

Child Poverty & Families in Distress

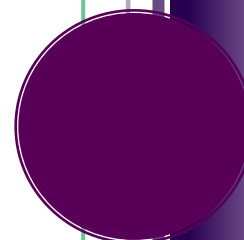
Social Services Legislation Amendment (Omnibus Savings and Child
are Reform) Bill 2017.

The National Council
& of Single Mothers
Their Children Inc.

March 2017

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Who we are

The National Council of Single Mothers and their Children Incorporated has been an organisation for single mothers since its conception in the early 1970's. NCSMC believes that having access to information and support, when and as required is empowering. It enables women to make informed decisions, and it better equips them to protect and support themselves and their child/children. Primacy is for single mother families contending with hardship. NCSMC can advise and respond to policy and legislation and we ensure that the lived experience is heard. NCSMC has advocated for equality of opportunity, financial security and access to justice, legal and human rights for well-over four decades. NCSMC's knowledge is enriched through the wisdom that can only be gained through the 'lived experience'; a unique and authentic vantage perspective.

NCSMC provides information, referrals and assistance to single mothers through our electronic platforms. In the past year we have responded to over 1,300 individual requests whilst our information post can reach up to 53,000 per week. Overwhelmingly single parent households are headed up by a mother, and sadly they are disproportionately impacted by poverty and violence.

Community Affairs Legislation Committee

NCSMC welcomes the opportunity to present a submission to the *Inquiry into the Social Services Legislation Amendment (Omnibus Savings and Child Care Reform) Bill 2017*. It is our hope that the voices of those who vehemently oppose this legislation and their rationale will be heard.

NCSMC wants to impress to the Government through the, Community Affairs Legislation Committee, the degree and prolonged distress that their resolve to cut critical assistance to sole parent families has had since announced in May 2014. The Government has created a climate where some of our poorest families continue to hope that there is enough time - just enough - some delay – so their children can get through high school. They are acutely aware that the harshest cuts are reserved for the children finishing their secondary education.

Its enough, we have stood against these unnecessary measures for three-years and four pieces of legislation.

*"When will the
nightmare end?"*

*Just got nothing more
to give" Feb 2017*

Guiding Statements

1. Sole parents have borne the brunt of harsh cuts in successive budgets, and as a consequence they cannot manage any further reductions. NCSMC has commissioned the ANU to undertake an economic study of the financial impact that *welfare to work* has had on sole parent families. The preliminary and unpublished findings are staggering and point to annual losses of a little over \$6,000 per year.
2. Child Poverty has grown and it's to our shame that 40% of children in a sole parent family now live in poverty compared to 12.5% in coupled families.
3. Australia has one of the most tightly targeted income support systems in the OECD and therefore any cuts directly impact upon struggling families.
4. 'Family Payments' is an expenditure that has reduced over the years and therefore does not require further reductions.
5. Seeking and staying safe costs money. We can't cut critical support to women and children impacted by family violence.
6. Australia has failed to undertake any comprehensive review of what is an adequate income for sole parents; we cannot make further cuts in a vacuum of knowledge.
7. Australia has not set any anti-poverty targets or measures to ensure that all children have the same opportunities as their peers to safety, to learn, to thrive and develop.
8. An absence of any population impact review of this measure. NCSMC is concerned that cuts will be sharply felt in remote, rural and regional areas. Areas where employment options are limited and the cost of essential services are high. We are fearful that it will compound disadvantage.
9. No consideration to the interactions of Child Support and Family Payments with the measure, potentially instituting a contradiction in the Governments position regarding the cost of children. The Child Support formula is premised upon the cost of children is higher for 13+.
10. Investment in child care is welcomed but **the cost is too expensive for sole parents** to pay and we reject this measure.
11. This is the fourth piece of legislation that contains cuts to family assistance for sole parent families since first announced in May 2014. The community expects that the government upholds its own political processes and that the measures within this bill wont be revisited, negotiated or repackaged. It's enough.

*O*ur Recommendations

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.

1. Reject the measures in the legislation that will reduce critical family assistance to sole parent families.

Family Payments are a critical support – and not a savings measure and since its contemporary inception in the late 1980's, an initiative to address child poverty, it has had bipartisan support. *Social Services Legislation Amendment (Omnibus Savings and Child Care Reform) Bill 2017* will result in the removing of several million, over the forward estimates. As Australia has one of the most targeted systems in the world the impact will be felt by the families who are in the greatest need¹. NCSMC shares the distress of the families who will be most affected, and that it is families with children over the age of 13. Ironically, the cuts hit when assistance is needed the most. We also raise our concerns for children who are finishing their secondary schooling (16+) as they will have all assistance abolished.

