Not good enough Australia: The Inadequacy of Newstart

September 2019

The National Council of Single Mothers & Their Children Inc.

www.ncsmc.org.au
ncsmc@ncsmc.com.au

Eliminate and respond to violence, hardship and inequality for single mothers and their children.
Who we are

The National Council of Single Mothers and their Children Incorporated (NCSMC) is an organisation dedicated to single mothers. The Council has become a platform whereby both the community and the Government can communicate. NCSMC can comment on policy and legislation and ensure that the lived experience is heard. NCSMC provides information, referrals and assistance to single mothers through our electronic platforms. In the past year we have responded to tens of thousands individual requests whilst our information post can reach up to 100,000+ per week. One of our greatest strengths is our expertise and commitment in working with and for the advancement of women and children who are affected by poverty, hardship and/or domestic violence.

Poverty

The inadequacy of Newstart can no longer be hidden and simply it is just not good enough. We welcome a Government Inquiry We know first-hand the toxic harm of hardship as well as some of the key contributors, such as holes in the safety net and government benefits which is out-of-step with the reality and needs of Australians; lack of paid work, a broken child support system with a stated child support debt of $1.6 billion, a life bump such as a marriage breakdown and women providing the overwhelming share of unpaid care.

Financial hardship does not distinguish, but it is women who are the most vulnerable to poverty. It can be our sister living in the bush, our neighbour seeking refuge in a shelter, or a mother and child that will go to bed with rumbling tummies. The evidence is clear, and we know that Newstart does not provide the support people need to meet their basic needs, especially for single-parents and their children. Right now, there are more than 100,000 single mothers trying to make ends meet whilst caring for their children on Newstart. The biggest risk to living in poverty in Australia is to live on a government provided allowance. Poverty among single parents who have the care of dependent children, rose from 35% in 2013 to 59% in 2015 after 80,000 single parents were moved off Parenting Payment Single onto Newstart. These mothers are then deemed unemployed and her social protection is the Newstart Allowance, she is likely to live in poverty in affluent Australia. Child poverty increased at the same time, with currently one in six children in Australia living in poverty. Single mothers’ paid employment increases from 40% (youngest dependant under 5 years old) to 72% (youngest dependant 15–24 years old) but the payment ceases at 8 years of age. The ‘cut off’ is out of step with her parenting demands and it was better aligned to 16 years.

In a country that is one of the richest in the world it is intolerable that women are forced to return to the place of their abuser into the hands of their abuse because the best that we can offer is Newstart.

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique but clear vantage point that we present our submission and recommendations.
Our Recommendations

1. Restore access to the Parenting Payment Single for families until their youngest child turn 16 years. The current policy of denying access to Parenting Payment Single when the youngest child turns eight years of age has had dire consequences. The harm can be quantified, as demonstrated by **39% of children raised in a sole parent family live with poverty**, this is 3 times that of couple families (13.1%)\(^1\). Women who head-up a sole parent family are not unemployed they are providing unpaid care.

2. Immediately implement a mutual obligation exemption for women affected by domestic violence so that they can retain the equivalent amount of the Parenting Payment Single. This currently applies for foster caring, non-parent relative caring under a court order, home schooling, distance education and large family. On the 20th August 2018, Andrew Willkie MP brought in a Private Member Bill to review the effects of denying access to the parenting payment. The review would illuminate that Newstart is so low that it forces women to return to the place of abuse and to the hands of their abuser.

3. Maximum rates of Newstart, Youth Allowance and related payments (‘Allowance Payments’) for all single people should be raised by an absolute minimum of at least $75 per week which is widely accepted by the business community, economic community and the community sector.

4. Australia has one of the most targeted family payment systems in the OECD\(^2\) and therefore halting any increase such as a ‘halt to indexation’ or cuts to amount harms the families who can least afford a reduction. Indexation of Family Tax Benefits to be restored and linked to pension rates and wage growth.

5. Equalise the treatment of ‘child support’ received to the ‘income received’ for the purpose of calculating Family Tax Benefits Part A. Income test for amounts (other than child-support) reduces FTB Part A by 20 cents for each dollar of income over $54,677. However, FTB Part A is reduced by 50 for every dollar of income over $1,653.45 of child support received. The current thresholds are so harsh it significantly reduces the value and intent of child-support.

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\(^2\) Peter Whiteford, Nov 2015 pp9, Assistance for families in context, Social Policy Institute Australian National University.
6. Replace the Crisis Payment with an upfront payment, between $6,000 to $9,000, to those affected by domestic violence. This better reflects the financial needs of women as they seek to establish a life for themselves and their children which is free from violence. This amount is aligned to the “Relocation Assistance to Take Up a Job” as well as the $7000 assistance provided by the Victorian Government which supports women to afford to create a safer, more stable live for themselves and their children.

7. The National Plan to Reduce Violence against Women and Children must include women living in financial hardship as a priority category. Women who reported that their household would have difficulty “suddenly raising $2000 within a week for something important” had experienced violence from a partner at a rate of 5.8% compared to 2.1% of women who reported that this amount could be raised\(^3\).

8. Establish an Independent Social Security Commission to assess social welfare payments. The National Council for Single Mothers and their Children have lodged the first Individual Complaint of the Optional Protocol of the United Nations Convention on the Elimination of All Forms of Discrimination against Women accepted by the United Nations for denying access to the parenting payment once the youngest child is 8 years of age. The matter is currently under investigation. Faith that the Government can managed this role has evaporated.

9. Don’t cut important education support for low income single mother families. The Better Targeting Student Payments Bill cuts supplementary education payments for people who are studying part time (but not on a student payment) and will harm single mothers especially women on Newstart. Each time a reduction is announced it is viewed in isolation by the Government, but it has an accumulated hardship effect for a low-income single parent family. Newstart can be a cause as to why women are forced to cease studying and this additional reduction would further prohibit the aim to gain a career qualification.

\(^3\) Department of Social Services, 24th of August 2018, PP 21 (Draft) National plan to reduce violence against women and their children - Fourth Action Plan (2019 to 22) Background and Evidence, the Australian Government.
Eliminate and respond to violence, hardship and inequality for single mothers and their children.

Her journey into hardship began at birth.

Her earnings will be about 20% less than a male and that’s if she is in full-time paid work. However, she will most likely be employed part-time which drops her to an average of 33% less. If we then include interrupted paid work to undertake care, her wage is further lowered.

We then further increase the dollar divide through a superannuation system where we reserve the greatest tax concessions to the biggest earners and do not pay contributions if earnings are less than $450 per month.

The contribution of unpaid care is absent in policy, even in child support, when it was ‘equalised’ in 2008.

Our policy response to child support is stagnant and it appears that we accept $1.6 billion owed to children as we fail to remedy the alarm that children are missing out.

