

Match making

Using data-matching to find people
missing out on government assistance

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Summary

One of the tools used by the government in pursuit of 'welfare cheats' is data-matching. The Data-matching Program cross-checks income and personal details held by one agency against similar data held by other agencies, primarily the Australian Taxation Office. The focus of this program is identifying overpayments amongst existing welfare assistance recipients (the difference between overpayment and fraud is not often explained in public reporting of 'welfare cheating'). However, this focus results in neglect of those people who may be eligible for assistance but are not receiving it. This paper considers how data-matching could also be used to improve the delivery of social security assistance payments rather than simply as a revenue raising exercise.

The Australia Institute analysed the Centrelink administered Parenting Payment in order to estimate how many people may be missing out on assistance payments. It was found that in 2008-09 an estimated 113,176 Australian families missed out on assistance for which they appeared to qualify for. The mean value of the estimated payment being missed was \$206.63 a week, which potentially adds up to \$46.8 million in fortnightly payments, or \$1,216 million per annum being missed, should these families have been eligible for the payment for the whole year. This estimate means that for every four recipients of the Parenting Payment one family appears to have been missing out.

In 2009-10 data-matching by Centrelink found that in nine per cent of the cases reviewed there was some level of overpayment. In contrast, convictions for fraud represent less than 0.1 per cent of all cases reviewed by Centrelink. This small number demonstrates just how populist rhetoric about 'welfare cheats' actually is. Interestingly, this paper finds that the number of people estimated to be missing out on assistance payments is greater than the number of people committing welfare fraud and is closer to the number receiving an overpayment. For example it was found that a similar proportion of parents who do not report receiving Parenting Payment appear to be eligible for payment to those identified as receiving an overpayment.

Beyond Centrelink's current focus on fraud and overpayment, the potential exists to use data-matching to find people who may be missing out on assistance. The Australia Institute found overwhelming public support (75 per cent) for the government to do more to find people who are missing out on assistance payments. The government is already helping people find lost or unclaimed superannuation; there is a clear need for a similar service that helps people claim assistance, and data-matching has the potential to make such a service possible.

This paper uses unit record data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Project was initiated and is funded by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this paper, however, are those of the author and should not be attributed to either FaHCSIA or the Melbourne Institute.

Looking for all those ‘welfare cheats’

For 20 years data-matching has been used to check whether people have underreported their income to Centrelink, and therefore received an overpayment or a payment they do not qualify for. Populist rhetoric in sections of the media and “dog whistle” language sometimes used by politicians about ‘welfare cheats’ has cowed successive governments into continuing to allocate budget funds to catch these supposed cheats, while spending little, or nothing on finding people who are missing out. Whether underreporting is deliberate (cheating) or has occurred for some other reason is not revealed through data-matching, just as it is not clearly differentiated in ‘welfare cheat’ rhetoric.

In the 2011-12 Federal Budget the government allocated \$11.4 million over four years for data-matching. The government predicted that data-matching would realise ‘net savings of \$53.4 million’, money that would be ‘redirected to support other Government priorities.’¹ This paper suggests that the priority should be to find people who are missing out on assistance payments for which they are eligible, but do not qualify because they have not made a claim. The wording in the *Social Security Act 1991* stipulates that a person is not qualified for a payment ‘unless the person has made a claim for the payment’. Although a person may be eligible for assistance they may not have lodged a claim because they are unaware of the available assistance or face barriers to claiming.

How data-matching works

The Data-matching Program matches data reported to Centrelink with data collected by the Australian Taxation Office (ATO). The program is run by the Data-matching Agency, a ‘virtual agency’ within Centrelink established under the *Data-matching Program (Assistance and Tax) Act 1990*. Although the program includes a ‘mechanism that can be used to identify customers who may be receiving less than their correct entitlements’, the major focus of data-matching is to identify overpayments made by Centrelink.²

Initially the Data-matching Program selects a sample from two government assistance agencies (Centrelink and the Department of Veterans’ Affairs) for assessment. Relevant information, including Tax File Numbers, is then passed to the ATO. The ATO matches taxable income and personal identity data for each case and returns this data to the agency. Data-matching of agency data and ATO data is then undertaken. In instances where a discrepancy is identified, further examination is undertaken; where a discrepancy is verified further action is taken.

Overpaid

The existing focus on identifying ‘welfare cheats’ supports the populist rhetoric that cheating government assistance is rife. Such claims tarnish all recipients to some extent, reinforcing the stigma that many people associate with receipt of assistance.³ The results generated by data-matching indicate that the real magnitude of this issue is actually quite small.

