

Gendered impacts of changing social security payments during COVID-19 lockdowns: an exploratory study

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Abstract

During the 2020 COVID-19 pandemic, the Australian Government dramatically changed its approach to social security by introducing a temporary \$550 per fortnight Coronavirus Supplement and the temporary suspension of mutual obligations. In late October 2020, we launched an online survey that asked respondents about how these changes impacted on their everyday lives and time use. Our findings suggest that the suspension of mutual obligations was extremely positive for respondents especially because it reduced the psychological and time pressure which make it harder for respondents to undertake long-term planning and preparation for employment. There were also considerable gendered impacts including how the reduction in time and psychological pressure allowed respondents to engage in their unpaid work such as looking after children and community engagement. Furthermore, our findings suggest that people placed onto mutual obligations undertake a range of productive work which provides important inputs into the economy and society more broadly despite being considered to be unproductive members of society. Respondents indicated that this work is easier to do when they had the time and economic base to do so, suggesting that a rethink of contemporary social security policy is needed.

JEL Codes: J16, H55, I31

Keywords: COVID-19, gender, mutual obligations, social security, work, care

1. Introduction

Welfare conditionality is an ongoing feature of the Australian social security system. Unemployment is framed not as a structural issue of advanced capitalist economies, but a problem stemming from individual behavioural deficiencies, in which people are unable or unwilling to use their time productively and are considered to be lazy, ‘bludgers’, and/or faulty citizens (Brown, 2015; Cahill, 2014; Dee, 2013). This approach has resulted in ‘conditional’ welfare programs, (or ‘mutual obligation’ as it is referred to in Australia), where payments are conditional on recipients undertaking tasks such as attending provider appointments, training, submitting job applications and undertaking ‘work-like’ activities for their payments (Brady, 2011). Mutual obligation is mandatory, and so people are often met with sanctions, including having their payment suspended, if they do not undertake these obligations and report them in a timely manner.

Critiques of welfare conditionality are diverse but often include the failure of policy to recognize not only the limited availability of dignified and suitable jobs – even before COVID-19 (Standing, 2014) – but also that people draw on social security for various reasons, not just because they cannot find work. These reasons may include an illness, a disability or other work such as undertaking care and social reproduction (Klein and Razi, 2018), and whilst there are some specialty payments for these groups of people, tight eligibility criteria makes it hard to access them and so people remain on JobSeeker (Parliamentary Budgetary Office, 2020; Soloman 2021). Specifically, the Federal government recently completed a review of who is on JobSeeker to work out why they have people staying on the payment, concluding,

“A growing share of recipients—two thirds in 2019 compared to half in 2007—have been on the payment for more than a year, and a growing share does not have full capacity to work... Successive governments’ changes to eligibility criteria for payments including the disability support pension, parenting payment and the age pension have had the net effect of diverting some prospective or existing recipients onto JobSeeker, some of whom are likely to experience higher barriers to employment” (Parliamentary Budgetary Office, 2020: ii).

This latter point is particularly important as many people, particularly women, need social security to supplement their reduced incomes due to unpaid, albeit productive, work such as unpaid care work (Craig *et al.*, 2010). These tensions arising from ideology are at the heart of questions of productivity and what and who counts as a productive member of society.

Feminist scholars have found mutual obligation particularly problematic because it overlooks unpaid care work and social reproduction more broadly (Cain, 2016; Andersen, 2019). As argued by McDowell (2005), welfare conditionality policies “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). As mentioned above, this goes to a major and enduring tension of mutual obligation; its inability to recognize various productive activities people undertake –

including unpaid care work (Land, 2002; Blaxland, 2010). First Nations scholarship has also underlined the importance of the diversity of work people undertake, often intricately linked to looking after country (Hall 2016). ‘Caring for Country’ is often used to describe work undertaken by First Nations people, encompasses “looking after all of the values, places, resources, stories, and cultural obligations associated with that area, as well as associated processes of spiritual renewal, connecting with ancestors, food provision, and maintaining kin relations” (Altman *et al.*, 2007: 37). Caring for Country is linked to the maintenance of cultural ties, identity, autonomy and health, resulting in the betterment of the socio-political, cultural, economic and physical and emotional wellbeing of First Nations peoples (Salmon *et al.*, 2019).