Australia provides a ‘superannuation haven’ which enables child support avoidance.
Poverty has a woman's face

Research undertaken by Right Lane Consultancy and presented at the Women’s financial Security Forum outlined the systemic disadvantages which threaten women’s financial security. It was noted that one or more ‘bumps in the road’ can be enough to push them into financial hardship. The research identified four key triggers.

Women facing financial hardship are vulnerable to sudden change to income

Separation and divorce can leave women in a precarious financial situation

Violent domestic situations often result in women and children leaving the family home

A culture of victim blaming hinders women from receiving the help they need.

Sole parent families have borne the brunt of harsh cuts in successive budgets. The findings of the ACOSS Poverty Report (2018) disturbing, but for NCMS it was predictable. The report found that child poverty is on the rise with 731,300 children under the age of 15, which equates to 17.3% of all Australian children, living below the poverty line. Poverty among single parents who have the care of dependent children, rose from 35% in 2013 to 59% in 2015 after 80,000 single parents were moved off Parenting Payment Single onto Newstart^4.

Our greatest alarm is for sole parent families as the report found that 39% of children raised in a sole parent family are living in poverty. The clear majority (82%) of one parent families with children or dependent students were headed by a single mother and again these families will be over-represented on the ‘loss side’ of the ledger. It is important to note that child poverty has increased despite 25 years of economic growth, thus indicating a failure in our policy settings.

Research by the Australian National University Centre for Social Research and Methods has examined the cumulative impacts of cuts made since 2005. The main policy of the welfare-to-work program reforms was to move single parents from the Parenting Payment to the Newstart Allowance. This change meant a lower payment rate and a lower rate of indexation where the youngest child was 8 years of age or older.

- For a family with no private income and two children over the age of 8, policy changes since 2005 have left them around $5,750 a year worse off or about 17.2% by 2018.
- A single parent who works three days per week on the minimum wage will be $6,391 worse off or 14.8% after the move from Parenting Payment to Newstart.

Overall, due to lower government benefits and lower payment indexation, many single parent families are considerably worse off as a direct result of policy change enacted by various Governments since 2005. The modelling used a rental amount of $250 per week (a very conservative amount). The task for women to enter paid work and to grind a way out of poverty is severely hampered due to Government decisions. It is parents in employment that are the most financially disadvantaged by these ‘reforms’ as revealed by the ANU modelling. Financial returns from paid work are much less on Newstart due to lower thresholds; for example, a sole parent with three children can earn and retain $118.00 per week on Parenting Payment Single but when on Newstart it reduces to $52 per week.
Breach of Human Rights

The National Council for Single Mothers and their Children have taken the unprecedented steps of deferring to the international human rights convention system, as all of the domestic avenues had been exhausted. It’s a blight on the Australian Parliament that a small NGO joined forces with a single mother to lodge the first Individual Complaint of the Optional Protocol of the United Nations Convention on the Elimination of All Forms of Discrimination against Women in 2017. Testimonial to the 22-page communication is the United Nations response in January 2018. The United Nations contacted NCSMC and informed us that they have ‘registered the complaint and writing to the State’. Media Report. The Australian government responded to the United Nations with the subsequent reply from the National Council single mothers and their children lodged on 8 April 2019.

It was a timely complaint as the United Nations Committee on the Convention on the Elimination of Discrimination Against Women was undertaking its four-year review in Geneva, July 2018. The Committee is made up of a panel of experts on women’s rights. The Committee release an advance copy and among their various statements, single mothers were featured in the recommendations to:

(a) Take immediate measures to mitigate the effects of recent budget cuts to social, health, education and justice budgets, undertake a gender-analysis of these cuts and implement gender-responsive budgeting in the allocation of public resources;

(d) Adopt targeted measures and programmes to economically empower single mothers, including measures allowing them to complete higher education, and restore access to Child Care Subsidies for women who are not employed.

Reject the spin

NCSMC is typically confronted with a superficial response: “The best way out of poverty is to get a job”. This only serves to provide comfort to those who do not wish to make real policy solutions and hide the lack of focus upon Australians whose daily life is about housing stress, hunger and hardship. There is a policy gap between this simplistic statement and the lived reality of single mother families. Put simply, you can’t work your way out of poverty if there are not available jobs. A further mockery of this statement is that the un-recoupable losses due to the “welfare to work reforms” were most harshly felt by mothers who were in part-time, low paid and/or casual work. National Welfare Rights when appearing before the joint parliament human rights committee stated that a mother in receipt of Parenting Payment Single (PPS) and working 15 hours per week on minimal wage would need to work 28 hours per week to retain the same earnings once forced across to Newstart. Furthermore, and as intuitively known, employment of parents in one parent families generally increased with the age of the youngest dependent, from 40% (youngest dependent under 5 years) to 72% (youngest
dependent 15–24 years old) as found by the ABS. It’s a capacity matter not a lifestyle choice. No family takes comfort from financial hardship which is often a slippery step away from homelessness. Furthermore, sole parents whilst meeting their parenting demands needs to compete against more than More than a million Australians are underemployed. The rate of underemployment has risen steadily for 40 years and women are underemployed is over 10 per cent. New modelling by the University of Canberra has shown that by lifting the rate of unemployment benefits by $75 per week it would bring down poverty levels and reduce inequality in Australia.

For the sake of our children, reject the spin

PPS a mum with 3 children can keep $118 p/w. Newstart is $52 p/w.

On Newstart a mum must work 28 hours p/w to retain her earnings of 15 hours p/w on PPS.

Employment increases when the youngest dependent is 15+ years. Its capacity.

You can’t work your way out of poverty on Newstart.

Real Solutions
It can be done

The National Council Single Mothers and their Children Inc. were in attendance and partnered with the ACOS at the launch of Anti-Poverty Week in 2017. It was an auspicious event as it was the 30th anniversary since the then Prime Minister Bob Hawke made his infamous pledge that ‘no Australian child would live in poverty’. This was a nation-shaping statement that no other government has

eclipsed. The statement still resonates and is renowned, but what is less known is the achievements that accompanied this statement, demonstrating that real solutions and outcomes can be achieved.

The measures announced by Hawke in 1987 immediately cut the significant number of children in poverty, estimated to be between 33 and 36 per cent. Over a longer timeframe between 1984 and 1994, child poverty was deemed to have fallen 50 per cent among non-working single parents and 80 per cent among non-working couples with children. The measures that were introduced by Hawke included a family allowance supplement which was linked to wage growth. Furthermore, a uniform rent assistance for social security recipients with children was instituted along with a new child disability allowance and the establishment of the Child Support Agency. At that time, the child support agency was based in the Australian Tax Office and for the first time used the tax system to collect child support payments from non-custodial parents.