It is important to remember that overpayment does not indicate a deliberate attempt to defraud Centrelink. Claiming assistance payments through Centrelink requires people to fill in lengthy forms and to provide a range of personal information. Further difficulties arise where people have to predict their income from casual jobs in advance. The claims process is not one that everyone finds easy; the extensive nature of the requirements increases the

¹ Australian Government (2011). *Budget Paper No.2, 2011-12*, p.248.

² Centrelink (2010). *Data-matching Program: Report on progress 2007-10*, p.4.

³ Blumkin, T, et al (2008). *The Role of Stigma in the Design of Welfare Programs*.

chance that claimants will make a mistake or omit important information. Anyone who finds reading, writing, counting, comprehension, record keeping or English challenging or difficult is at a disadvantage when completing a form. The impediment that the claim process represents is evident in the finding that nearly one in two (47 per cent) Australians surveyed by The Australia Institute⁴ reported that they believed they had probably missed out on assistance because the claims process discouraged them from applying (see Table 3).

The potential for incurring an overpayment through error continues after the initial claim process, with many types of assistance requiring regular reporting and/or updating of information. Recipients of assistance payments identify this requirement as '[o]ne of the most stressful parts of dealing with Centrelink', especially when their income is irregular.⁵

On the other hand, a person who seeks to deliberately defraud the Commonwealth in regard to welfare payments must have the nous to get around all the checks and balances that are in place to prevent fraud. These include a range of programs such as public tip offs, random sampling and identity checks, in addition to data-matching.

Many more overpayments are identified each year than cases of fraud. Furthermore, for every 20 cases of underpayment identified through data-matching, only one incidence of welfare fraud was identified and successfully prosecuted. The existing data-matching process cannot identify people who are missing out as Centrelink takes a sample from its pool of existing customers – which excludes all those people missing out – rather than starting with a sample from the ATO. Table 1 lists the results of Centrelink reviews between 2007-08 and 2009-10.

Table 1 Results of reviews 2006-07 to 2008-09 (%)

Year	All review processes		Data-matching	
	Cancellation or reduction in payment (%)	Convictions (%)	Overpayments (%)	Underpayments (%)
2007-08	16 %	0.06 %	11 %	1.4 %
2008-09	17 %	0.09 %	8 %	1.3 %
2009-10	17 %	0.06 %*	9 %	1.4 %
Average	16 %	0.07 %	9 %	1.4 %

Source: Department of Human Services.

* This figure is the proportion of reviews referred for prosecution, not reported convictions.

It is evident from Table 1 that on average, for every 10 overpayments or cancellations that result from all review processes, approximately one underpayment is identified. This proportion may be an underestimate, however, as data on underpayments is restricted to data-matching data obtained under Freedom of Information legislation and is not reported in Centrelink's *Annual Report*.

⁴ The Australia Institute conducted an online poll asking 1,034 Australian's about their experiences and perceptions of government assistance payments.

⁵ Murphy, J, et al (2011). *Half a Citizen: Life on welfare in Australia*, p.159.

This finding illustrates the gap that exists between reality and rhetoric about 'welfare cheating'. On the one hand the Prime Minister was reported to be initiating a crackdown on welfare cheats in the lead up to the 2011-12 Federal Budget;⁶ on the other, Centrelink refers less than 0.01 per cent of reviewed cases for prosecution.

To get a picture of the public's perception of supposed 'welfare cheating', The Australia Institute conducted a poll asking Australians to estimate the percentage of welfare recipients that they thought were cheating the system. A third of respondents estimated that the percentage of people cheating the welfare system was up to 10 per cent. Only three survey respondents out of a sample of 1,034 correctly estimated the percentage at less than 0.5 per cent. Four out of ten respondents estimated that fraud occurred at a rate equal to the identified rate of overpayment. The mistaken equating of overpayment rates with fraud is not surprising considering the obfuscation inherent in reporting of the issue.

The misperception of 'welfare cheating' held by most Australians is not helped by media releases from the government, which trumpet that 'sophisticated data-matching techniques and dob-ins by the public are helping to crack down on Centrelink fraud.'⁷ In the same media release the then Minister for Human Services, the Hon Tanya Plibersek, stated that 'the first step in preventing fraud is ensuring people are aware of their entitlements and obligations'.

