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17 March 2026

Submission to inquiry into Social Security and Other Legislation Amendment (Technical Changes
No.1) Bill 2026

Dear Committee members,

Council of Single Mothers and their Children Inc. (CSMC) is a non-profit organisation founded in 1969 by single mothers to secure a better life for women parenting alone and their children. We achieve change by championing the agency, rights and needs of single mothers and their children and providing specialist support services:

- Information, support, referral and advocacy services to single mothers, including support via telephone, email and messenger to approximately 3000 contacts per year.
- Accurate information and resources to over 6500 single mother members including email bulletins and via our website.
- Representation of the needs and issues of single mothers and their children by working with government and community organisations, the media and research partners.
- Advocacy to achieve the social, economic and legal equity for single mothers and to raise the status of single mothers and their children.

The three areas for attention in the proposed Bill are topics often raised with us by single mother who use our Support Services.

We welcome the opportunity to address these.

Regards,

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Child Support

Council of Single Mothers and their Children (CSMC) supports in principle amendments that clarify the lawful operation of the child support system. We note, however, that many ‘technical amendments’ are required to legislation when:

- the passage of the legislation, including the time for consultation and review is rushed, whereas misunderstandings and unintended consequences could be avoided with more deliberation
- the experiences of practitioners in for example, Services Australia or advocacy bodies, are ignored by senior decision makers and Ministers in trying to draw attention to problems with the ways legislation works.¹

While we at CSMC appreciate the initiative of Government in seeking to understand and remedy the weaponisation of child support in Australia, we stand with the Member for Warringah in her incisive call in Parliament, Wednesday 11 February 2026, for much more action.²

We recommend that the Committee read the Member’s speech, and hear in her voice, the views of thousands of single mothers who have, with their children, escaped one form of family violence, only to find the child support system exposes them to another.

We ask the Committee to recommend the kind of fundamental changes to the Child Support Act and practices that the Member for Warringah calls for, in order to end the systems and financial abuse children and their primary parents are currently experiencing.

We also stand with Single Mother Families Australia (SMFA) and reiterate the call in their submission, for the Committee to consider their child support briefing paper [So Many Ways to Lose](#).

Schedule 1 discussion

- We appreciate that the amendments propose to align elements of child support legislation with both the policy intent and the practices of Services Australia in administering the Child Support Scheme.
- We note however that the amendments will: ‘retrospectively validate the actions and decisions by the Child Support Registrar which did not align with the CSA Act provisions prior to commencement of the proposed amendments.’ While we do not have expertise in this area, we are cautious about agreeing to any form of legal retrospectivity that does not mention compensation.
- **We ask** the Committee to consider all aspects of making the amendments retrospective and the possible implications for individuals, families, and in particular, long-term effects on children. What would be in the best interests of a primary parent, for example, who has been compelled to pay child support that is not warranted, particularly where the requirement to pay child support has acted against them in seeking a loan or other credit? Why is the government proposing retrospectivity without accompanying compensation?
- If we have such questions, we are sure parents will also. **We therefore ask the Committee** to recommend a comprehensive communication strategy covering all aspects of the child support changes and making clear, with examples, how people may be affected.

¹ This occurred in 2019 and 2020. See for example, Parliamentary Library Bills Digest No. 45, 2025–26, pg 6

² Hansard 11/02/2026 16:21, accessed at:

<https://parlinfo.aph.gov.au/parlInfo/search/display/display.w3p;query=Id%3A%22chamber%2Fhansardr%2F29138%2F0263%22>

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Recipient parents being used by the child support collection system to provide information

In addition to the points above, we wish to draw the Committee's attention to this statement in the Bills Digest: *'The (child support) assessment normally uses income information reported in the parent's most recent tax return. Where a parent has not lodged a tax return, the Registrar can draw on other available income information—from within Services Australia (relating to income support payments) or information provided by the parents, government agencies, employers, or other sources.'*

We underline (above) a crucial and often misunderstood aspect of the child support system.

When paying parents fail to pay, system officials often chase their ex-partners to find out the address, employment circumstances and income. We use the word 'chase' advisedly. For years we have had single mothers calling in distress that the child support has not been paid, and report the agency is calling them – or that when they ring to report non-payment – that the agency is harassing them for details about their ex-partner. It is this kind of system behaviour that enables paying parents (mostly men) to believe that their former partner is 'dobbing them in', and to therefore, feel their anger is justified.