Low income sole parents have repeatedly borne the brunt of successive cuts. Struggling sole parent families, mostly headed up by a mother, have no financial capacity to absorb any further reductions. It is a crippling blow, most notably for the families forced from a Parenting Payment Single and onto Newstart once the youngest child is eight. These families report unrecoverable losses of amounts of up to \$140 per week. This remains an unresolved issue and it would be reckless for a Committee to support further cuts to this demographic.

¹ Peter Whiteford, Nov 2015 pp9, *Assistance for families in context*, Social Policy Institute Australian National University.

2. Do not remove, phase-out, reduce Annual Supplements

The reconciling of end-of-year supplements is factored into household budgets and provides a much required capacity to enable families to pay those large costs that often cannot be met within the weekly tight budget. Such items may include outstanding school fees, car registration, and replacement of household appliances. The measure that seeks to 'revise', 'reduce' or 'phase out' the end-of-year supplements should be abandoned. We urge the Committee to understand the particular importance of the end-of-year supplements for struggling families and reject this proposal within the legislation. Furthermore, NCSMC has maintained concerns regarding the capacity of an IT system to respond to over-payments and this lack of faith has been validated by the public issues regarding the 'automation debt letters' and the inability for the incorrect findings to be amended.

Recommendation: The Committee rejects any and all reduction of the family payments to sole parent families including families with children aged 13+. The Annual Supplements are too crucial for sole parent families and that any removing, phasing out or reduction of the annual supplements is abandoned.

3. Education Assistance: The Pensioner Education Supplement and the Education Entry Payment

The Pensioner Education Supplement is a measure that provides assistance for training and education for women who are in receipt of income support. To qualify for the Pensioner Education Supplement the recipient needs to be studying an approved course at an approved institution. Studying can be full-time or part-time (again approval is required) and part-time study is at least 25% of a full time study load.

The payment to an approved student who is studying fulltime is \$62.40 whilst the payment to an approved student who is studying part time is \$31.20. The Education Entry Payment is a taxable payment of \$208 paid once each year with subsequent payments paid annually. Eligibility for the Education Entry Payment is determined by approval of for the Pensioner Education Supplement

Education is essential for women who have not been in paid work and may require a qualification to gain a foothold into the labour market. Furthermore, qualifications gained can also assist women moving beyond insecure, low paid and part-time work. The stated available alternatives as presented by the government such as HECS does not assist with cost of books, travel coast and or associated child care costs. The bill we seek to abolition various payments which are critical in supporting women to access education at various times of their life. We urge the Committee to read some of the statements from women located on page 15 & 16 as it's a 'good news story'.

Recommendation: Oppose measures that will cease the Pensioner Education Supplement and the Education Entry Payment.

4. Indexation freeze for working age payments (Schedule 8)

The bill seeks to freeze working-age payments' income free area and income bank thresholds for three-years.

This measure will erode the level of income that can be earned before payments are reduced, trapping sole parent families into hardship and preventing them from working their way out of poverty. We further point out that freezing any allowable earnings known as the *income free threshold* is a disparity in rhetoric. The changes to income free thresholds are particularly harsh and remove all stimulus and opportunity to gain further employment for recipients of the Newstart Principal Carer. Given the cost-opportunity of paid work it should provide a financial gain for a family. Paid work is an important mechanism in strengthening a vulnerable family's financial resilience. Single mothers in receipt of the Parenting Payment Single and with three children can earn and retain \$118 per week but once move to Newstart the immediate drop is \$52 per week. Families who are straddling the poverty line cannot work their way out of poverty with such harsh income free threshold. A positive first step would be to ensure that all single parents have access to the thresholds levels equivalent with the Parenting Payment Single, a payment structured to support sole parents.

Recommendations: Oppose measure (schedule 8) that seeks to freeze working-age payments' income free area and income bank thresholds.

Energy Supplement

The Bill seeks to abolish the Energy Supplement for new income support recipients (Schedule 9). This measure will impact upon two million income support recipients over four years, including people who started receiving a payment on 20 September 2016. The Australian Council Social Services modelling states that the impact will be experienced by;

- People living on Newstart who will lose \$4.40pw from a payment that is stuck below the poverty line.
- A pensioner will lose \$7pw which is particularly bleak for older single women who are now a growing face of housing stress, homelessness and financial vulnerability