Yet, it was heard at Senate Estimates Hearings in 2010 that unless you are already receiving assistance; 'Centrelink does not market the benefits' that are available.⁸ These contradictory statements regarding efforts by Centrelink to promote assistance to those people who are missing out provides a hint as to why at least 20 times as many Australians are receiving less money than they are entitled to, compared to the number of people defrauding Centrelink. At the same time the problem of people missing out on assistance payments, despite being eligible, is ignored. We will now discuss the scale of this problem.

Parenting Payment

Analysis of data regarding one Centrelink payment brings into focus the relative significance of overpayment, underpayment and missing out altogether. Parenting Payment is paid through Centrelink to 'help with the costs of caring for children. It is paid to the person who is the main carer of a child.'⁹ Data for this assistance payment for the financial year 2008-09 is reported in Table 2.

⁶ ABC News (online). 'Gillard vows welfare shake-up'.

⁷ O'Connor, B & Plibersek, T (2011). *New study finds Centrelink leads the way to stop fraud*. Media Release.

⁸ Parker, S (2010). *Senate Education, Employment and Workplace relations Legislation Committee Estimates Hearings*, p.90.

⁹ Centrelink (2011). *Parenting Payment*.

Table 2: Parenting Payment statistics (2008-09)

Number of people...	Parenting Payment (Single)	Parenting Payment (Partnered)	Total	Proportion
Estimated to be missing out	20	68	88	4.5 %*
underpaid	69	33	102	0.8 %**
Found to have been overpaid	301	275	576	4.4 %**
Receiving Parenting Payment	344,096	129,365	473,461	—

Source: Household, Income and Labour Dynamics Survey, Department of Human Services (Fol response) and Department of Families, Housing, Community Services and Indigenous Affairs.

* Proportion of HILDA survey respondents who reported not receiving Parenting Payment (n=1,970).

** Proportion of Parenting Payment recipients tested through Data-matching Program (n=12,995).

Analysis of data from the Household, Income and Labour Dynamics (HILDA) Survey for this paper found that 4.5 per cent of the HILDA sample who reported that they were not receiving Parenting Payment appeared to meet eligibility criteria published by Centrelink. With population weighting applied, this proportion of non-recipients represents 113,176 Australian families. As a proportion of reported recipients the number of families missing out is 24 per cent. This estimate is within the range identified in an earlier paper in which non-take-up of the Parenting Payment was found to have been somewhere between 16 and 48 per cent.¹⁰

The mean value of the estimated payment being missed after applying the income and asset tests was \$206.63 a week, making a total of \$46.8 million in missed fortnightly payments and potentially up to \$1,216 million per year.

In addition to those people missing out on Parenting Payment, almost one per cent of recipients were identified as being underpaid. It appears that non-payment is as big an issue as overpayment, despite government rhetoric about the importance of ensuring people are aware of their entitlements.

Underpaid and missing out

Assessing the number of Australians missing out on assistance is difficult, as the government does not actively attempt to find these people. The available data suggests that as many people may be missing out on assistance payments as those who have been identified as being overpaid through the Data-matching Program. There is also a public perception that people are missing out. More than one in two people (56 per cent) reported that they believed they had missed out on some form of assistance because they did not realise they were eligible to receive it (see Table 3).

In contrast with the Australian situation, in the United Kingdom (UK) there is public analysis to determine how many people are missing out on assistance. The latest estimate is that somewhere between 15 per cent and 25 per cent of people eligible for income benefits are missing out; the value of missed payments is estimated to be up to £12,700 million

¹⁰ Mood, C (2006), 'Take-Up Down Under: Hits and misses of means-tested benefits in Australia'.

(A\$19.1 million).¹¹ The most recent published estimate of the number of Australians missing out is from 2004, when Federal Government researchers found that approximately 1.3 million people appeared to qualify for assistance payments they did not report receiving.¹² Previous research by The Australia Institute estimated that in 2008 more than 168,000 Australians missed out on assistance payments valued at \$623.8 million across just four Centrelink payments.¹³

It is evident that although some people are being overpaid, others are receiving less assistance than they qualify for and still others are missing out altogether.

Government priorities

Although the capacity exists to use data-matching to identify underpayments of assistance, the government's stated position is that data-matching is used to identify¹⁴

discrepancies where customers have declared higher amounts of income and assets to the Australian Taxation Office when compared to Centrelink records.

