

Hardship and Australian Families

Rob Bray

The inclusion of questions on financial stress in the 1998-99 Household Expenditure Survey has, for the first time, at the national level for a comprehensive cross section of households, permitted the use of 'deprivation' type measures for social policy analysis.

Analysis of this data has led to the derivation of measures of 'missing out' and 'hardship'. The experience of hardship has a disproportionate presence in families with children.

This paper focuses on the incidence of hardship on family type, highlighting higher levels amongst sole parents and larger families and the strong association between employment and lower rates of hardship.