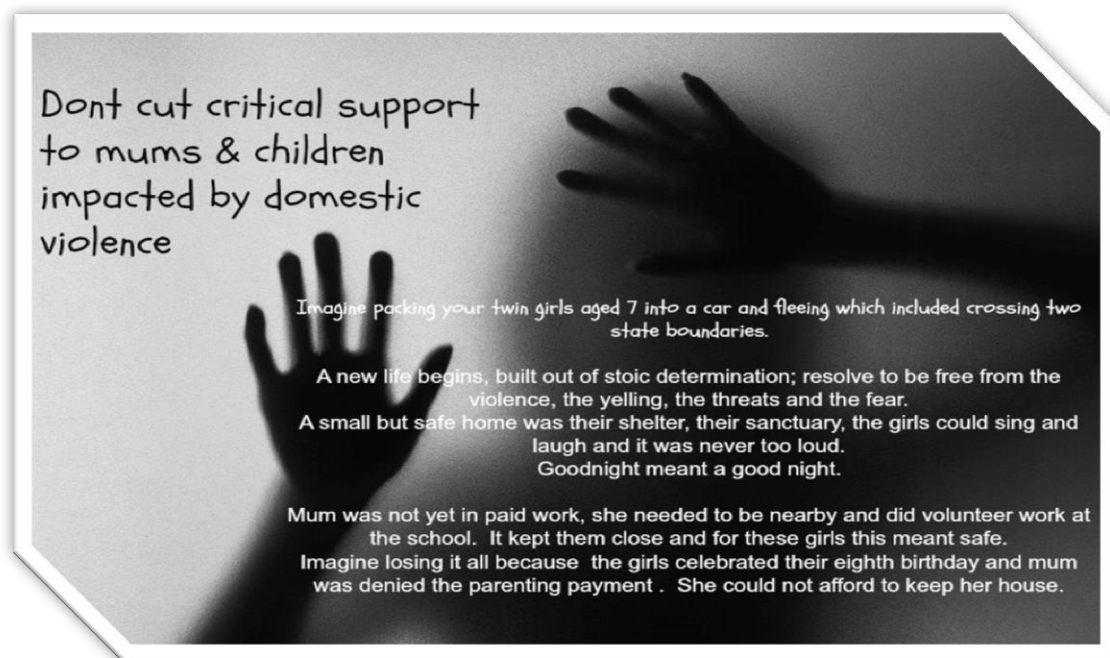
Recommendation: The committee opposes the measures contained in schedule 9 which will reduce an already inadequate payment. We ask that the Energy Supplement for new income support recipients remains equally available for all recipients.

Young People:

We further oppose measures that will implement a waiting period for assistance to young people. The 'waiting period' is a cold-hearted cost saving measure that would witness Australia stepping away from its moral obligation. Essentially Australians, who are eligible, and in need of a payment will be forced to endure a period with no capacity for self-support. It is an unethical and flawed economic lever and we are steadfast in opposing this punitive measure. Hardship and poverty is an obstacle towards getting work ready, applying for jobs and gaining a foothold in the labour market, it does not serve anyone's interest when this obstacle is increased. Schedules 13, 14, 15, & 16 seek to implement:

- Four-week waits for young people to access unemployment payment;
- One week ordinary waiting period (to be served in addition to four-week wait for relevant income support recipients);
- Increases Newstart eligibility age to 25 which will affect 700,000 young unemployed people;
- Rapid activation of young people locked out of paid work. Unemployed people denied any kind of income support for four-weeks (which will be five with the additional one-week wait included in Bill).

Recommendation: Reject the schedules 13, 14, 15, & 16 that seek to impose waiting periods for young people and increases Newstart eligibility age to 25.



The breadth, the harm and the impact of domestic violence is starting to gain awareness but it's to our detriment that the Government cuts critical assistance to families who are using all of their resolve to live free from violence. Eight brave women have shared their plight, with many forced to return to their place of abuse and to the hands of their abuser (page 17-22). These measures will again harm women and children impacted by domestic violence and its time that the Government joined the dots.

Fix the Flaws

NCSMC seeks that the current flaws are addressed and that any changes to family payments are structural, with clear targets that seek to address disadvantage.

We highlight the current issues associated with the Child Support scheme and bring to the Committees' attention the interaction between Family Payments and Child Support.

Child Support Debt \$1.4 BILLION:

The Supplementary Submission (99 - 99.1) to the Child Support Programme Parliamentary Inquiry into the Child Support Program by the Department of Human Services to House of Representatives Standing Committee on Social Policy and Legal Affairs sated;

Australia has an outstanding debt of \$608.9 million which is between 1 year and 5 years old and \$375.2 million is between 5 years and 10 years old typically this would cover children who are still eligible for child support, under 18 years. Furthermore, evidence presented to the inquiry confirmed that there 'official debt' does not include any debt that is incurred for customers within a *private collect* as its assumed that customs in private collect have 100% compliance. This assumption is erroneous. Australians who have a *private collect agreement*, is growing and now exceeds those within a *child support collect agreement*. The Ombudsman stated that the actual percentage of private collect cases in 2012-13 was 54%. Therefore, this significant population is excluded from the 'official debt' resultant in a debt that can only be described as 'airbrushed'.