Instead of valuing the variety of ways people work and contribute, people receiving social security payments are often subject to stigma. Stigmatisation is used to craft a punitive anti-welfare common-sense (Tyler, 2013) that creates public consent for punitive welfare approaches (Soldatic and Pini, 2009). These public feelings are used to justify the creation of a “vast web of disentitlement strategies” around welfare provision (Wacquant, 2009: p. 91), of which “surveillance, sanctions and deterrence” are key (Fletcher and Wright, 2018, p. 323). Such approaches reconfigure entitlement into individual fault and fraud. In Australia, welfare dependency is seen as a scourge in a nation of hard workers, illustrated in 2014 by then Treasurer Joe Hockey’s declaration that his government would end the ‘age of entitlement’ (Kenny 2014).

Yet during the 2020 COVID-19 pandemic, the Australian Government dramatically changed its approach to social security. 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 working-age social security payments¹. For many recipients, particularly those receiving the JobSeeker Payment, which includes a significant proportion of single parents whose youngest child is over 6 years of age, and people with health impediments, this effectively doubled their income.

Recognition of the stalled labour market and social distancing regulations triggered by the pandemic also saw the temporary suspension of mutual obligations—including attending regular meetings with providers, regular income reporting, applying for a set number of jobs per month, volunteering and/or participating in Work for the Dole. The suspension was initially in place from 23 March to 27 April and was extended and reimplemented at various points throughout 2020 depending on state-based restrictions, with a gradual re-introduction commencing from 9 June 2020 (Ruston and Cash, 2020). 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 the 31st March 2021. On the 1st of April 2021, the Government gave a small increase of \$50 per fortnight in the JobSeeker allowance while at the same time, ramping up mutual obligations.

1 The payments were: JobSeeker Payment (formerly the Newstart Allowance), Partner Allowance, Widow Allowance, Youth Allowance, Austudy, ABSTUDY Living Allowance, Parenting Payment, Farm Household Allowance, Special Benefit (Services Australia 2021a).

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 our broader research project was to understand how people who relied on social security during 2020 experienced these dramatic changes – which according to the ABS (2020), women (15 per cent of all Australian women 18 years and above) were more likely to receive the Coronavirus Supplement compared to males (11 per cent of all Australian males 18 years and above). This paper aims to examine the experiences of the cohort in our sample who had their mutual obligations suspended.

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 on their everyday lives and time use. The survey, which ran from 20 October to 1 December 2020, was open to people who received the Supplement as well as those who did not, including people who did not receive social security payments. The primary research questions were:

- What were the positive and negative impacts of providing a \$550 Coronavirus Supplement to people receiving social security payments?
- What were 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 was promoted through Twitter, Facebook and via the public platforms of community organisations, not-for-profit welfare agencies and individuals linked to the researcher's networks using the snowball method of recruitment². The survey was voluntary and took about 15 minutes 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) negatives of both the \$550 Supplement and 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 were also asked (4) how their use of time changed (if at all). All aspects of the research were reviewed and approved by the Human Research Ethics Committee at Swinburne University of Technology.

The survey had a range of questions for various experiences during COVID-19 lockdowns including people who did not receive social security, people who did receive social security but did not receive the Supplement, and those that did receive the Supplement. The data was captured anonymously through Qualtrics and resulted

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

in the 173 full responses which were included in the analysis. Of these, 146 received a social security payment, while 27 people did not. Among those 146 receiving social security payments, 92 received the Supplement and 54 did not.

