

The impact of social security reforms on single mothers and their children

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Abstract

In 2016, there were almost 1 000 000 lone parent families in Australia, with 81.8 per cent headed by a single mother.¹ The rate of poverty among lone parent families was 32 per cent, rising to 59 per cent in households where the parent was unemployed.²

Changes to Commonwealth social security policy relevant to lone parents have focused on reconnecting them with training and employment to insulate against the risks of long-term welfare dependence.³ Maintaining access to Parenting Payment Single, the primary benefit paid to lone parents, is contingent on mutual obligations that increase with the age of the youngest child. For targeted groups, additional participation requirements apply.⁴ When the youngest child turns eight years old, benefit entitlements switch to the lower Newstart Allowance.⁵ Since this change commenced, rates of poverty among lone parent households have increased.⁶

The Centre for Excellence in Child and Family Welfare (the Centre) is the peak body for child and family services in Victoria. Its membership of over 150 community service organisations, students and individuals throughout Victoria consists of many direct service providers including FamilyCare, the main provider of child and family services in the Goulburn Valley and West Hume region of Victoria.

Service providers in Victoria have expressed increasing concerns about the impacts of social security reforms on single mothers and their children and the ability of state-funded services to meet their needs. This paper reflects on research about the impacts of social security reforms on single mothers and their children and examines the potential challenges that these impacts pose for the delivery of child and family services.

The Centre and FamilyCare conducted a survey in May and June 2019 to gather information from child and family services practitioners about these impacts. This paper provides analysis of the survey findings and highlights key themes evident in responses.

¹ Australian Bureau of Statistics (ABS) 2017, 2016 Census QuickStats, viewed 5 September 2019, <https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/036>.

² Davidson, P, Saunders, P, Bradbury, B & Wong, M 2018, *Poverty in Australia 2018*, ACOSS/UNSW Poverty and Inequality Partnership Report No. 2, ACOSS, Sydney.

³ Please note that the terms 'social security' and 'income support' are used interchangeably in this paper.

⁴ Department of Human Services 2019a, Mutual obligation and participation requirements, viewed 19 September 2019, <<https://www.humanservices.gov.au/individuals/services/centrelink/parenting-payment/what-are-your-commitments/mutual-obligation-and-participation-requirements>>.

⁵ According to the Department of Human Services, Parenting Payment is the main income support payment while a person is a young child's main carer. The maximum rate of Parenting Payment Single is \$780.70 per fortnight. Newstart Allowance is the main income support payment while a person is unemployed and looking for work. The maximum rate of Newstart Allowance for a single person with children is \$604.70 per fortnight (rates current at 1 October 2019).

⁶ Davidson et al. 2018.



The context for single mothers and their children

Lone parent households account for 15.8 per cent of all Australian households.⁷ According to the most recent Household, Income and Labour Dynamics in Australia (HILDA) survey, 13.5 per cent of children under 15 years live with a single parent and no others.⁸

The rate of poverty among lone parent households is 32 per cent, or almost two and a half times the rate of poverty in the general population (based on a poverty line of 50 per cent of median household disposable income). It rises to 59 per cent in households where the parent is unemployed.⁹

Of the 739,000 children in Australia living in poverty, 39 per cent are in a lone parent household.¹⁰ According to the Australian Institute of Health and Welfare:

Children under 15 in single-parent families were more than 3 times as likely to be in relative income poverty as those in two-parent families (41% compared with 13%) in 2013–14.¹¹

The vast majority of lone parent families, 81.8 per cent, are headed by a single mother.¹²

The data alone makes a compelling case for providing additional support to these most disadvantaged children and families. Instead of additional support, social security reform has largely focused on developing extra participation rules and non-compliance penalties, many of which are specific to lone parents and, by implication, single mothers and their children.

Reform measures have prioritised reconnecting parents who do not have paid work with training and employment, in pursuit of the high-level policy belief that jobs provide the best insulation against long-term welfare dependence. This is evident in Prime Minister Scott Morrison's regular reference that 'the best form of welfare is a job'. Single mother households have been disproportionately targeted by reform measures, driven by a focus on women's workforce participation. The approach contains limited acknowledgement of the responsibilities of parents with young children, the needs of those children, or the relative paucity of family friendly employment options.

