions to their life and employment undoubtedly need support in finding them.

Finally, as well as finding, securing, and maintaining employment, family members have expressed a need for support around essentials related to work, such as transport, clothing, licences and qualifications. The inability to access these prerequisites to employment creates a Catch-22 situation, such these things are necessary in order to gain employment, but in order to afford these things, they need more income which, in the absence of adequate income support payments, needs to come from employment.

References

- Broussard, C. A. (2010). Research regarding low-income single mothers' mental and physical health: A decade in review. *Journal of Poverty*, 14(4), 443-451.
- Crawford, J., Cayley, C., Lovibond, P. F., Wilson, P. H., & Hartley, C. (2011). Percentile norms and accompanying interval estimates from an Australian general adult population sample for self-report mood scales (BAI, BDI, CRSD, CES-D, DASS, DASS-21, STAI-X, STAI-Y, SRDS, and SRAS). *Australian Psychologist*, 46(1), 3-14.
- Deloitte Access Economics. (2018, September 4). Analysis of the impact of raising benefit rates. Retrieved from <https://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf>
- Henderson, R. F. (Chairman) (1975). *Poverty in Australia - First Main Report April 1975*, Commission of Inquiry into Poverty, AGPS, Canberra.
- Johnson, D. (1987). The calculation and use of poverty lines in Australia. *Australian Economic Review*, 20(4), 45-55.
- Klapdor, M. (2013). Social Security and Other Legislation Amendment (Income Support Bonus) Bill 2012, Bills Digest, 58, 2012–13, Parliamentary Library: Canberra.
- Klapdor, M. (2014). *Pension indexation: a brief history*. Retrieved from <https://parlinfo.aph.gov.au/parlInfo/search/display/display.w3p;query=Id:%22library/prspub/3117315%22>
- Ludwig, J., Duncan, G. J., Genetian, L. A., Katz, L. F., Kessler, R. C., Kling, J. R., & Sanbonmatsu, L. (2013). Long-term neighborhood effects on low-income families: Evidence from Moving to Opportunity. *American Economic Review*, 103(3), 226-31.
- Vroman, W. (2001). *Unemployment Insurance and Unemployment Assistance: A Comparison*. Washington, DC: Urban Institute.

100 Families WA

100 Families WA is a collaborative research project between Anglicare WA, Jacaranda Community Centre, the Centre for Social Impact University of Western Australia (CSI UWA), the UWA Social Policy, Practice and Research Consortium, the UWA School of Population and Global Health, Wanslea Family Services, Centrecare, Ruah Community Services, UnitingCare West, MercyCare, and WACOSS. 100 Families WA has a commitment to ongoing engagement in the project of those with lived experience of poverty, entrenched disadvantage and social exclusion.

The ultimate aim of the project is to develop an ongoing evidence base on poverty, entrenched disadvantage and social exclusion in Western Australia that will be used by the policy and practice community in Western Australia continuously over time to understand better the lives of those in low income poverty, entrenched disadvantage and social exclusion, the impact and effectiveness of the community sector and government initiatives and service delivery processes and what those in entrenched disadvantage see as important for positive change.

The project has received in-kind support from all partners, seed funding from the Centre for Social Impact supported by The Bankwest Foundation and the School of Population and Global Health (UWA). At the 2018 WACOSS Conference, the Premier of Western Australia, the Honourable Mark McGowan announced the \$1.75 million grant on behalf of Lotterywest for the 100 Families WA project.

Suggested citation: Seivwright, A., and Flatau, P. (2019) *The life experiences and hardship faced by those on Newstart and related payments: Evidence from the 100 Families WA study*. The 100 Families WA project (Anglicare WA, Centrecare, Jacaranda Community Centre, MercyCare, Ruah Community Services, UnitingCare West, Wanslea, WACOSS, the University of Western Australia (Centre for Social Impact and the School of Population and Global Health), Perth, Western Australia.

We gratefully acknowledge the research assistance of Catherine Bock and Jake Tucker in the development of this bulletin.