Despite the Data-matching Agency's location within Centrelink, an agency of the Department of Human Services, the Department has stated, in a response to a Freedom of Information request from The Australia Institute, that it does not have 'policy development authority' over how the Data-matching Program is used nor the strategies or actions for following up people who are identified as being underpaid.¹⁵ The admission that there is no focus on finding people who are being underpaid is contrary to the response from the Department of Families, Housing, Community Services and Indigenous Affairs at Senate Estimates Hearings in May 2010, in which it was stated that:¹⁶

For integrity of the program purposes and for integrity of our estimates purposes—for both of those purposes—we would be looking very carefully at data for expected numbers and actual take-up.

Representatives from the Department went on to say that quarterly meetings regarding the payment of assistance 'would touch on issues of ensuring that the people who are entitled are receiving payments'.¹⁷ There do not appear, however, to be any policies in place to address the issue of people missing out, given the budget-driven focus on estimating take-up rather than non-take-up.

The opportunity to use data-matching to find people who are missing out is itself being missed. A complementary program in which income data could be used to identify cases below the threshold for an assistance payment would be a positive step towards finding those people who are missing out. For example: the income cut-off for receiving full payment of the Parenting Payment (Single) is \$176.60 per fortnight. The ATO could identify a random sample of cases with an income below this threshold and compare the results with data held by other agencies to assess potential qualification against payment criteria. If it appeared that an individual might be entitled to the payment, they could then be notified of their possible eligibility. Such a program has been trialled in the UK.

¹¹ Department for Work and Pensions (2010). *Income Related Benefits: Estimates of take-up in 2008-09*.

¹² Johnson, D & Scutella, R (2004). *Understanding and improving data quality relating to low-income households*, p.68.

¹³ Baker, D (2010). *Missing out: Unclaimed government assistance and concession benefits*.

¹⁴ Department of Human Services (2011). *Freedom of Information decision*, p.2.

¹⁵ Department of Human Services (2011). p.2.

¹⁶ Harmer, J (2010). *Senate Community Affairs Legislation Committee Estimates Hearings*, p.31.

¹⁷ Innis, D (2010). *Senate Community Affairs Legislation Committee Estimates Hearings*, p.31.

UK example

In the UK, the government committed to developing a means of automating delivery of assistance payments to those who are eligible but are not receiving it. The result was a pilot program using data-matching to positively identify non-recipients who had not made a claim. The pilot was developed to test whether departmental records could be used to identify people missing out on income assistance. Different approaches to encourage people to make a claim were trialled.

The pilot resulted in five per cent of the people contacted making a successful claim. There was no response from a third of the pilot sample, while 15 per cent refused to participate. Approximately half of the cases selected for the pilot were assessed as not being entitled to payment.¹⁸ The success rate of the pilot was not dependent on the method used to contact people. In Australia, if a five per cent take up rate was achieved then at least 65,000 people of the estimated 1.3 million people missing out (in 2004) would be paid the benefits they are eligible for under the *Social Security Act*.

Improving data-matching

Using existing data-matching capabilities to actively find people who are missing out or being underpaid, as well as those being overpaid, would enable better targeted delivery of financial assistance. The Data-matching Program could be improved further by expanding the data source beyond those people already registered with Centrelink so that people missing out on assistance can be found and helped to make a claim. Table 3 gives a breakdown of people's perceptions as to whether they personally may have missed out on assistance.

Table 3 Do you think you have ever missed out on receiving assistance payments or benefits because...

	You didn't realise you were eligible	The process discouraged you from applying
Definitely	17%	18%
Probably	39%	29%
Probably not	26%	26%
Definitely not	8%	18%
Not sure	10%	9%
Total	100%	100%

Source: The Australia Institute (n=1,034).

Table 3 shows that a majority of Australians believe they have missed out on assistance because they were not aware they were eligible or because the process discouraged them from applying. A majority of respondents (56 per cent) suspected that they had missed out on assistance payments because they did not know they could be receiving it.

The survey also asked people how active the government should be in fostering claims for assistance. A majority of those surveyed (75 per cent) thought government agencies such as

¹⁸ Department of Social Security (1999). *Helping Pensioners: Evaluation of the income support pilots*, p.33.

Centrelink should be actively identifying people who may be missing out on assistance payments.

The government already takes an active approach to helping people find lost or unclaimed superannuation. The *SuperSeeker* service is provided free by the ATO; people can access it by phone, the internet or in writing. This service helps people check whether they have any superannuation funds they are not aware of, and enables them to lodge a request to transfer these funds to another superannuation account. If the government considers helping people find missing superannuation money to be good policy, why is it not also helping people find out if they are missing out on financial assistance that it is supposed to be delivering? There is extensive public support for the government to begin seeking out those people who are eligible for help but are falling through holes in the safety net.