For low income families, the Commonwealth government's approach to welfare reform is an additional cause of stress.¹³ It is especially challenging for single parents with young children who face additional participation requirements accompanied by the threat of financial penalties for non-compliance.¹⁴ There are long-term benefits for single mothers and their children in securing appropriate employment, yet there is no evidence that threats to suspend payments provide an effective incentive. Rather it appears contrary to the evidence that efforts to improve outcomes for children and families are at their most effective when the following 'design principles' are employed:

- Support responsive relationships for children and adults
- Strengthen core life skills (executive function and self-regulation)
- Reduce sources of stress in the lives of children and families.¹⁵

⁷ ABS 2017.

⁸ Wilkins, R, Lass, I, Butterworth, P & Vera-Toscano, E 2019, *The Household, Income and Labour Dynamics in Australia survey: selected findings from waves 1 to 17: the 14th annual statistical report of the HILDA survey*, Melbourne Institute: Applied Economic & Social Research, Melbourne.

⁹ Davidson et al. 2018.

¹⁰ Davidson et al. 2018.

¹¹ Australian Institute of Health and Welfare (AIHW) 2017, *Australia's welfare 2017*, AIHW, Canberra, p. xii.

¹² Davidson et al. 2018.

¹³ Brady, M & Cook, K 2015, 'The impact of welfare to work on parents and their children', *Evidence Base*, no. 3.

¹⁴ McLaren, J, Maury, S & Squire, S 2018, *"Outside systems control my life": the experience of single mothers on Welfare to Work*, Good Shepherd Australia New Zealand, Melbourne.

¹⁵ Center on the Developing Child 2017, *Three principles to improve outcomes for children and families*, Center on the Developing Child at Harvard University, Cambridge, MA.

Rates of poverty among lone parent households have increased as compliance requirements have been extended and eligibility rules have tightened.¹⁶ The most pronounced increase occurred when Parenting Payment switched to the much lower Newstart Allowance for parents with children who had reached eight years of age.¹⁷ This switch was first introduced by the Howard government in 2006, although parents receiving Parenting Payment Single before July that year could keep receiving it until their youngest child turned 16. The Gillard government removed the grandfathering provision and extended the change to all families in 2013.

This is not simply a story of material disadvantage. Research indicates that the additional compliance obligations, backed up by suspension or even cancellation of benefit payments, have impacted the health and wellbeing of lone parent families and the development of children in those families.¹⁸

The Centre's interest in the issues

As the peak body for child and family services in Victoria, the Centre has advocated for over 100 years for the rights of children and young people to be heard, to be safe, to access education and to remain connected to family, community and culture.

Our member organisations are increasingly concerned about the impacts of social security reforms, such as increased compliance requirements and the introduction of programs with automatic monetary penalties for non-compliance. Over a number of years, feedback from the Centre's members has shown how these Commonwealth decisions affect the ability of state-funded services to meet the needs of families, an issue with significant implications for child wellbeing and safety. Suspending a parent's payments is inconsistent with the best interests of children, a test defined in Victorian legislation, and threatens children's rights under Article 26 of the United Nations Convention on the Rights of the Child.¹⁹ There is no acceptable way to cancel Parenting Payments that would not negatively affect a child's right to safety and adequate provisions.²⁰

In mid-2017, a group of service providers and academics working in the child and family services sector came together at the Centre to form a network focused on these identified issues. The Treating Families Fairly network monitors and critically examines the evidence and rationale for various welfare policies and programs and advocates for change on behalf of the child and family services workforce where policies and programs are found to be harmful or ineffective.²¹

Survey design, audience and methodology

Through the Treating Families Fairly network, the Centre and FamilyCare sought further information from member groups about the impact of social security policies on single mothers and their children. The primary vehicle for gathering that information was a survey of practitioners working directly with children and families, including single mother families. The survey was open for four weeks, included fifteen questions and attracted 169 responses.²² The survey instrument can be found in Appendix 1. A

¹⁶ Brady & Cook 2015.

¹⁷ Brady & Cook 2015; Davidson et al. 2018.

¹⁸ Brady & Cook 2015; Jovanovski, N & Cook, K 2019, 'How Australian welfare reforms shape low-income single mothers' food provisioning practices and their children's nutritional health', *Critical Public Health*.

¹⁹ s10 *Children, Youth and Families Act 2005* (Vic); United Nations 1989, Convention on the Rights of the Child, viewed 3 September 2019, <<https://www.ohchr.org/en/professionalinterest/pages/crc.aspx>>.