Of the 92 people who received the supplement. Eighty-two of these 92 respondents answered a question on mutual obligations during COVID-19. Of these, 22 people (27 per cent) were required to continue to meet their mutual obligations, 13 people (16 per cent) had a partial exemption, 25 people (30 per cent) had a full exemption, 13 people (16 per cent) indicated their payments never have mutual obligations, and nine people (11 per cent) were unsure. The 38 people who indicated they had a partial or full suspension of mutual obligations are the focus of the research. Table 1 shows how three quarters (74 per cent) of these participants were female and 80 per cent were between the ages of 35 and 64. The majority (68 per cent) of these participants had received a Centrelink payment for 1 year or more. The vast majority (69 per cent) were in receipt of the JobSeeker payment, with 18 per cent in receipt of Parenting Payment Single, and 3 per cent in receipt of Youth Allowance (Student). Almost half (47 per cent) had parenting responsibilities for children aged 17 years or less, with an average of 3 children (range 2–8). The mean age of participants' youngest child was 4 (range 3–7).

Table 1.

<i>Gender</i>	<i>Age group range (years)</i>	<i>State location</i>	<i>Caring for children under 17 yrs</i>	<i>Payment type</i>	<i>Length of benefit receipt</i>
Female: 74%	18-19: 0%	VIC: 51%	Yes: 47%	Jobseeker: 79%	Less than 6 months: 16%
Male: 24%	20-21: 3%	NSW: 14%	No: 50%	Parenting Payment Single: 18%	6 – 11 months: 8%
No answer: 2%	22-24: 5%	TAS: 3%	No answer: 3%	Youth Allowance: 3%	1 – 5 years: 29%
Non-binary: 0%	25-34: 8%	QLD: 15%		No answer: 0%	5+ years: 40%
	35-44: 24%	SA: 14%			No answer: 7%
	45-54: 27%	WA: 3%			
	55-64: 31%	No answer: 0%			
	65-74: 2%				
	No answer: 0%				

Table 1 shows the various attributes of respondents receiving the supplement with a suspension to mutual obligations (n=38) including their gender, age group, number of children, state location, payment type and payment length.

The survey responses were analysed by documenting themes emerging from the open-ended responses recorded (Zhang and 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.

Given that not all social security recipients answering our survey had mutual obligations, we asked respondents about the effects of the Coronavirus Supplement and the suspension of mutual obligations separately. Whilst asking separate and distinct questions, for those respondents who experienced both changes and are included in the analysis reported here, 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 overlap in the thematic analysis.

Our sample is also small and self-selecting. It is not representative and, as such, should not be taken to reflect the experiences of all people receiving social security payments. For example, to participate respondents needed to have sufficient internet access, a computer or smart device and be proficient in English. Our sample was also skewed towards Victoria, where many of our recruiting agencies are located. Given these limitations, the findings that we report are exploratory rather than providing a definitive account of all COVID-19 experiences from social security recipients who had their mutual obligations suspended and received the \$550 supplement. Nonetheless, this research provides avenues for further research and important insights into the impacts of giving time back to people who are often subject to mutual obligations.

3. Results

Before examining the responses reflecting the changes brought about by the reduction in mutual obligations, it is important to consider the impacts of the \$550 Supplement. Changes brought about by the suspension of mutual obligation requirements cannot be wholly disentangled from the improved economic security bought about by the \$550 supplement. In a way, these responses present as a baseline of how people were experiencing social security measures during the COVID-19 lockdown and so it is important to summarise these impacts. Respondents reported various positive changes from receiving the \$550 Supplement when asked, “What has been a positive change in your life, if anything, because of the Supplement?” From the responses, four different themes emerged to this question.

First, respondents reported improved financial security; for example, one male respondent aged 55-64 years from Victoria who was receiving the JobSeeker Payment said, “Less financial stress, paid off debts, managed to pay for repairs, bought more groceries”, while a female respondent from NSW aged 55-64 years receiving the JobSeeker Payment said, “Less financial stress, less worry about the future (whilst the supplement lasts anyway).”