In the three years after Hawke’s speech, government spending per child in low income families jumped 61 per cent in real terms for children aged 0 to 12 years and 124 per cent for children aged 13 to 15 years. To ensure the benefits were taken up, the Hawke Government pioneered data matching and launched a public advertising campaign. An outstanding measure of the success of the pledge in 1986 was through the take-up of the family income supplement payment; initially only 16 per cent of the family income supplement payments due were paid, however by 1990 it was 58 per cent. The take-up rate grew to 80 per cent by 1999.

Sadly, many of these measures have been reduced and more disturbing is that it has taken strong collective efforts to mitigate some of the harshest elements of proposed reductions. Clearly, through vision and resolve child poverty can be reduced and we can draw upon inspiration across the Tasman to the New Zealand government.

Prime Minister Jacinda Ardern says her Government will aim to make a "historic dent" in child poverty over the next 10 years with stated targets.

The targets are:

- Reduce the proportion of children in low income households (before housing costs) from roughly 15 per cent of all children to 5 percent. This reduces the number by more than half from 160,000 to 60,000.
- Reduce the proportion of children in low income households (after housing costs) from approximately 20 per cent to 10 per cent. This is a reduction of 90,000 children from 210,000 now to 120,000.
- Reduce the proportion of children in material hardship from between 13 and 15 per cent now to 7 per cent this reduces the number of children in this group from 150,000 to 80,000.

We are starting to learn that a woman cannot ‘just leave’. Women speak about feeling ‘trapped’, they fear that they won’t be believed or that her experience will be trivialised. Women speak about concerns that they won’t get the help and support that they so desperately need. After many years...
of verbal abuse, they may start to believe the words and that, somehow, they are responsible or worthless. Women talk about their sense of isolation due to the violence and the image others may hold of the abuser, that he is ‘a really good guy’ or that he holds a ‘position of influence’ within their community. Furthermore, it is possible that she will not have any money, or have limited access to money, and/or she will feel such paralysing fear she will be unable to leave or even be able to see a way to be safe. Statistics tell us that separation is the most dangerous time for women and children fleeing violence and that separation in itself is not a guarantee of safety. The NSW Coroner Michael Barnes reported that:

“Separation, in fact, can be the most dangerous time, because it seems to be based on a need for the perpetrator to control his intimate partner. That can go quite quickly from controlling, jealous behaviour to fatal violence.”

We work with women who endure hardship which can span a lifetime because of the effect of domestic violence. The harsh reality of what lies ahead for these women is struggling on Newstart to keep a roof over their head and food on the table, let alone cover expenses for clothing and education that all children require. NCSMC is in awe of every mum who has spoken, reached out and ‘done her darnedest’ to protect herself and her children, often against the collective power of a naïve culture and a failed system. Even with such incredible resolve, the reality of poverty will impact greatly on her and her children.

As a country, we fail these women on so many levels. If her youngest child is eight years or older her income support will be the Newstart Allowance, an unemployment payment, which is below the poverty line and has not been increased for over 21 years. It is beyond comprehension that any women and their children, let alone those escaping violence, are expected to survive and provide for themselves and their children on this payment. Background evidence to support the consultations on the fourth action plan (2019 - 22) to reduce violence against women and their children stated,

“It’s not enough to simply focus on prevention and crisis response. Family and domestic violence can have a range of significant negative consequences for women’s long-term recovery and ability to sustain social and economic participation”

Supporting evidence found that women who reported that their household would have difficulty “suddenly raising $2000 within a week for something important” had experienced violence from a partner at a rate of 5.8% compared to 2.1% of women who reported that this amount could be raised.

6 Department of Social Services, 24th of August 2018, PP 21 (Draft) National plan to reduce violence against women and their children - Fourth Action Plan (2019 to 22) Background and Evidence, the Australian Government.
Domestic violence is now the leading cause of death and injury in women under 45 years, with more than one woman murdered by her current or former partner every week. More than two-thirds (68%) of mothers who had children in their care when they experienced violence from their previous partner said their children had seen or heard the violence.

The National Council of Single Mothers and their Children Inc. brings to the Committee’s attention the fact that women affected by family and domestic violence do not have an exemption, despite a range of exemptions granted to Single Principal Carers who are foster caring, non-parent relative caring under a court order, home schooling, distance education or have a large family. The exemptions also enable Single Principal Carers to retain the same amount as the Single Parenting Payment, which is currently $780.70 per fortnight. These exemptions are sensible and most welcomed. Excluded from exemption, Single Parenting Carers affected by family and domestic violence languish on Newstart which is $604.70 per fortnight. In May 2017, NCMSC wrote a submission to the Parliamentary inquiry into a better family law system to support and protect those affected by family violence. This engagement included a national online survey known as Domestic Violence and Economic Security. The survey found that 22% of respondents had returned to their place of abuse and to the hands of their abuser because they did not have access to adequate financial support. Every woman and child disservice to live free from violence and with dignity. We must do more than to force women to make the unthinkable choice of accepting abuse or not been able to provide the basics for their children. This amount is a stubborn stain with 22% of women responding to the Newstart survey in September 2019 identifying that they “no longer have money to stay safe”.

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Imagine packing your twin girls aged 7 into a car and fleeing

A new life begins, built out of stoic determination; resolve to be free from the violence, the yelling, the threats and the fear.

A small but safe home was their shelter, their sanctuary, the girls could sing and laugh, and it was never too loud.

Goodnight meant a good night.

Mum was not yet in paid work, she needed to be nearby and did volunteer work at the school. It kept them close and for these girls this meant safe.

Imagine losing it all because the girls celebrated their eighth birthday and mum was denied the parenting payment. She could not afford to keep her house.

Women return to the place of abuse and to the hands of abuser because our 'safety net' fails them.

Eliminate and respond to violence, hardship and inequality for single mothers and their children.
Newstart for single mothers arise in the context of the ballooning child support debt and assist in that fails them whilst government of all political persuasions ignores the reality that its compliance. It’s important to note that compliance has not been central to past inquiries. Australia does not need another inquiry into child support is a smokescreen is not fulfilling the original aims and purpose of the scheme when introduced in the 1980s. A much better use of tax payers funds and are more process to improve the system would be to provide an independent but well respected agency to focus and make recommendations regarding compliance.

The current child support system in Australia is enabling the non-payment, part-payment and late payment of owed child support, leaving many single mother households struggling to cover the full or majority of the costs of raising their children. Inarguably, these costs should reside with both parents, as they would if the family were together.

- **Child Support Collect**: Department of Human Services - Child Support determines the child support amount using the statement formula that requires the income of the payee and payer, the ages of children and the percent of care. It is the role of the DHS to transfer the payment between parents for the benefit of the care and wellbeing of the children.