²⁰ Centre for Excellence in Child and Family Welfare 2018 (CFECFW), *Submission to the National Children's Commissioner on the state of children's rights in Australia*, CFECFW, Melbourne, p. 10.

²¹ For more information, visit <https://www.cfecfw.asn.au/treating-families-fairly/>.

²² Six questions were completed by all respondents. The remaining nine questions attracted a response rate of between 76-99 per cent. Quotes included in this paper have been edited for minor spelling and grammatical errors and appear in italics.

total of 15 of the 17 Department of Health and Human Services regions in Victoria were represented in the responses, with three from New South Wales. Participation in the survey was voluntary and anonymous.

The survey was distributed through a variety of means, including an email to member CEOs, a feature in the Centre's widely distributed e-newsletter, practice forums and advocacy network groups. Due to the nature of survey distribution, the majority of respondents are likely to work in organisations that are members of the Centre.

The survey sought to explore the concerns of the sector in more detail and to:

- Investigate the extent to which research linking policy changes with increased hardship for single mothers and their children is consistent with the observations of service providers; and
- Whether there have been noticeable impacts on service delivery, family outcomes and state government spending.

Child and family services include a diverse group of practitioners working in a wide range of organisations and programs. The largest proportion of survey responses was received from practitioners employed to deliver family services programs.

For readers unfamiliar with family services, the Victorian Department of Health and Human Services offers the following description:

Family Services promotes the safety, stability and development of vulnerable children, young people and their families, with a focus on building capacity and resilience for children, families and communities.²³

Survey results and findings

A large majority of respondents, 96 per cent, indicated that they regularly provide services to single mothers and their children. Around 95 per cent of respondents indicated that 'all' or 'most' of these families received income support payments from Centrelink. Many of these families seek support from services because of financial need, with 79 per cent of respondents reporting that this occurs 'all the time' or 'regularly'.

The survey asked respondents for insights and observations based on their experiences providing support to single mothers and their children:

▪ Adequacy of income support

When asked to what extent the income support system is sufficient to meet needs and provide an adequate standard of living for single mothers and their children, 78 per cent of respondents believed it to be insufficient, or barely sufficient. One respondent said:

The current income support system is not sufficient to meet their basic needs let alone work towards independence, job readiness and/or further education.

It was noted by some that payments must be consistently and reliably provided to maintain any standard of living that payments offer.

A small number of respondents (four per cent) indicated that the income support system is sufficient.

²³ Department of Health and Human Services 2019, Family services, viewed 7 August 2019, <<https://providers.dhhs.vic.gov.au/family-services>>.



▪ Experiences of living on income support

Respondents provided consistent descriptions of how difficult it is for single mothers to care for themselves and their children on income support. The most common themes included financial difficulty and the stress and anxiety associated with a constant struggle to make ends meet. The descriptions strongly supported the majority view that income support was inadequate to meet the basic needs of families.

The following quotes are indicative of common responses:

It's very difficult to get by. Financial pressures make everything else seem impossible.

That maintaining their income support is draining and humiliating and that it increasingly feels insecure with government changes. Also that they are more afraid now than they have ever been about their ability to provide for their children.

A different view put forward by a very small number of respondents was that families continue to ask for support, rather than make sound financial decisions. Making sound decisions is however undermined by the stressors associated with low or unreliable income.²⁴ While most of the respondents appear to recognise this, one response was striking in its contrast with the majority view:

Constantly saying they don't have enough but they have enough to get their nails and hair done. Buy takeaway coffees and spend far too much time on their mobile phones.

Of significant concern, 15 per cent of respondents were aware of a family or families who had opted out of the social security system, without securing another means of income, due to administrative barriers or compliance requirements. Further comments from respondents indicated that navigating the system had become too much for these families, faced with a range of barriers from literacy to challenges accessing technology, resulting in a significantly increased level of vulnerability.

▪ The frequency and impact of payment suspensions

More than half (63 per cent) of practitioners indicated that they had worked with one or more single mothers who had experienced a payment suspension. This can occur as the result of simple administrative errors or mothers failing to meet their participation requirements for whatever reason.

The majority of respondents noted that a suspension caused immediate crisis. Commonly cited impacts are illustrated in the following quotes:

The more immediate issue is around feeding children – when a mother is living week to week, even a suspension of two or three days can mean there is no food in the house for children.

They have had to prioritise buying food for the family, cannot pay their rent and other payments, which results in them falling further behind financially. There have been instances of mothers and their children being threatened with homelessness, if they do not pay their rent.