Second, respondents reported a greater ability to meet basic material needs. For example, one female respondent from NSW aged 45-54 years receiving the

JobSeeker Payment said, “I could buy more groceries and not worry about paying bills in the same week”. A male respondent aged 35-44 years receiving the JobSeeker Payment said, “Being able to get medical and dental issues sorted out that I’ve had to forget about for literally years beforehand. Being able to buy new clothes for myself. Not having to ration food and meds. Being able to keep my son in new clothes”.

Third, respondents reported an improvement to their psychological wellbeing. For example, one female respondent aged 35-44 years, from NSW receiving a Parenting Payment Single for over 5 years said, “I also took up horse riding lessons and it changed my whole life. I have been happier and more able to cope with absolutely everything because of having a sport to participate in each week. It is time to myself each week that I have not felt able to have in around 10 years”. Another female respondent aged 35-44 years from WA receiving the JobSeeker Payment for over 5 years said, “I’m a single parent that was working part time but have still received part payment of JobSeeker as my wage was not high, I have felt more dignity whilst receiving the extra supplement as I’ve been able to buy enough food and pay my bills on time”.

Fourth, respondents also reported that they had the resources to better look after children. A female respondent aged 45-54 years receiving the JobSeeker Payment and from SA said, “I’ve been able to pay bills and necessary items for my children instead of getting a loan to make ends meet”. Another female respondent aged 35-44 years from South Australia receiving the JobSeeker Payment for more than 5 years said, “I was able to give my family things we usually go without”. We also asked people about what the negative impacts of the \$550 supplement were. Responses overwhelming said there were not any negative impacts, while a few responses noted that a negative impact was that the Supplement would end.

Changes from the suspension of mutual obligations

In the survey, we also asked people what a positive change in their life has been, if any, because of the temporary reduction of mutual obligations activities. Three themes emerged from the respondents: 1) the improvement to psychological wellbeing, 2) the freeing up of time, and 3) being able to undertake activities important to them.

First, people again reported an improvement to their overall psychological wellbeing, for example a 20-21 year old female living in Queensland and receiving Youth Allowance said, “less stress about job applications and fitting times for meetings into my busy study schedule”. A Victorian female aged 65-74 years and receiving the JobSeeker payment said, “No anxiety. No waiting to hear if you got an interview. No knock backs which impacted on my self-worth”.

Second, people reported having more time available, which had been usually taken up by mutual obligations activities such as appointments, job applications and other requirements. For example, a female aged 55-64 years living in South Australia and receiving the JobSeeker payment said, “No more useless activities and jumping through hoops... no more fear of being cut off”, and another female respondent aged 45-54 years from Victoria receiving the JobSeeker Payment for more than 5 years reported, “No time-wasting meetings with providers who don’t care about my circumstances or my wellbeing”.

Third, people reported being able to use this freed-up time for activities that were important to them. For example, one female respondent aged 45-54 years from Victoria on receiving the Parenting Payment Single for less than 6 months said, “Was able to focus 100% on remote learning for 6yo twins during lockdown as well as my own mental health and wellbeing”. Another female, 45-54 years from NSW receiving the JobSeeker Payment for between 1-5 years said, “Because instead of doing busywork ticking off boxes, I could really focus on study and what I needed to do to get where I wanted to go. And I was able to make progress for the first time in a couple of years towards that goal”.

People were also asked about the negatives of the reduction in mutual obligations. Most responses said there were no negatives, while some people expressed concerns that it was only a temporary measure, for example, “No positive change, knowing the system in place will return is already taking effect on my mental health and epilepsy” (Male, 35-44, VIC, JobSeeker).