Child support debt; non-payments, late payments, sporadic payments and partial payments are a phenomenon for families which creates financial uncertainty, distress and poverty. The Committee needs to be cognisant of this current and ever increasing debt and the children who are missing out because of the failings in our current system. The child support scheme is designed to interact with family benefits and therefore any changes to family payments will produce consequences to child support customers which include 1.1 million children.² The Interactions includes the:

² Department of Social Services and Department of Human Services, July 2014 pp 6,

Joint submission to the House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into the Child Support Program July 2014

- **Maintenance Action.** This is the process of having an agreement approved by the Child Support Agency. 'Failing' to undertake a Maintenance Action will result in the recipient receiving the base rate of family payments irrespective of eligibility.
- **Family Payment levels.** A fair way to 'reduce' family payments would be to commit to addressing, reducing and eliminating Child Support debt. Family Payments are reduced when child support is paid on time and in full. However, we note an absence of recovering this significant debt or taking enforcement action against these non-payers who blatantly refuse to support their own children.
- **The Costs of Children table** provides broad average costs at the level of the parents' combined child support income. It includes costs associated with care such as infrastructure costs (accommodation, bedding ect) and consumption costs such as food, entertainment and or transport.³

The current family payment measures have the potential to **institute a contradiction in the Governments position regarding the recognised cost of children**. Child Support legislation is premised upon children **12 to 18 years costing more** than children less than 12 years. In the DHS Cost of table [2017](#) they state that the calculation for a one child below 0 -12 years is \$6159 while a child 13+ years is \$8,333. In arriving at the Costs of Children table⁴ DHS states;

*The Ministerial Taskforce produced consensus estimates of the gross costs of children by averaging together the different sets of estimates developed by **experts in costs of children research**. It then produced agreed gross costs of children figures as a percentage of gross family income for middle-income families across two broad age ranges (0–12 and 13+) and for different numbers of children.*⁵

NCSMC urges the Committee not to make further cuts to family payments especially as it had not taken into consideration the interactions between Family Payments and Child Support.

³ Department of Social Services and Department of Human Services, July 2014 pp16 ,

⁴ <http://guides.dss.gov.au/child-support-guide/2/4/2>

⁵ Department of Social Services and Department of Human Services, July 2014 pp 16,

Joint submission to the House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into the Child Support Program July 2014

Child Poverty: 730,000 and Counting

The Australian Council of Social Service (ACOSS) released their Poverty Report (2016). The report confirmed that 731,300 children or 17.4% of all children in Australia are living in poverty, an increase of 2 percentage points over the past 10 years (2004-2014).

The findings were confronting but sadly not surprising for the National Council of Single Mothers and their Children Inc. It is to our collective shame that the last decade is one of persistent and entrenched poverty across the community with an increase in child poverty. The report confirmed that the children who are at most risk live in sole parent families.

In Australia, sole parent families are mostly headed up by a woman, and that they are more than three times likely to be living in poverty (40.6%) than those from couple families (12.5%). Since 2012, the poverty rate for children in sole parent families has gone up from 36.8% to 40.6%. The latest available figures are from 2014. Therefore this report captures the decision to deny mothers access to the single parenting payment when their child celebrates eight birthdays effective 1 January 2013.

The report shows that Australians who are doing it the toughest are overwhelmingly people living on the \$38 a day Newstart payment (55% of whom are in poverty). This is followed by families on Parenting Payment (51.5%), the majority of whom are sole parents with children. It is these families, these Australians, who stand to lose the most if the measures within this legislation proceeds.

The findings of the Poverty Report cannot be ignored and that Senators need to reject any and all cuts to family assistance and other critical supports.

I. A new approach

A more sophisticated and well-targeted social security system would provide a safety net that accurately considers the needs of sole parent, that quarantines children from poverty, and provides assistance that reflects the employment patterns of sole parents so they can combine sole-parenting and employment.

Sole parent families in receipt of Newstart and are low paid or have insecure and/or part-time work are harmed due to the Newstart earning 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. Consequently, families who were forced from a parenting payment reported non-recoupable losses of up to \$140.00 per week. As stated by National Welfare Rights, a mother working 15 hours per week on minimal wage and in receipt of Parenting Payment Single, would

need to work 28 hours per week once on Newstart to retain the same earnings⁶. Freezing the income free threshold will only add to a very bleak picture.

II. Family and Domestic Violence

NCSMC facilitated a national survey to gain an understanding of Domestic Violence and Income Security. Single mother families impacted by family and domestic violence stated that Family Payments were 'essential' as they exhausted their savings and borrowed money in their quest to live free from violence. We further learned through this survey that single mother families encountered ongoing cost to protect themselves and their children and that it continued way beyond separation. The results from the survey are both harrowing and informative. All of the respondents indicated that their income is reduced and/or significantly reduced due to their exposure to Family and Domestic Violence. Family Payments play a crucial role in supporting women to seek and stay safe. Welfare reviews and or changes must take into consideration the impact of Family and Domestic Violence.