- **Private Agreement**: Department of Human Services Child Support determined the amount of child support using the statement formula, but the transfer is completed privately between parents. Child Support Agency actively encourage the Private Agreement, which now exceeds child support collect (52% Private Agreement versus 48% Child Support Collect) See page 88 of DHS Annual Report 2017-2018. NCSMC always advises women to use child support collect as there are too many hazards associated with Private Agreement.

Department of Human Services in their submission to the House of Representatives Standing Committee on Social Policy and Legal Affairs stated that 37% of cases (271,775 cases) of Child Support transferred was in the 0 to $500 per annum bracket. It further reported that the Department was responsible for collection in 138,359 of these cases (Child Support Collect), while 133,416 are Private Collect. Of the 138,359 Child Support collect cases which means that it is the responsibility of Department of Human Services - Child Support to transfer money, 60,839 cases (46%) are in arrears.

Debt as at August 2014:

- $977 million of the total debt is associated with domestic cases;
- $388.6 million is associated with international cases;
- $178.1 million of debt is less than 1 year old;
- $608.9 million is between 1 year and 5 years old;
- $375.2 million is between 5 years and 10 years old; and

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Eliminate and respond to violence, hardship and inequality for single mothers and their children.
It is important to note that commentators do not accept the stated debt figures as correct and describe the statistics are ‘air brushed’. The Department only records and report on the debts that arise from a Child Support Collect agreement which is 48% of their cases and not debt from Private Collect (52%), as the Department assumes that payments within Private Collect are transferred in full and on time. There are small steps that can be taken, often indefensible that they have not been rectified. Steps that would make a difference to a family’s income. Child support is not a key driver of single mother hardship but when paid reliably and at reasonable amounts, it has the capacity to reduce poverty. Child support is underpinned by having a factual income assessment which leads to the obvious question as to why Australian’s with a child support liability are allowed to minimise their taxation and child support because they choose not to lodge an annual tax return.

**Non-lodgement of tax returns:** Australians with an enforceable child support liability must lodge an annual tax return as per prescribed dates or use the DHS portal to confirm non-requirement to lodge. The lodgement of a tax return should not be negotiable and have no legal recourse. The perennial issue of not having an accurate and timely assessment of income corrodes the overall effectiveness of the Child Support Scheme. We note the default assessment (1/3rd MATWE or the last known lodgement) acknowledges these concerns as it attempts to address this matter but is inadequate, and the practice erodes the efficacy of the scheme. Furthermore, a debt to the government, mostly from payees (receiving mothers) can be an outcome of reconciling a ‘self-assessment’ against the actual income. This matter featured in the ‘From Conflict to Cooperation – Inquiry into the Child Support Program’ report:

> The Committee recommends the Australian Government amend current policy to ensure that the penalties applicable to the non-lodgement or late lodgement of tax returns are enforced for all clients of the Child Support Program. The penalty should allow for defences where the individual has a reasonable excuse for non-lodgement, such as circumstances outside their control. Consideration should also be given to the annual indexation of the penalty. A working group comprising representatives of the Australian Taxation Office, the Department of Social Services and Department of Human Services should be established to recommend the size of the penalty. **Recommendation 7** (page 5)

The Australian Government stated that they ‘agree in-principle with this recommendation’.

> The Government will investigate the best ways to ensure the lodgement of tax returns as part of the support of the Child Support Program. This will include an examination of the way in which the current penalty regime is enforced and how it could be improved, including the regularity of enforcement, and the nature and size of the penalty. The Government will also examine other measures aside from penalties that may encourage compliance.

NCSMC attended the national plan to reduce violence against women and their children consultations in Adelaide on 17 September 2018. There is a nexus between the postseparation violence abuse and or control and the flaws in the current child support scheme. It is manifested within sporadic, partial and/or non-payment of child-support. The current child support scheme will allow a payer to hide their actual income through accepting a ‘provisional income’ which can span years and not enforcing the lodging of an annual tax return.
Organisation for Economic Co-operation and Development (OECD) \textit{analysis} finds that if you are born into a poor family in Australia, it would take four generations before your descendants approach the average wage. The OECD concludes that social mobility is ‘stalled’ and pins the blame largely on rising inequality. The analysis also included three recommendations with the third stating:

‘Maintain the investment approach to welfare policy that focuses on vulnerable groups, including income support access to social and employment assistance’.

This finding echoes the concerns and distress from mothers when they cannot quarantine their children from financial hardship, and they are fearful of the future impacts. The most acute distress is felt by mothers when they witness harm to their children.

In preparation for this Inquiry and to enrich our efforts and current understanding; the National Council of Single Mothers and their Children Inc collaborated with the Council of Single Mothers and her child (Victoria) to facilitate a national online survey. The survey was designed to give voice and provide the most contemporary findings for the lived reality and the effects of surviving on Newstart. The quotes provided through this submission are lifted from the survey. The final question asked if there were some further comment which are incorporated into this submission from page 18 to page 28. In the shadow of these very real and harrowing illustrations the National Council of Single Mothers and their Children Inc have been buoyed by the statements, efforts and endeavours of others. In particular we want to inform this committee of our respect and gratitude to the committee who oversaw the \textit{Inquiry into Intergenerational Welfare Dependence}). We understand that the committee recommended an increase to Newstart for single parents, but it was \textit{reported} in the media that “raised” before the 2019 Federal election.

In closing the National Councils of Single Mothers and their Children heartily welcome an inquiry that raises the complete inadequacies of Newstart, a policy construct that was never part of the payment system for single mothers prior 2006. Australia cannot shy away from the inconvenient reality that we condemned single parent families who need income support to an unsafe life and financial insecure life full of hardship and poverty. This submission not only brings families’ lived reality of hardship but a raft of evidence-based recommendations that have the potential to make significant advancement in addressing child poverty in Australia and rewrite the future of the following generations.

It is always a privilege to appear before the Senate Committee and to speak to our submission. This matter is close to our hearts and we trust that we may be provided the opportunity to further enrich the Committee’s deliberations. Please do not hesitate to contact us.

I wish the Committee well with their deliberations.

Terese Edwards

Chief Executive Officer
Tell it like it is

Single Mothers and Newstart

The survey was designed to give voice and provide the most contemporary findings for the lived reality and the effects of surviving on Newstart. It is worthy to note that 59% of the respondents stated that they had experienced domestic violence, with close to two thirds of the respondents, a little over 60%, stated they lived with housing stress whilst 21% stated that they had couched served, slept rough and or were homeless. The dire financial circumstances continued whilst close to half of the survey responses, 49% stated that there was child-support owing to their family. This financial hardship for sole parent families is gendered, with 96% of the survey respondents were women who had all or the primary care for dependent children.