We ask that the Committee recommend that the Australian Tax Office use all legal means to ensure paying parents fulfill their obligations to submit a tax return and that as a matter of urgency, all systems officers (Services Australia and ATO) cease trying to find any information about a payer through the payee. We also ask that the Committee recommend that any future technical amendment of the tax legislation remove the phrase 'information provided by the parents.'

We support clarification of the terms *Child Support Periods* and the *Less than 35% care*, and as indicated above, call for a comprehensive communication strategy covering all aspects of the child support changes and making clear, with examples, who may be affected and how.

Urgent payments

Council of Single Mothers and their Children (CSMC) understands that urgent payments can apply to all social security recipients, including men, young people, old people and women who are not parents. As we support only single mothers and their children however, we limit our comments to our areas of experience which are often, but not exclusively, related to life post family violence.

Until this 2025, Council of Single Mothers and their Children (CSMC) had not received funding to provide family violence services. We have, however, from our inception supported single mothers who flee violence with their children, both soon after the event and into the long recovery periods. We have also recently completed a project with children and young people growing up in single mother households and through them, have a greater understanding of the financial pressures facing them post family violence and as they move beyond secondary school.³

³ Juanita McLaren, Zali Harris and Andi Sebastian: *To be seen and heard: Report on young people in single mother households*. Council of Single Mothers and their Children. January 2025. Available at: www.csmc.org.au/youth-report/

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From years of engaging with single mother families, we know this about women leaving violence:

- Many will try to manage without system help and in doing so, often inadvertently pass the critical first 12 month period when supports are available. This is not a deliberate intention, but rather a matter of desperation, needing to escape and stay hidden, and sometimes pride and the desire to be independent and to reassure their children they can all manage. Others are not informed of the services available to them and think they have to do it alone.
- Whenever they call us for urgent help, the reasons are various and range from the need for emergency relief to tide the family through the week (\$60 plus \$10 per child), to assistance with a bond and moving costs (both above \$500). Rarely is the amount of money they need precisely \$200.
- Personalised support at the time they require it, at whatever point along their trajectory to rebuilding life, is critical to assisting women and children move forward to safety and the realisation of the lives they envisage.

Research shows that 37% of single mothers and their children live in poverty and are the family type most likely to live in poverty in Australia.⁴ In CSMC's second National Survey of Single Mothers, 36% live with a disability and 38% care for a child with a disability.⁵ These factors alone exacerbate poverty and create the need for urgent payments between or in addition to the disability support pension or carer's payment.

Whatever the circumstances of single mothers receiving income support (parenting, having a disability, caring for a child or adult with a disability, supporting teenagers, or seeking work after their youngest child is 14), in every instance, the amount of support they are receiving is well below the poverty line. Since the current and previous governments seem determined to keep the payments well below the amounts needed to meet the costs of living, additional support in the form of urgent payments should, in our view, be kept as flexible as possible and without a cap for a single payment. One individual may need several payments of \$100 over the 90 days, while another may need a single urgent payment in the 90 days which enables them to secure rental housing.

Schedule 2 discussion

In relation to the purposes, we note the following:

- Policy has preceded legislation in providing urgent payments which, while outside legislation and inconsistent across the nation, have often been considered and authorised with human oversight and without the harms attributed to Robo-debt. We appreciate the careful language that describes this change as providing a 'legislative framework that supports the administration of urgent payments, which can be supported by the use of computer programs (automated decision-making)'. **We ask the Committee** to emphasise the need for any computer programs involved in urgent payments to be back-end and subject to human oversight.
- Inconsistency may be avoided with the establishment of 'eligibility criteria and conditions that apply for a person to receive an urgent payment', and we hope to see these as broad-brush, allowing a continuing attention to need. We caution, however, that fixing limits and tightening

⁴ ACOSS: https://www.acoss.org.au/media_release/new-report-shows-women-with-caring-responsibilities-at-greater-risk-of-poverty-before-covid-19-and-highlights-risks-of-snapback/

⁵ Sebastian, A 2023: Navigating turbulence: COVID and beyond for Australian single mothers. Report of a 2022 national survey by the Council of Single Mothers and their Children. Available at: <https://www.csmc.org.au/national-survey-2023>

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eligibility may have the unintended consequences of worsening the circumstances of the poorest Australians, dependent on income support that is below both the minimum wage and the poverty line.