NCSMC also brings to the Committee concerns for New Zealand women residing in Australia who have fled a violent relationship. Depending upon the on the visa, New Zealand citizens residing in Australia may not claim Parenting Payment or Newstart. Women exposed to Domestic Violence, and with primary care of their child, may be court ordered to stay in Australia with their children, and therefore they rely greatly upon family payments.

⁶ National Welfare Rights, analysis Senate Community Affairs Committee, released 24 January 2014, Answers to Questions on Notice, Social Security Portfolio, 2013-14 Supplementary Estimates Hearing, Question: No. M0090_14.
www.aph.gov.au/Parliamentary_Business/Senate_Estimates/claccte/estimates/sup1314/DSS/index

Family Payments ~ Tell it like it is

NCSMC facilitated a national online survey; **Family Payments ~ Tell it like it is**. Respondents were asked nine questions including the question; 'predict the impact that proposed cuts would have on your family'. Responses are below.

Will have difficulty in paying the mortgage and will fall behind, incurring late fees	25.11%
Will have difficulty paying the rent and will be late, miss and/or make partial payments. Will fall behind and have late fees	63.70%
Real threat of eviction and/or forced to relocate due to inability to pay rent	51.79%
Will incur or have increased housing stress ie pay more than 30% of income on house	62.84%
Increased food insecurity ie run out of food	81.35%
Will skip meals and/or forced poor nutrition choices	75.32%
Will struggle to ensure that child has school lunches and or forced to make choices such as no filling for sandwiches	64.42%
Child/children can no longer participate in sport or other activity as I will not be able to afford uniform/equipment/fees	76.04%
Child will drop out of school as we just cant keep up with the cost	26.40%
Child will takes up part-time work to assist with family budget	34.86%
Child will commence or increase hiding notes and/or school requests as they know we cannot afford the cost	43.04%
Will not be able to attend children's birthday parties, family gatherings or sports evenings etc	72.88%
Will give up a low cost treat once per month such as take away dinner, movies, friend sleepover	76.33%
Will struggle to afford toiletries or other household items such as washing powder	65.85%
Forced to give up the family pet	34.86%
Increased difficulty in paying utilities and will incur late payment fees	81.49%
Threats that utilities will be disconnected	67.29%
Child/children will miss medical appointments or other healthcare needs	55.24%
Self will miss medial appointment, not fill prescription(s) or other healthcare needs	78.19%
Will struggle with school fees, books & uniform and will not meet the expected cost	80.49%
Won't be able to afford school camps or other school costs	78.19%
Inadequate clothing eg coat in winter, inappropriate footwear	61.69%
Will reduce or cease internet access	68.44%
Will reduce or cease mobile phone	65.71%
Forced to limit the use of motor vehicle and/or won't be be able to maintain a roadworthy car	72.31%
	55.38%

Cease health or household insurance	72.60%
Will run out of saving and need to rely on goodwill, charities or support of others	34.58%
Will cash in superannuation due to hardship	43.90%
Will borrow or increase loan including high interest loan and pay day loans	

Respondents choose to provide 59 comments to that question and we have included five responses in this submission.

My sons pet is a therapy cat. We already got rid of the dog. The cat had a real purpose for my son`s behaviour. No car I can't do rush jobs to the hospital and have to wait 40 minutes for ambulance. Last time they couldn't show because of a public holiday.

Will be on the street, see above, it is all we run on, my kids are 15 and 16, we are done if this is true

This is a very real fact... I will be homeless and destitute. I will have to give up my child

Child will go without essential medical equipment

We currently live in a caravan park, homelessness is our next step

.....

Respondents were asked to state what they have used their family payments for? Responses are below which includes information on what they used their end-of-the year supplements on and in their own words.

In the past 12 months what did you use your family payments for?

Essential school costs (expected by school) such as books, school fees and school uniforms	81.61%
School costs as expected by child such as school camps, school activities, school sports	60.81%
Rent/mortgage in order to keep 'a roof over our heads'	80.27%
Keeping the car on the road	73.56%
Payment towards Utilities (gas/electricity) to provide heating/cooling	90.34%

Internet/mobile phone	65.10%
Food on the table/school lunches	91.28%
Cost for child to play sport/school band etc	45.77%
Clothing for child/children	90.34%
Healthcare for child/children	72.08%

*For god sake don't let them take the **supplement**. I'm embarrassed that I cant pay school fees at the start of the year but they know, the school lets me catch up - this is my only chance.*

*Bless our car its 28 years old, and most times it runs. We pay our rego with the **supplement**. We live 107 km from a large centre and there is no public transport.*

*I brought a washing machine (second hand). Wow, do you know how amazing it is not to lug all our laundry and do it at home. Thank you **supplement**. It helps so much*