It was a short survey of 10 questions with options to answer or skip questions. Each question provided an option for additional comments. The final question provided an opportunity to make additional comments and they are below. Furthermore, this submission includes two of 10 questions in its entirety.

We thank all the women who freely gave their time to ensure that their plight, the intolerable harm as experienced by them and their children, is before the committee and that it will lead to a progressive outcome.

<table>
<thead>
<tr>
<th>What were the day to day effects of losing Parenting Payment Single?</th>
<th></th>
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<tbody>
<tr>
<td>No impact on the essentials for me or my children</td>
<td>3.33%</td>
</tr>
<tr>
<td>A small impact for me and my children</td>
<td>8.89%</td>
</tr>
<tr>
<td>Had difficulty in paying the mortgage and fell behind, incurring late fees</td>
<td>12.22%</td>
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<tr>
<td>Had difficulty in paying the rent and paid late, missed and/or made partial payments and had late fees</td>
<td>37.22%</td>
</tr>
<tr>
<td>Received eviction notice or lost mortgage and was forced to relocate due to inability to meet housing costs</td>
<td>7.78%</td>
</tr>
<tr>
<td><strong>Forced to skip meals, did not have enough food and did not have money to buy more food</strong></td>
<td><strong>53.89%</strong></td>
</tr>
<tr>
<td>Could not afford essential household items, toiletries and other basics</td>
<td>53.89%</td>
</tr>
<tr>
<td>Forced to give up the family pet</td>
<td>8.89%</td>
</tr>
<tr>
<td><strong>Increased difficulty in paying utilities and incurred late fees/ threats of disconnection</strong></td>
<td><strong>71.11%</strong></td>
</tr>
</tbody>
</table>
### Child/children have missed medical appointments or other healthcare/therapeutic needs
- 42.78%

### Missed medical appointments for myself, did not filled prescription(s) or disregarded other healthcare needs
- 61.67%

### Struggled with school fees, books & uniform and could not meet education costs
- 69.44%

### Could not afford the school camps or other school costs
- 47.78%

### Child/children could no longer participate in sport or other activity as could not afford uniform/equipment/fees
- 55.00%

### Said no to children’s birthday parties, family gatherings or sports evenings etc.
- 56.67%

### Inadequate clothing e.g. winter coat, inappropriate footwear
- 37.22%

### Reduced or ceased internet access
- 36.11%

### Reduced or ceased mobile phone
- 32.78%

### Limit the use of motor vehicle or could not maintain a roadworthy car
- 51.11%

### Regularly needed to borrow money from families and/or friends
- 60.56%

### Sought out emergency assistance for basics such as food
- 44.44%

### Ceased health or household insurance
- 43.33%

### Other (please specify)
- 21.11%

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### What was the emotional and well-being effect of losing the Parenting Payment Single?

<table>
<thead>
<tr>
<th>Effect</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anxiety and stress</td>
<td>96.63%</td>
</tr>
<tr>
<td>Depression and/or suicidal thoughts</td>
<td>56.74%</td>
</tr>
<tr>
<td>Children worried about finances and took steps to help, e.g. hid school notes for activities with costs</td>
<td>53.37%</td>
</tr>
<tr>
<td>Conflict in the family as I couldn’t afford basics for the kids</td>
<td>36.52%</td>
</tr>
<tr>
<td>Children wanted to drop out of school due to cost and/or wanted to take up employment</td>
<td>14.04%</td>
</tr>
<tr>
<td>We no longer had the money to stay safe</td>
<td>21.91%</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>15.17%</td>
</tr>
</tbody>
</table>
I for one feel there is bigger stigma when you say you’re on Newstart rather than single parent pension. Yet everyone’s reasons for becoming a single mum differs. I for one had to leave a home because I was assaulted. He took all finances from me and I had to start from

I honestly don’t know what I’ll do. I don’t drive, so we couldn’t even live out of a car if we needed to. I need to live where I do to get support from my parents. The children are settled and happy in a good school. Living further out from the city without a car will eventually restrict what future jobs I’ll be able to take. I had a great career and income stripped from me in the aftermath of domestic violence, and the Government’s callous treatment of women wanting to rebuild their lives is horrifying.

I work part time now, lucky enough to have finally after 5 years struggling to find a position that works for a sole parent who has 100% care of her children found the right job that is secure in hours. I work hard and receive a part payment of Newstart but it’s still a major struggle to pay for the costs of living a pretty basic life. My family left a domestic violence situation, ” everyone tells you to leave as it will be better” but I felt a failure for years as even though I worked different jobs my children still missed out and we still consistently endured having our services such as phone/internet power or gas disconnected at several times. I am owed approx. $10,000 in child support which will be a lot higher if the EX ever does his tax returns for the last 7 years. I do everything right, I work and care for my kids, I do my taxes every year without fail, I try my hardest to pay bills on time so why do my children and I deserve to live under the poverty line. Not good enough Australia.

Although I now have a good job with no thanks to my job provider, I nearly lost my home on Newstart. I obtained grants to do courses and finally got employed myself

The effects of living below the poverty line have had a HUGE social and emotional effect on my family. I luckily work in a school and the academic and behavioural affect imposed on children with a financially struggling parent is EXTREME!! I watch as these children often miss school due to clothing issues, having no food or a parent unable to cope rolls into children unschooled or turning to crime just to survive - why are we as a civilised well to do country treating some of our most vulnerable as 2nd class citizens! Wake up and grown up - extra finances would mean more money rolled into local communities and the economy - it won’t sit in banks or investments like the rich it would be spent.

Have started to rely on my parents paying my larger bills which is highly unfair to them as they are pensioners. And not having enough money at any time to pay them back after paying other bills.

I have also been forced to delay making medical or health appointments due to costs of referred services.

I was already working 45hrs a fortnight but losing parenting payment and going on to Newstart when my child turned 8, I was forced to go back to work full time to make ends meet as I only received $72 assistance a fortnight on Newstart. By doing this I lost all my concession for utilities, transport etc and had to pay extra before and after school care. As a single mum with 12 out of 14 nights of care juggling work life balance and being there for my daughter has been very difficult. I do not receive regular child support as her father is always in arrears and trying to dodge payment by providing fraudulent income tax estimates to csa, he hasn’t lodged a tax return since 2011/12 to evade the correct child support, every time csa link him to garnish his wages he resists from his perfectly good full time job and claims hardship with csa
"I'm in more debt than ever. Even buying a house.

Buying food medication clothing petrol. Is hard. And a struggle to provide for my children. We don't do outside activities...or entertainment.

Having a chronic illness. And getting medication and appointments. Is mostly unaffordable. And stresses me to be in this situation and makes my health decrease.

It is so humiliating to have so little money to support children with. And the fact that men are not forced to contribute to the financial support of their children is criminal.