Analysis of gender

Whilst the themes presented above were relevant to male and female respondents, there were some gendered differences in how people talked about the relaxation of mutual obligations. Specifically, many female respondents were also primary carers of children. They reported having to juggle extra time to dedicate to their children and undertake social reproductive labour as well as engage in the labour market. For example, a female aged 35-44 years who did not receive the Coronavirus Supplement (but received the Family Tax Benefit) said, “Not having access to childcare and having my eldest remote learning has put huge pressure on my ability to complete my studies and maintain my part-time job.” However, for those who benefited from the Supplement and relaxation of mutual obligation requirements, there was a sense of support for their parenting; for example, a female aged 45-54 years on JobSeeker said, “I was able to reduce work hours to facilitate home-schooling for [my] year 7 dependent child.” Another mother aged 35-44 years in Western Australia and receiving the JobSeeker payment said, “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”.

Mutual obligation also does not consider how domestic violence may impact how people experience mutual obligation policies. Some women required to perform mutual obligations have experienced domestic violence. Often, it was the domestic violence that pushed women into the need for social security support as they had to leave quickly with limited financial resources, were unable to collect child support, or had to quit or reduce employment in order to look after their children, or take time to recover from the trauma of the abuse (Klein 2021). Women recovering from the trauma of domestic violence but subject to mutual obligations often speak of mutual obligations as entering into another abusive relationship. A female respondent 35-44 years receiving a Parenting Payment Single from NSW linked the psychological abuse under mutual obligations to experiences of domestic violence, saying the break from these obligations had a profound impact on her sense of self-worth:

“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. Enough food, enough water, enough to exist, and nobody telling me every day that I am not enough.”

4. Discussion: Gender, Time Use and Productivity

In the survey we also asked specifically about time use and how “the temporary reduction in mutual obligation activities changed the way you spend time, if at all?” Respondents reported an ability to engage in a range of productive market and non-market activities. For example, one female respondent aged 55-64 years receiving the JobSeeker Payment for between 1-5 years reported how the suspension of mutual obligations helped her look for work, “More time to live properly and actually look for work properly”. Another female respondent aged 35-44 years from NSW receiving a Parenting Payment Single for over 5 years, said that with the suspension of mutual obligation, “I was able to focus on getting myself back into the workforce. Yes, mutual obligation activities PREVENT people from being able to start a new business or re-enter the workforce as an employee”. This respondent further expanded on these comments in the additional comments section of the survey, saying that,

“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”.

These insights are important because mutual obligation works on the assumption that people need to be compelled into the labour market because they lack initiative, motivation or skills to do it themselves (Standing 2014). In contrast, responses to our survey suggest that people, when given time and economic security, use it to engage with the labour market and other ‘job-ready’ activities such as further study.

When asked whether the suspension of mutual obligations changed the way they spend their time, respondents reported being able to have more time to undertake socially reproductive work, for example one female respondent aged 44-54 years receiving a Parenting Payment Single for more than 5 years said she was able to, “Focus on my health needs and my children’s needs that I have been left wholly responsible

for raising”, another female respondent aged 44- 54 years from Victoria receiving the JobSeeker Payment for more than 5 years said, “I’ve been home schooling my son”. Another female respondent receiving a Parenting Payment Single reported, “Yes, more time with my granddaughter”, and another female respondent aged 20-21 from Queensland receiving the Youth Allowance Payment for between 1-5 years said, “I don’t have the feeling of the stress in the back of my mind at all times, I have been able to focus on more important tasks”. There were also several references to more time for self-care and civil engagement, which are also important for social reproduction and democratic participation. For example, a female from South Australia aged 45-54 years, receiving payments for between 1-5 years, said “Was able to train more people in advocacy”, and another female aged between 55-64 years receiving the JobSeeker Payment said “More time to do what I enjoy/interests me. More time to focus on other aspects of my life (which exist) other than jobs, jobs, jobs”.