*My son is in year 7; guess what, with the timing of the **supplement** he got to his first school camp. Neither of us could say goodbye, we were trying hard not to cry - we were both just so dam proud.*

*Please please, NCSMC, do what you need to do, let them know that I have sweated on this for a couple of years. I`m study, I am raising three amazing boys and this is our way (**supplement**) for them to play footy. One day they will all be in high school and I will be free to really look for work. Until then, well, its just tough*

*This is the hardest year ever, no school bonus, and now this. Our family uses the **supplement** to buy winter school clothes and hopefully it stretches to some running shoes (it all depends upon the sales and what we can find second hand)*

Study: a way out

Single mothers have eloquently provided their experience of accessing the Pensioner Education Supplement and the Education Entry Payment This our good news story, a chance to see what happens when assistance is provided in a manner that supports a single mother.

I got to use it. All 3 years that I studied. I have been in my chosen field now for 3 years, and on It might not have been much, but I took my son into school with me, he went to child care while I studied no car, 1 bus and 2 trains plus a 20 min walk. It definitely helped me, and will no doubt help others. Tuesday I got to interview for my dream job!! (February 16 at 1:58pm)

BTW I scored the dream job (February 22 at 10:23am)

After leaving my abusive ex, I had the option of staying home with my baby relying on the government, returning to work for low hairdressing wages, or studying to improve both of our lives. Studying will not only improve our economic status, but it has helped me heal from my relationship, provide volunteering hours into or local courts, and give me more of a purpose in life. Unfortunately my law degree makes me ineligible for JET childcare rebate, so am paying a higher amount. The PES covers most of my travel costs to university and a small amount towards textbooks. \$62.40 per fortnight might sound like small change to others, but when I'm unable to work on top of studying full time and being a sole carer - it is a lot for me.

Seriously why does this government want to take money away from single parents who are studying, paying high institution fees, childcare costs, and trying their hardest to improve their future so they don't need government assistance?! February 16 at 2:45pm

Far out so glad I finished my course. I couldn't have gotten through it without it. It helps pay for travel expenses (I had to travel by train 2 nights a week) sometimes dinner and also extras you might need for the course. I hope they don't because this will stop a lot of people from being able to get through their studies and back into the workforce and is t that what they want? February 16 at 2:49pm

I had the pension education supplement last yr and plan to go for it again this year .Being a single mum of three kids, one with disabilities , trying to better herself when her kids leave home I find these payment really helpful in affording books

Oh no, don't get rid of this! I only have another year and a half and I'm finished my study, I won't be able to do it if the payment goes! February 16 at 3:41pm

With the help I get as a disabled pensioner I can afford to cover my internet charges so I can study and return to some type of job and career. · February 16 at 4:37pm

I couldn't have afforded to get my degree without the PES. The yearly allowance was helpful but it was the fortnightly extra that made all the difference...bus fares, printing, a coffee! It also legitimised what I did so I didn't feel like I was taking from my kids! February 16 at 5:12pm

I had to sell our things on Ebay to afford books & fees when I was studying. Yet that's 'illegal'. On one hand we are called 'bludgers' and then any effort we make to better our prospects is blocked in so many ways! February 16 at 5:35pm

When my youngest son started Kindy, I studied a Cert 3 at TAFE part time. I received the PES payment and at that time the payment covered my TAFE fees. I wouldn't have been able to afford to study as a single parent with 4 kids if it wasn't for PES and the annual study payment I received. I've been working for 10 years now in a job I was offered due to my studies. February 16 at 8:57pm

Just applied for this payment. Even this small amount will be helpful. February 16 at 9:32pm

I got the supplement payment as I did my Diploma in Community services and It came in so handy especially with the cuts due to my children reaching curtain ages. Single parents play such a big role in parenting for two, how's one supposed to break free of poverty without any support and payments being slashed which i believe is setting ones up to fail due to not having that extra bit to further educate yourself and gaining employment of your choice. February 18 at 1:25am

Fight hard for this NCSMC, it got me into a great job, I love it and after six years of landing my job I am about to buy a very modest but a place that I can call home. February 18 at 11:21am

Yes, photo copying (could not quite afford all of the books), bus fees and extra internet. Only one year to go! So close, come on, surely they will understand that this makes sense. February 16 at 10:18am

Well there you go, I am about to do my first placement and last year of early childhood studies. I am 41, and just ready to face the world head on. We kept to ourselves; the abuse is hard to get over but after nine years. Ready to claim my life back and I have two remarkable teenagers. I studies for 7 years (mostly part-time) could not do anymore. Made it through with PES, great Tafe and whole lot of love. I don't know who is the proudest – perhaps my daughters. February 16 at 10:07pm

Pushed over the cliff

The cutting of family payments cannot be viewed in isolation. The denying of access to the Parenting Payment Single for families whose youngest child is older than eight years has a 'domino effect', it impedes a women`s capacity to work their way out of poverty. Furthermore it reduces the ability to protect women from domestic violence (including post-separation). The harm is further exacerbated due to the failings of child support system with the combined result of trapping sole parent families in a life full of hardship.