I'm glad our voices are being heard. I'm not a single mother because I chose to be. I have 3 beautiful boys who I struggle to support. That parenting payment made such a difference & it helped us struggling mothers. Thank you

We were managing fairly well financially on parenting payment. Now we struggle on new start rates

Had payments stopped for about 4 weeks as I had Trust set up and complex accounting system. Centrelink were behind in their workload which I had to constantly follow up. Still got harassed to fulfil my mutual obligations though.

It's so hard financially especially have kids needs they shouldn't stop single parenting payment until 14

The hardest bit was explaining to the kids why we had to stop swimming lessons. Then my girls wanted to do gymnastics and singing like their friends but had to say no. I was forced to declared income every fortnight when I was diagnosed with fibromyalgia and some days struggled to get out of bed but had too otherwise payments would be cut! Dealing the Centrelink is inhumane.

I feel as that I have been targeted as I look after my kids can have done for 8 years on my own, I won't be able to afford a course to gain job prospects for myself or my children. I have one child that gas extra needs an as the carers has been taken away. I still have to help him when he needs me even if that is leaving a not completing at tasks an being at risk of cut off.

I have always just got by sometimes with a little help from welfare like Salvation army but now I feel as though I might lose my rental accommodation, have to catch the bus. I have 3 children at school and at 3 different schools 45 mins to get to and from school twice a day.

I like many others are a will be struggling so bad. I don't do drugs.

I have gone without meals and will have to continue to do so. Even if I got a job, I'd still have to leave or take days if my kids need me. But at 39 years old this year not many will employ u esp. if u have children.

I feel as though the govt has done this as a punishment, what have we done wrong?

Day-care how can we afford that?
What about punish the children's dads?

My grandparents will be mortified by what the govt has done with this single mum's on Newstart, less jobs for all, less for all, the fuel prices, less job prospects and when u do try to get ahead, they take take take!!

What am I going to do when we have nowhere to live again?
My kids have to grow up with all of this, I feel so bad that I brought them into a world, a country and this govt that DON'T CARE!

I have a rare brain disease and need surgery yet that’s not considered disability. Help us It feels like hell

I have a master’s degree and work in healthcare, and I can barely survive. I’ve even had to see the local community centre to get money for head lice treatment. It’s not liveable."

Explain to me how the government think an 8-18 year old child needs less money to live than a newborn to 8 year old does... if anything all children need more money as the years go by so that they can be well supported and cared for so that they have a fair chance to be model citizen I our wonderful country Straya... wake you bloody polly’s

I lost Newstart as I worked extra hours for a few weeks and have now lost my pension card.

Meeting my work requirements and still have to explain myself and make me feel like I'm not doing the right thing.

I am doing my best! I work part time, the only job I could get. I keep getting told that I’m not working enough and won’t get paid until I call Centrelink. I have undiagnosed problems with my memory and cognition which makes everything harder. I have value in society. I am raising 2 of the most kind, loving, bright children I know who will one day be working and paying taxes, helping to support others in society, including the selfish old politicians who see no value in those who want to be there for their children, to make sure they grow up with all of the guidance they need. I have raised my children alone; their father is an alcoholic and abusive, so I’ve spent way too much of the last 6 years working on legal documents to keep them safe. I feel like I am always paying for the mistake of choosing a loser (I didn’t know at the start). The govt. does not take into account any personal hardships.

I want nothing more than to be able to work but due to an ongoing back problem, I am unable to. Newstart barely covers the week to week costs of daily living for most families.

Please think of our children and get the fathers to pay what they owe us!

How could anyone expect a single parent with already so many other life stresses and mental issues to support her family on the amount given on Newstart? I don’t know... it’s disgusting really.

The politicians need to give up their outrageous pay and give it back to the community that keep this country running!
Eliminate and respond to violence, hardship and inequality for single mothers and their children.

Life is increasingly difficult as a parent to 3 kids, rent increases yearly...because they can, I study, I work casually, and no jobs are available that are child friendly hours. I constantly have to borrow money for food and petrol and car maintenance. Newstart is putting children at risk.

"Just because your kids turn 6... or 8, doesn't change the fact that you're still a single parent and live pay-cheque to pay-cheque. I understand and get to a point, the need for mutual obligations to help and support us to get back into the work force... but again, none of this changes the fact that we are single mums that struggle. and reducing our payments as our kids age, I simply do not understand how they think kids cost less?? especially once they start school. constantly having to replace lost school uniforms, school excursions, lunches and snacks, extracurricular activities, the list goes on. yes, the government provides us a free education, but so many things still cost.

I say make a polly live a month in the shoes of a single mum and see how they cope. "

Very stressful for the main caregiver, especially if the other parent is a deadbeat with no job or lying to child support about their income

Moving to Newstart is the worst thing for single parent families. Since moving over to Newstart I have had to borrow money from family, access funds from donation agencies, go without meals and for the first time ever been late/unable to pay my utility bills. The stress of living and trying to support a child on Newstart is so terrible it is on par with the stress of suffering from domestic violence. New Start is NOT an efficient amount for a single parent to raise their child/ren on. Better resources are needed to aid single parents getting into the work force. I have been knocked back for jobs because I am unable to work out of school hours due to my circumstances of being the sole carer of my child (no family close to take care, cannot afford childcare/minding services). New start should only be for adults without children seeking employment, not families!

My child’s father was incarcerated for indecent dealings with her when she was 5-6. She has insecurities and post-trauma. I pay for a private school so she can get the care she needs as advised by counsellors that she would be lost in a public high school. I also can’t leave her alone at home as she panics. Everybody has a different situation - I wasn’t at fault for what her father did to her, and neither was she. But while he lives happily in the dole doing odd jobs for cash, so he only pays $36 a month child support - we suffer. I cannot work anymore and break my child further!

I hope one day we actually support those in need not make it harder for them

single parents are in an absolute dire situation and children are living in poverty and it's having a massive snowball effect on children and parents.

Children know they are poor, and money is non-existent.

School books and fees can’t be paid as the subsidy that was there for years has been take. Away also.

This government should be absolutely ashamed of itself.

To take money away from already struggling and time poor single parents is absolutely cruel and heartless.

If it was their family member and realised the struggle it would be a different story.

Children are going hungry; children are becoming homeless and forced to live with other family or in foster care and sadly so
Parents are depressed, can't sleep and sadly also commit suicide through feeling of depression and feeling defeated and letting their family down. On top of the domestic violence and whatever else lead them to be raising their children alone.

New start needs to be re-evaluated. In 2011 when I was forced onto Newstart I had to give up time with my Children and I am in that same situation again. How the government believe that it is a fair income is beyond me. 498 per fortnight is below the poverty line. How can they expect Single Parents/partnered or single people to live off this amount? Some people are not able to work. Or finding work is difficult. Increase the amount and allow us to get back on our feet.