A number of survey responses referred specifically to single mothers having to contact violent ex-partners, asking for money to make ends meet. This is consistent with a report from the National Social Security Rights Network, which states that 'economic abuse is a key reason why women stay in, and return to, violent relationships. This difficulty tends to be exacerbated by the lack of adequate social security support in Australia'.²⁵

²⁴ Gandy, K, King, K, Hurle, PS, Bustin, C & Glazebrooke, K 2016, *Poverty and decision-making: how behavioural science can improve opportunity in the UK*, The Behavioural Insights Team, London, p. 13; Shafir, E & Mullainathan, S 2013, *Scarcity: why having too little means so much*, Henry Holt and Company, New York.

²⁵ National Social Security Rights Network (NSSRN) 2018, *How well does Australia's social security system support victims of family and domestic violence?*, NSSRN, Sydney, p. 28.

The extensive range of impacts on the wellbeing of single mothers and their children resulting from payment suspensions can be found in Figure 1 below.

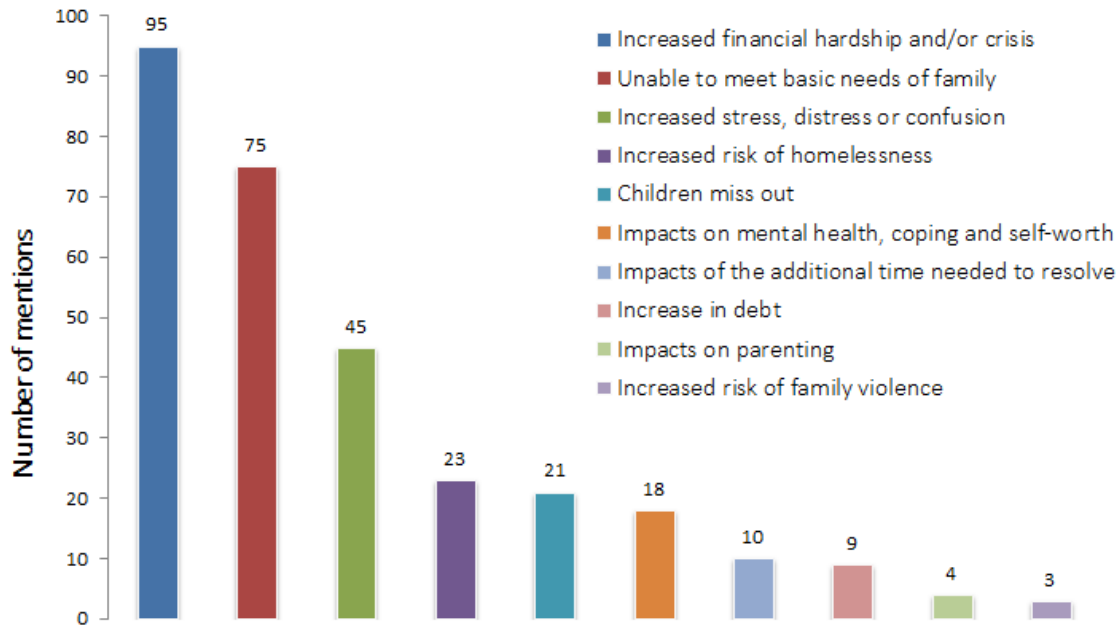


Figure 1 – The impacts of payment suspensions

■ Responses used to assist families who have experienced suspension

The graph below (Figure 2) shows the responses used by service providers to help single mothers manage their family's day-to-day needs while suspended from income support. These include:

- Emergency relief, including provision of material aid, food and petrol vouchers, payment of rent and referrals to food banks
- Time, including individual advocacy, emotional support, referrals and financial counselling
- Use of brokerage and other funds, including use of flexible funds, securing family violence and other funding packages and grants.