Sole parent families are in deep distress about this measure and it is our role to convey this distress which is grounded in the 'lived reality'. We seek that Committee does not support the further entrenching of this hardship by reducing Family Payments. Below is the current reality for eight women (blurb for below)

The Reality 1: Newstart, Domestic Violence & Child Support Failings

'Losing PPS meant that I was unable to keep up with the credit card interest repayments through the debt that I incurred with the ex. I had never missed a payment before and was wandering around with a gold credit card even though I couldn't use it. I had to borrow money from family who eventually paid the debt for me, and I am still paying them back.

The worst thing about the Government not being able to recover child support from my ex as well as the loss in money being changed over from PPS to Newstart was the impact it had on my ability to access specialist health care for my child who spent years with chronic respiratory illness. Waiting times for hospital appointments and operations meant her illness was prolonged, she was unnecessarily pumped with antibiotics and other medications and it also meant I couldn't work because I had to constantly look after a sick child, which has in turn impacted my employability and ability to access more appropriate housing options. We still share a bedroom!

My ex has apparently NEVER lodged a tax return, even though he has been a PAYE employee'

The Reality 2: Newstart, Domestic Violence & Child Support Failings

“After 17 hospitalisations in an 18 month period the changes to parenting payment single came in for me. This meant an already below poverty line existence became \$160 a fortnight instantly worse off. I was unable to tell the child support agency my son's biological father's details for two reasons: I did not know them & if I sort money the abuse would instantly become worse. Eventually, after ten plus years we were granted an exemption.

The impact on my son:

He doesn't do after school activities, we can't afford a car, he cannot swim, he's still in the old school uniform after it changed, I couldn't always afford my non PBS medication so he dealt with a sick mother.

The impact of no child support is huge. I have been met with violence every time I have dared to mention money.

My ex has fines and major debt to the ATO for non-compliance. He gets a lot of cash jobs but his on the books income is over \$75,000 per annum.

The removal of parenting payment single led me to a low paying high stress job that breached work place relations law. I earned little more than the pension but had to then find childcare costs, corporate clothing and pay a lot for taxis

Now I am on Austudy simply to try to get away from the nightmare.

That one act of the government led me to be ten times more controlled by an abusive monster and a million more times less likely to ever be able to stand on my own two feet.”

The Reality 3: Newstart, Domestic Violence & Child Support Failings

“I fled DV with my 2 sons and had to go on Newstart and I wasn't eligible to apply for rental properties as my income was too low we were practically homeless for about 2 months couch surfing I was one of the lucky ones to get a QLD govt house.

Even with the low rent we still struggling I went to work for 6 months had to give up I couldn't mentally and physically cope due to having meltdowns, anxiety attacks on a daily basis. Back to square one again. Newstart again now having to look for work at a reduced capacity as of my health awaiting outcome of DSP.

No wonder a lot of women stay in abusive situations as they cannot cope financially it scares any mum. Especially the ones without support network.

Myself and my boys are doing ok but struggling financially and I am trying to keep myself mentally well.....

Bring back PPS please....

Thanks”

The Reality 4: Newstart, Domestic Violence & Child Support Failings

I was in an abusive relationship and it was impacting on my wellbeing and my children were also affected. I continue to have anxiety attacks. .I now survive on Newstart allowance and find it hard to cope with keeping up my rent, electricity bill and other basic necessities. I worry all the time about myself and my children becoming Homeless. I am trying to find paid work but it is extra challenging without a partner and having two children to take care of .I have put myself through university and currently volunteer three jobs but it is really difficult finding employment. I feel single parents and our children have been marginalised and disadvantaged. There are no adequate support services that help single parents and we are expected to just magically find work without any support mechanisms in place. .I feel pessimistic there will be any change in policy as single parents are stigmatised. How can single parent families get ahead when they are already disadvantaged? I hope my comments are helpful and I strongly believe all single parents should be receiving parenting payment as Newstart is inadequate for single parent families. Children begin costing more as they get older and cutting off parenting payment when the youngest turns eight has negative effects on wellbeing. My child deserves better than governmental cost cutting measures.

The Reality 5: Domestic Violence & Child Support Failings



Documented history of DV and he's still able to financially abuse me and the children!

The Reality 6: Newstart & Child Support Failings

Ex. hasn't lodged a tax return since we separated in 2004. I assume the only reason he gets away with this is he's a sub-contractor? This has affected our family as I wasn't aware of the disbursement method until 2011, so were receiving less FTB. We were struggling as it was on Newstart & took 3 months to sort out between FAO & CSA as we'd had a private arrangement up until that point. My youngest is now 18 & CSA rang to say they were still chasing for child support. My fear now is at some point CSA will catch up with the ex., recalculate and I'll end up with a huge debt. How can he get away with not paying tax, let alone child support for that length of time?