I have never understood how the govt could justify pushing single parents to abandon their children. That's what we have to do, to fulfil mutual obligations. My son and I have suffered for their inhumane policy.

I now have 2 types of cancer. Multiple myeloma and renal cancer. Jumping thru hoops just to provide medically for Centrelink is painful. Naturally Denied DSP

Ongoing problems with Centrelink account, constantly told I had to go to interviews even though I had employment. Payments cancelled and had to reapply. Request to investigate non-payment took so long they couldn’t make up any payments because it was longer than six weeks then received a $9000 invoice because I had been overpaid (still can’t work out how I was overpaid) but no consideration of the period of non-payment. I was told I had not reported my income (constantly and consistently reported income using the app throughout the period).

Late asd diagnosis for 12 yrs. old, so how am I meant to work, organize and take my child to therapies and fulfil mutual obligations? No out of hour care is available for high school students especially weekends/ nights add into the equation her sibling that is physically attacked when her sister is angry which is every day

Consideration should be mad for older parents, and parents of multiple, also rural areas as we have no childcare

As a single parent I am constantly taken advantage of by employers, I am promised full time work but once I’m in the job it never happens, the job I am in now I was offered a manager position which never eventuated I was promised school hours which I am forced to work outside of because my employer threatens staff who can’t do the hours that she will report us to Centrelink and have our payments cut off, I never agreed to working outside of school hours because I can’t afford child care and my kids go to school in a small country town where it’s very difficult to even find care, I can’t go back and study a new field which would put me in a better financial position because I need to be able to do 400 hours placement which if I was able to have the time to do the course would mean once I’m qualified I should never need to be on any assistance ever again which is my goal I appreciate the assistance I get but I don’t want to have to rely on it forever I would like to be able to use it to help get me to a place in life I don’t need it, I have worked most of my adult life I’m not interested in cheating the system I just strongly feel it’s being done the wrong way there is a huge demand in jobs in the community/disability sector which I am really passionate about but I can’t do the course because I don’t have the financial support so many mums would really enjoy this field and the job flexibility it has the potential to create, single mums could do the jobs and not require child care which would save the government money in the long run and help ease the pressure of the demand on anyone working in the NDIS sector, single parent payment needs to go for longer yes our kids are at school and that’s the perfect time for women
who have escaped family violence to study, create change in ourselves so we don’t end up but in violent relationships because being able to study builds up our confidence, you want help to break the cycle of violence then talk to us about it we want to raise our kids to be better than that but we can’t give them basics, you want us to teach them to treat everyone with respect but we are never home because of work to teach them. This is the most crucial age they need us around to get them through teen years safely without turning to their peers’ end up being a rebellious teenager because no one was ever home to keep them out of trouble. The new start switch is setting up a system of failure of poverty which will in the long term end up costing the government more, housing, violence, bad areas. Like I said I appreciate any assistance I get but it’s being done wrong, you have a real opportunity to make serious positive change out in the community and it’s being completely over looked as we are being portrayed as bulgers when it’s just not true. Educate a woman and she will change the world.

I feel so stressed, my health is suffering significantly, and I keep this hidden from my family. I just keep working even though it’s harder and harder each week. I am grateful that I at least have a permanent job. Thank you

Can’t understand how my youngest turning 8 means I am supposedly able to leave them alone outside of school hours and school holidays to work (no after school care or vacation care in my town). 8 is a ridiculous age for this to change; be better as a sliding scale from 8 to 14 perhaps. My eldest, now 14, can be left at home alone for periods of time now but I still won’t leave my 10 or 12-year-old by themselves for a full workday.

Just anything is better than nothing especially raising kids on your own

Special circumstances should be given when property you own & can’t live in because the ex will have you relocated. I’m missing out on both study allowance and SPP, At least a part payment should be granted until I finish my studies.

Single mums already over stressed out numbered and usually very unwell with very little family support trying to look for work when you are unwell and stressed all the time there’s always something to do for mums we don’t get weekends to ourselves I just don’t think single parent should have to return to work unless they are ready and want to, they’re already doing it soooo tough, Newstart is not for the single parent it’s not even for the unemployed, Government officials get paid even when they have finished being in power but if people want you start full out of work they get the tiniest bit of money to survive even if they’ve had a job for 30 years to use their homes because the new start payment doesn’t cover basic necessities like rent or food for anyone unless they are living with their parents which most people aren’t

Highly educated - still, can’t get a job. Employment provider doesn’t care. They have never found me a job. I’m in a regional area. Limited jobs. I’m scared that I will be forced to go on the Indie card.

Moving single parents to Newstart when their youngest turns 8 is not the right time. I know many people whose children have been diagnosed on the spectrum at age 8 in particular. That’s usually when the demands of school become serious and compliancy and defiance issues kick in and many ASD kids will start running away from school. Children who’ve had separation anxiety (which many kids of single parents have for obvious reasons) will often just be started to feel secure by year 4 (age 9 or 10). So, I believe that the earliest single parents should be moved to Newstart (or stay on Parenting payment single but with higher levels of mutual obligation) is when your youngest child enters year 5. But even then, in the society we live in now that just doesn’t seem as community
orientated, where everyone is more isolated, I believe our children’s future and Australian society as a whole would be better served if single parents were better supported.

I'm genuinely afraid for my, and my son’s future. I'm over 50 and due to ill health have not worked in some time - I'm almost the definition of unemployable. But I can’t survive on No start either.

On PPS I was receiving $265 and on Newstart I've received around $30 three times and other times I've received nothing. It just makes it so hard to afford basic things and I only eat dinner so then there’s enough food for my girls.

It was quite stressful moving from single parenting payment to Newstart allowance when my youngest turned 8. I have 4 children. My eldest is nearly 18 but he still lives at home and I provide a lot of things for him as he is on apprentice wages. So, less money for us on Newstart allowance has brought a lot of cutbacks on after school activities like sports and family outings on the weekends. My second eldest has offered to get a job and help pay for expenses. I've had to borrow money off family and get family to help me out constantly with car expenses and medical bills. I am owed $17,000 in child support and the other parent doesn’t help out financially at all. I am feeling the pressure and stress and get quite depressed some days as I have a permanent medical condition that is quite disabling in what I can do for work and how many hours I can work. I feel like we should be helped more as single parents and supported to be at home without children while they are so young and doing home duties which pretty much takes up all my days. I don't drink, I don’t smoke, I don’t take drugs and I don’t spend on unnecessary items, so I think it’s important to get more help.

Why stop parenting payment when youngest child 8 when a child's expenses go up! Especially a child with additional needs! Why make it difficult to get carers payment when you are on Newstart when your child has additional needs. You are not supporting you are creating a nation of children with Childhood Neglect!!