These responses speak to the feminist literature that finds punitive welfare and mutual obligation particularly problematic because it overlooks unpaid care work and social reproduction more broadly (Cain, 2016; Andersen, 2019). Capitalism free-rides on social reproduction – the affective and material work that ensures the reproduction and maintenance of workers, production and society more broadly (Fraser, 2016). The free-riding is legitimised through the separation of social reproduction on one hand, to production, or what is seen as the formal economy, on the other (Fraser, 2016). This separation is fundamental to the disavowal of unpaid care as work – which is seen as either outside the economy, or not quite the economy. It also has flow on effects to the underpayment of paid care sectors, such as aged care and childcare, which is often seen as unskilled and not as valuable as other vocations (Cook, *et al.* 2017). Responses indicate that while people on social security are accused of being dependent on welfare, the economy and society are dependent on their unpaid labour. During lockdowns associated with COVID-19, they worked to educate their children when the schools were closed, look after other people in the community, and engaged in self-care and advocacy.

5. Concluding remarks

Through presenting this data, although limited, we hope to contribute further insights into the relationship between punitive social security and productivity. We have seen that the increase in payments through the Supplement allowed people to afford healthy, regular meals, and afford medicine, and this is confirmed by ABS data, which reports the Coronavirus Supplement was mostly spent on essentials, household bills, mortgage/rent arrears and medical expenses (ABS, 2020). By increasing individual capacity to look after basic health needs, improvements in physical and psychological wellbeing are also supported. This suggests that a financial base is important for people to not only survive, but to engage economically and socially.

From the responses, we also see how putting people under the psychological and time pressure of mutual obligation makes it harder for people to be ‘productive’ in all senses of the word – including engaging in unpaid work such as looking after children and community engagement, as well as supporting long-term planning and preparing for or engaging in employment. ‘Time’ here is not just the extra minutes and

hours that people have without mutual obligations, but also the mental time and space; when mutual obligations is suspended, people can think without the stress and anxiety of being under scrutiny, and therefore be more purposeful with their time and what they want to do longer-term to ensure the financial security of the household.

Furthermore, we also show the diversity of what ‘productivity’ and ‘contribution’ means to people in their everyday lives. These various forms of productive work undertaken by the people who are considered to be unproductive members of society provide important inputs into the economy and society more broadly, particularly when they had the time and economic base to do so. We see this through the contributions people reported through educating children, caring for others, and participating in advocacy and community work. At the very least, there are suggestions emerging in these responses that the ideological hysteria about people on welfare bludging, using their time unwisely and the punitive social policies designed to counter this are not only incorrect, but is counterproductive. Further, on the basis of our findings, we observe that there are people on Jobseeker who don’t belong there in the sense that they are not seeking employment but rather doing other productive activities such as studying or they have health issues which make it very hard for them to find a job.

It is distressing to know that these measures were abruptly brought to an end in April 2021. Mutual obligations were reinstated, including more onerous requirements such as more job applications, training requirements and a JobSeeker ‘dob-in line’ through which employers can dob in jobseekers who reject offers of employment without a ‘valid reason’ which may result in that person’s payments being suspended. These settings also marked the end of the Supplement, but included a meagre permanent rise to the pre-COVID-19 rate of \$50 per week. In practice this meant that people receiving JobSeeker payments went from having received around \$40 per day pre-COVID-19, to \$80/day with the \$550 Supplement, to \$51/day with the \$250 Supplement, to under \$44/day after 1 April 2021.

It is also concerning that the significance of this ‘natural’ experiment has been under researched, where very little data is available to understand the degree of the impact in people’s lives. Attempts for more research in this area is needed, and this small study we hope is a contribution towards that.

What the COVID-19 supplement and suspension of mutual obligations suggests, if intended to or not, is an ability of government to fund and implement policies that *do* help vulnerable people. An approach to social security that provides unconditional economic security, builds capabilities and addresses systemic drivers of disadvantage needs not just be a one off, but a feature of the Australian social security system.

Please note that a copy of the online survey used in this study is available from the author upon request.

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