The Reality 7: Newstart, Domestic Violence & Child Support Failings

My children's father currently owes \$26,000 in child support. I'm working but on a low income as a research assistant and PhD scholarship recipient. Apparently the CSA lawyers are going to try to take him to court. Since I left the abusive de facto relationship 13 years ago, he has only consistently paid child support for 10 months or so. There have been times they found where he was working, set up garnishing processes, just for him to leave the week it started. This occurred multiple times. He would never update his income. Two years ago he earned

\$85,000 for 2013-14 but was assessed at way below that. Yet there never seemed to be any penalties put in place for failure to meet his legislated responsibility to disclose such information. I'm raising my two boys aged 13 and 16 without any money from him. I manage because I'm in social housing, but they can't possibly have the same standard of living add kids growing up in a two income family because their father is too selfish to meet their responsibilities. Meanwhile, I'm 45 with only \$8,000 in superannuation. I cannot do anything about my financial future, and I can only rarely have things for myself that other working women can afford. He is keeping me in poverty because he knows I'd always make sure the boys' basic needs were met.

The Reality 8: Newstart, Domestic Violence & Child Support Failings

Ok, since being changed from PPS in January 2013 (I think it was), I was able to manage ok on PPS this is my story, I am a 55 year old female with 3 children all dependant on me at the start of my story

After getting out of a DV situation, myself and my 3 children have lived in 6 different houses including 2 different states, as I was not working and trying to support my family the best I could on Newstart, within 3 months of being on Newstart our lives took a downward spiral, after suffering a spinal injury that I cannot get disability for, I was getting \$520 pw on Newstart and my rent was \$350 when I was changed over to Newstart, within 3 months of being put on Newstart it went up to \$380 we could no longer afford to live there, so had to move, we moved in with some friends of ours whilst waiting to find another house, got another house within a couple of months got into trouble again as I was not able to secure a job due to my injury and my age, not to mention my teeth were falling out, we lost that place and were given another opportunity for another place so we took it and again not able to keep up with the rent, so moved into another property where I tried as hard as I could to maintain the rent and bills and finally had to succumb to the fact that I would have to move back to the state and back onto my ex partners property where the DV had happened, I had no choice, we had nowhere to go.

The DV started within 2 months of arriving there, my children changed and became withdrawn, my life changed as I could not move out until I could get a housing home as I knew I was not able to keep up with rent on my own.

My children went without so much, clothes, food, shoes, realistically the basics of living and sustaining a healthy life, they didn't have outings like their friends did, in the end they were never asked to go out with their friends and they stopped asking me because they knew I couldn't afford it

My ex did not hit me but verbally and emotionally abused us in every way he could, My children and myself had to deal with this for 18 months, especially on the weekends when he drank, he also taught my 2 boys how to smoke pot and drink at the ages of 13 and 15, oh yeah, real hero this one, now I have a son who into hard drugs and has been in and out of court so many times I really don't think he will walk out of his next court case, and my other son who smokes pot every day is not the son I knew before we moved back here, he was a very bright intelligent young man who was going places, not now, he has lost his licence and looks to be on the same dark path his brother is walking.

My teenage daughter, well I am scared for her and what will come with her future.

In July last year due to me jumping up and down and having so many DV's I was offered a house by housing thanks to Rosie Batty, who I wrote to with my story, we are in a safe house now, and I still struggle with bills as I still have to pay rent, electricity, water, food, etc and I get a part payment of NS as I was forced to work part time with my back injury, again I had no choice, I clean for a company and it is so taxing on my back injury that I am like a cripple when I get home it takes me 3 or 4 days to recuperate and then it all starts again.

I have 2 teeth left on top and are desperately needing to get them pulled out and false teeth but have been on the waiting list for a few years now, I guess by the time I get on top of the list I will need top and bottom teeth

So if you would like to know what my life has been like the last few years after being changed from PPS to NS, I didn't ask to be made to feel like I should be looked down on, I have always worked but after my back injury it was so hard.

Name withheld but if you need it I would be happy to provide it

The above snap-shot is a small but real sample of the impact of an inadequate support system and the failings of the child support scheme; it demonstrates what occurs when we place the wrong emphasis upon policy and fail to listen to the voices of the lived experience. We impress upon the Community Affairs Legislation Committee to refute the measure that again will disproportionately impact upon sole parent who are struggling. We are raising the next generation and working tirelessly to ensure that all of their riches and talents are realised. We typically contend with hardship, housing stress, poverty and or domestic violence and we cannot manage any more harm. Sole parent families should not be the option for the Government to manage their budget or to 'find' savings. We have nothing left to give.