

Supplementary Table S5: Assumptions and resultant incomes for minimum wage and welfare only incomes for reference Households A, B and C in 2019

Household	Household A: Adult male (31-50y), Adult female (31-50y), teenage boy (14-18y), girl (4-8y)	Household B: Adult female (31-50y), teenage boy (14-18y), girl (4-8y)	Household C: Senior male (71+y), Senior female (71+y)
Minimum wage assumptions	<ul style="list-style-type: none"> <li>• Adult male works on a permanent basis at national minimum wage for 38 hours a week (\$19.49/hr)</li> <li>• Adult female works on a part-time basis at national minimum wage (\$19.49/hr) for 6 hours a week</li> <li>• Both children attend school</li> <li>• None of the family are disabled</li> <li>• No savings or investments</li> <li>• Private rent</li> </ul>	<ul style="list-style-type: none"> <li>• Adult female works on a casual basis at national minimum wage (\$23.39/hr(\$19.49/hr + 15% casual loading)) for 25 hours a week for 39 weeks per year (not during school holidays)</li> <li>• No child support received</li> <li>• Both children attend school</li> <li>• None of the family are disabled</li> <li>• No savings or investments</li> <li>• Private rent</li> </ul>	N/A
Fortnightly Income:	\$2358.33	\$1897.18	N/A
Welfare only assumptions	<ul style="list-style-type: none"> <li>• Both adults are unemployed and looking for work</li> <li>• Both children attend school</li> <li>• None of the family are disabled</li> <li>• No savings or investments</li> <li>• Private rent</li> </ul>	<ul style="list-style-type: none"> <li>• Adult female is unemployed and looking for work</li> <li>• No child support received</li> <li>• Both children attend school</li> <li>• None of the family are disabled</li> <li>• No savings or investments</li> <li>• Private rent</li> </ul>	<ul style="list-style-type: none"> <li>• Neither are in paid employment</li> <li>• Both receive the full age pension (maximum rate)</li> <li>• Neither are disabled or frail-aged</li> <li>• The couple has no dependent children</li> <li>• Private rent</li> </ul>
Fortnightly Income:	\$1739.68	\$1387.20	\$1525.40