The Australia Institute asked people the method of being contacted that they would prefer in the instance that the government was to become more active in assessing people's eligibility for financial assistance. Of the various options canvassed, most respondents would prefer to receive a letter notifying them that they may be eligible for assistance they are not receiving. The survey results are reported in Table 4.

Table 4: Preferred method of being contacted

Method of contact	Survey response
Letter	74%
Email	19%
Phone call	5%
Personal visit	<1%
Do not want to be contacted	<1%
Not sure	<2%
Total	100%

Source: The Australia Institute (n=1,034).

Table 4 shows that less than one per cent of people would prefer not to be contacted by Centrelink if they were missing out on assistance they qualified for. Half (53 per cent) the survey respondents indicated that they would like to be sent an application form in addition to being notified.

Positive reform to data-matching legislation would go some way to improving delivery of assistance payments and countering the stigma reinforced by the existing focus on identifying overpayments. The impetus for this policy reform would have to come from the Minister for Human Services or the Minister for Families, Housing, Community Services and Indigenous Affairs, as the respective departments have either indicated that they have no policy oversight or have failed to demonstrate publicly any effort to quantify non-take-up of assistance.

A cost-benefit analysis of data-matching is part of required reporting to Parliament. For the years 2007-10 there was a net 'profit' of \$455 million after accounting for an operating cost of

\$65 million.¹⁹ This money is to be redirected to 'other Government priorities'.²⁰ That priority should be to identify people missing out on assistance to which they are entitled. The *Social Security Act* stipulates the level of assistance payments the government has to fund. To permit an accurate assessment of assistance payments that have to be funded in the budget and to increase efforts to improve delivery of this legislated financial support, it would be prudent for the government to quantify the numbers of people missing out on payments.

Conclusion

The government is preoccupied with finding people who are receiving assistance to which they do not qualify; consequently it ignores eligible people who are missing out. At the same time the Parliament has clearly set out in the *Social Security Act* who needs support and it is the role of responsible Departments and Agencies to distribute this support. Data-matching is being used to pursue the government's agenda but not to ensure that the *Social Security Act* is fulfilled.

Data-matching conducted in 2009-10 found that less than one in 10 recipients were for one reason or another – and not all of them fraudulent – receiving more money than they qualified for. Moreover, analysis presented in this paper shows that the proportion of the population that may have been missing out on Parenting Payment in 2008-09 was almost a quarter of the reported number of recipients. With slight procedural changes, data-matching could be used to look for these people. Reported survey findings show that there is majority support for the government to find those people missing out on assistance they are eligible for and would otherwise be likely to receive should they have lodged a claim, in much the same way as the government currently helps people to track down their missing superannuation.

¹⁹ Centrelink (2010). *Data-matching Program: Report on progress 2007-10*, p.17.

²⁰ Australian Government (2011). *Budget Paper No.2, 2011-12*, p.248.

Appendix A

This Policy Brief reports data collected through an online survey. The sample size was 1,034; respondents were representative of the age, gender and geographic distribution of the Australian population. The survey asked the following questions about the respondents' experience, perception and expectations of financial assistance.

Q. Do you think you have ever missed out on receiving government payments or benefits because you didn't realise that you were eligible?

- Definitely
- Probably
- Probably not
- Definitely not
- Not sure

Q. Do you think you have ever missed out on receiving government payments or benefits because the process discouraged you from applying?

- Definitely
- Probably
- Probably not
- Definitely not
- Not sure

Q. In your view, should Government Agencies like Centrelink...?

- Actively identify people who may be missing out on government payments or benefits that they might be entitled to
- Let people work out on their own what payments or benefits they might be entitled to
- Not sure

Q. If you were to be contacted about possible eligibility for government payments, benefits or concessions, would you prefer to receive ...?

- A letter notifying you that you may be eligible
- A letter with an application form
- An email notifying you that you may be eligible
- An email with an application form
- A phone call
- A visitor to your home
- I would prefer not to be contacted
- Not sure

Q. What percentage of all welfare recipients in Australia would you estimate are cheating the welfare system? (Welfare cheating means deliberately seek to obtain welfare payments that someone is not lawfully entitled to.)

Please make your best estimate by entering a number between 0 and 100.

- [enter number]
- Not sure

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