- The purposes describe provision of ‘a method to calculate the amount of and limit for making an urgent payment’, but there is a clear limit provided (\$2-\$200). A description in the Bills Digest provides a useful guide to how this will work. Reading this emphasises the importance of a **clear and transparent communication strategy** that makes clear, even to those who are barely numerate, how the payment works and what it will mean for their usual payment. We appreciate that it enables up to ten payments in a 90-day period and then what seems a careful process to ‘identify whether the person faces particular risks and explore other personalised alternative supports that may assist them through their exceptional and unforeseen circumstances’.
- **CSMC recommends removing the upper limit on the urgent payment.** We hope we have indicated the range of circumstances that can occur – particularly but not exclusively in families - and believe consideration can and must be given to larger requests.
- We are also conscious that \$200 today may be seriously reduced in value both with rising inflation and time. If we must have a higher limit, we strongly recommend it be higher than that proposed, and indexed.

Employment income attribution rules

CSMC has no issue with the alliance of payment and time periods.

CSMC is, however, astonished to see partner and parental income tests foregrounded in these rules. Astonished because the government has seemed so understanding of the vicious financial hold some women are subjected to by current and former partners who use financial abuse to perpetrate family violence.

Also, there has appeared to be greater understanding of the impact of family and sexual violence on young people and the need to put the child’s safety and best interests first which does not align with this proposal.

Finally, because this seems an archaic policy in a time when:

- Young people have to move for study and work, often with no parental backing and/or to escape an unsafe home.
- Many people, including single mothers, have to share housing to avoid homelessness. We note that rules to determine whether people are in a de-facto relationship are nearly indiscernible from the circumstances of people who can only survive by sharing housing.
- Australia has one of the highest rates of gambling in the world, and the harm often filters down to partners, children and young people who are then forced into dire poverty through the partner or parent’s gambling. This is, however, not reflected in their income, which is often quite high.

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Dr Anne Summers referred in her work, to ‘government induced poverty,’⁶ as she highlighted the excruciating choice facing women – violence or poverty. CSMC has long sought, with other community and social welfare agencies, to have all income payments raised above the poverty line and indexed to stay there.

CSMC holds a similar view of policy harm, in relation to partner and parental income means testing which (as government policies) continue to weaponise purportedly helpful systems against women and young people’s safety, individual equity and economic security. Family Law is increasingly emphasising the **safety** of both children and their primary carer, and we urge government to expand this across other areas.

While both women and young people can seek an exemption from reporting their partner or parents’ income, this is an awkward mechanism that frequently fails.

We cite:

- Women and young people who do not know this is available.
- Language barriers that see Service Australia workers resorting to simplistic measures such as, ‘does he hit you?’ and if the answer is ‘No’, recording ‘No family violence’. This sole measure of family violence neglects a panoply of tools in the realm of family violence including sexual assault, emotional abuse, financial abuse, coercive control and more. In addressing language barriers, we are also conscious of cultural prohibitions impacting many people living in communities, including those in some First Nations remote communities.
- Women and young people being re-traumatised by having to retell in detail, and be questioned about, the violence they have experienced.
- Some people so traumatised by violence that even if they know an exemption is an option, they are too frightened to seek it lest it expose them to more violence.

In the polycrisis of housing, cost of living, and overstretched community and social services, partner and parental income testing may increasingly be used as a tool of control that no one really has the time to examine or act against. This is particularly true within Services Australia where increasingly decisions are made online, there are fewer workers available to spend time with people, and many of those on call lines are uncertain and appear lost in any degree of complexity.

Given all the above, **CSMC recommends that the amendments in Schedule 3 intended to clarify employment income attribution rules in relation to partner and parental income be removed from the proposal.**

CSMC asks the Committee to recommend to the government that these eligibility and attribution policies and all future amendments to Social Security are closely examined to ensure they do not risk compromising the safety and wellbeing of women and young people, heighten risk factors for domestic violence or further entrench forced dependence on a partner or parent.

⁶ Anne Summers (2022): The Choice: Violence or Poverty. Available at: <https://www.violenceorpoverty.com/>