When I left my drug affected husband, I was not given any help and my daughter was 3, last year I lost my job and again I was offered no assistance or help.

"No single parent doesn’t want to work.

We want the best for our children.

Putting us onto Newstart is debilitating. I have been looking for work to suit the hours of caring for my children constantly. Cutting my income to force me to find work only increased our suffering. The stress and worry created illness for my children and myself. Before my children I worked 4 jobs and paid a lot of taxes! My family is being punished because I do not have a partner to share what it takes to raise a family of four."

Newstart is cruel and inadequate, shame on the government!

I didn’t ask for this. I’m not a dole bludger. I worked as a public servant until I was injured in a workplace accident. I was married, had my children. My husband gave up on us partly due to my disability. So, the children and I now suffer. How are we to survive on $500 a week? No hope. No future. Nothing to look forward to.

As I am about to transfer to Newstart I am really stressed about how I will make ends meet. I am desperate for a job but can’t find one not even at Coles because I can’t afford childcare. There is so much going on that it’s so overwhelming and I struggle to hold it all together. I don’t think the
politicians know what it’s like to live on $30,000 per year and try to raise kids. We all miss out on so much that others take for granted.

The actual drop in income wasn’t as bad as the constant stress from dealing with the job search providers, I think that should be a whole other survey.

there are no childcare facilities for school aged children and have no support or family to look after my children if I go to work.

I am working 21 hours per week, so I have income coming in. Even with that though there has been a big drop in daily living with money from child turning 8 and Newstart paying less. Now I struggle with trying to find more work that fits in with sole parent duties too. We live an hour from CBD.

"All I want is to be the best parent I can be. To raise my children the way they deserve as no one else can do what’s best for my 3 precious children. They need to have their parent to support them. If they get the support from their only parent, then they have a better chance to become well rounded adults who can contribute to our Australian society in the future.

If I’m constantly asked to jump through hoops, it makes my conditions worse and the children do not get what they deserve.

I pray and hope that the best is done for my children "

"The only way the government can ensure women are kept safe from domestic violence is to give them quick and easy access to financial assistance. Anyone who has an AVO or has had an AVO against their partner should go to the front of the queue with an upfront payment included.

8 years old is too young to be left without parental support and supervision...so parenting payments should be left in place until the youngest child is in high school. "

An increase to New Start is urgently needed and those with ill health and disabilities should be put on a different tier. Or on DS'. And you won't have problems of suicide or dumping their children

Feels as if you are working for nothing, so hard to get ahead when you lose such a significant amount of money, then there is the added costs of child care of top whilst working however your parenting responsibilities don't change... you are still a single parent!! Go figure??

Difficult to support 3 teenagers on Newstart when essentially you are raising 3 adults. Therefore, I work (part time). Fathers on Newstart with minimal parental commitment, receiving child support, do not have the same financial stress if that are only having the children a few days a week. (Or the financial motivation to find work) I hope there is an enquiry into child support also! Thank you for the opportunity to comment.

We are struggling

I had to take off work two days to go into wait at Centrelink, numerous phone calls to Centrelink, and so much stress in the changeover. Then there was a delay getting me started onto Newstart due to all the paperwork.

This country is a joke. The future is our families, our children, most of the time supported by single mothers who are penalised beyond what is reasonable for caring for their children. Keeping children fed, clothed and educated should be a right in a country such as Australia. A simple increase to
Eliminate and respond to violence, hardship and inequality for single mothers and their children.

payments or increasing the age of single parenting payment cut offs for children until they are well into high school is a far more intelligent and humane solution to support the futures of these children. It’s too late for me and my circumstances as my youngest is now 11 but maybe if its changes for the next generations of single parents raising families, they will have at least a chance of a better life. I have struggled in ways you will never understand, and it has taken a very large toll on my health and wellbeing PERMANENTLY. Through all of that, missing meals, late payments and children missing out I have also worked part time (so I can pick up my kids from school and actually PARENT them) studied a master’s degree etc. However, I am now 44 years old and will unlikely find employment when I graduate due to not being employable enough. YAY.

Being a single mum with no child support either is really hard. My kids miss out on a lot because there aren’t the funds to do things. There are not a lot of jobs out there where they are willing to take you on part time with the chance of you not being able to turn up because of responsibilities to your kids as well as your own health and if you don’t have the formal education it’s even harder

There are a lot that are worse off than me, but simply the "stress" of being forced to look for work, as a priority over parenting is enough. That and the fact that some of us DO want to parent properly, and be emotionally available for our kids, makes it tough. There is no consideration for holidays when we need to be at home with our kids. the job providers/Centrelink simply do not care. Childcare is often just as expensive as income for the day. Our children deserve to be at home with us, not punished for the fact we are single.

I’m lucky in that I managed to secure a carers payment for my disabled child after being on Newstart for a period of time. It’s impossible to parent well on Newstart & the cost of childcare makes working almost pointless, you’re virtually working to pay someone else to raise your kids and are no better off financially if you’re in a low paying job (which many women are).

No one seems to care, or can do anything about the homeless

Putting sole parents and women over40 onto Newstart isn’t suitable.

"Being a single parent is hard but try doing that when you have child support that doesn’t get paid, less Centrelink assistance and all at a time when the kids are older and costing more.

Everyone says get a job but that’s not easy either because I need a job in school hours so I can be home when the kids get home because it’s illegal to leave alone and I have no family support. Also find me a boss who will allow me to attend the high school of my son who need me at least 3 times a week due to his issues.

I need help but no one provides it or even has suggestions for me, so we just keep slipping closer to the end of the proverbial rope. That rope has an ending. Since when is there more value put on mothering yeah than on the people trying to raise our future generations (albeit in poverty) with a whole heap of love and acceptance because they too are doing it tough ",

Newstart is cruel people may have many issues underpinning and impacting them and gov puts more pressure on people who are not able to get employment single parents have it hard as they have no care for child

"I work in the welfare sector and stopped working because of burnout. I love with anxiety and depression and my 11yr old has ADHD. My now 22yr started working and at one point was working 3 jobs to make sure he had enough food. He was very aware we did not have money for all he needed.
I stopped buying birthday presents for family members and I spend less and less on the children’s birthday and Christmas gifts.

After a brief period of exemption from mutual obligations I threw myself back into looking for a job. I was successful in gaining full time work however this is over an hour commute from home. My daughter and I now leave the house at 7.30am and I don’t get home until 6.30pm. The driving takes a toll on my back and neck the increased stress makes body pain and anxiety symptoms worse. I do have a full-time income but if I could still be in parenting single, I would have more time with my daughter and significantly less stress. It ok to have less financial stress but the cost is to how I parent. "

I was suicidal and had to go to the hospital.