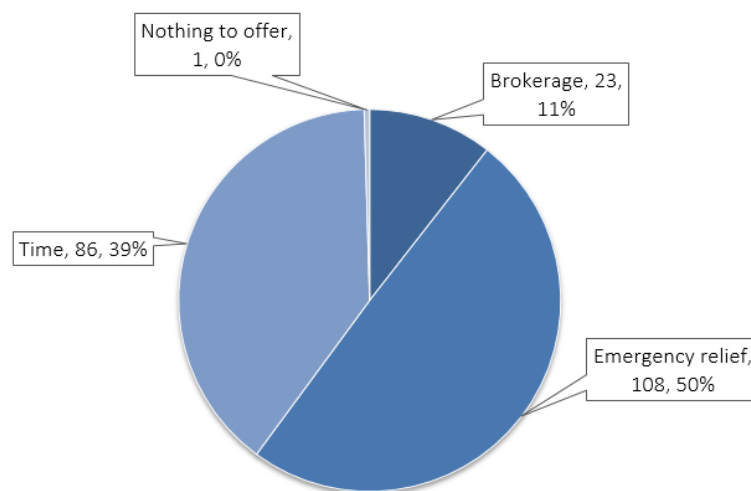


Figure 2 – Support offered by child and family services in response to payment suspensions

Respondents noted that funding provided for client brokerage and other service resources are commonly being used to support the immediate practical needs of families in a crisis. Program requirements from the Department of Health and Human Services state that service brokerage and flexible funding are intended to address the holistic needs, outcomes and objectives of families included in their case plan. Such funding 'should enable families to make positive and enduring change that will increase parenting capacity and promote the safety and wellbeing of their children and young people'.²⁶ While brokerage can be used to support the practical needs of families at short notice, it can also be used proactively to pay for such things as driving lessons for a parent, or specialist trauma counselling for a child. The implication of a significant amount being spent on emergency relief, as indicated by the survey, is that these funds are not being spent on long-term goals that can improve a family's capacity to be self-supporting.

The amount of time allocated to providing support post-suspension was also significant. For respondents, it is likely this operational activity is resourced by state government funding. The data clearly highlights intersections between Commonwealth policy and state-funded service delivery. In the words of one respondent:

Just substituting one source of government money for another really.

▪ Changes over time

When asked whether they had noticed changes over time relating to the challenges or complexities single mother families experience, the top six changes identified by practitioners were:

- Higher costs of living, especially rent, while payment rates have stayed the same
- Increased complexity of challenges
- Increased difficulty meeting the needs of themselves and their children
- Increased pressure to find work and lack of flexible/suitable jobs available
- Increased difficulty accessing and affording child care
- Increased demands around reporting and compliance requirements.

Overall, the results show significant concern about the impacts of social security policy on single mothers and their children and on the ability of state-funded services to meet their needs. The geographic spread of responses to the survey suggests that these concerns are widespread and not isolated to particular areas of the state.

The survey results raised a number of other issues with significant implications for policy and with links to existing research findings.

²⁶ Department of Health and Human Services 2018, *Program requirements for family and early parenting services in Victoria*, Victorian Government, Melbourne, p. 57.



Implications

Poverty, financial vulnerability and welfare conditionality

Taken as a whole, the survey responses pointed to elevated poverty among single parent families, linked to current social security settings. The inadequacy of payment rates is further exacerbated when suspensions occur.

The threat of payment suspensions raises the level of financial vulnerability experienced by families. Financial vulnerability is defined as 'insecurity, and exposure to risk, shocks and stress'.²⁷ Research has established that financial vulnerability has negative impacts on mental health and wellbeing for those experiencing it.²⁸ If payments are suspended, families can be left without financial resources to support themselves until the issue is resolved and their payments reinstated. This is clearly inconsistent with the Universal Declaration of Human Rights, to which Australia is a signatory, which establishes the right to social security under Article 22.²⁹

The social security system in Australia is intended to operate as a 'safety net'.³⁰ Despite this, just over half (52 per cent) of all households receiving Parenting Payment are living in poverty. This increases to 55 per cent for those on Newstart.³¹ The following excerpt powerfully describes the impacts of poverty and stress on the brain:

When a person lives in poverty, experiences family violence, or is exposed to other severe or prolonged stressors, research suggests the body is constantly sending fear and stress messages to the brain. This overloads the brain's ability to solve problems, set goals, exercise self-control and complete tasks in the most efficient ways.³²

The impacts of poverty and financial vulnerability present significant barriers to seeking and securing suitable employment. For children, living in poverty can increase the likelihood of stressful experiences that affect a child's developing brain architecture, increasing the risk of mental health problems in later life.³³

There is growing evidence that welfare conditionality results in poorer outcomes for children and families, is excessively costly to administer and does little to motivate people to find work.³⁴ The Welfare Conditionality Project, a collaboration involving six universities, recently completed a study in the United Kingdom considering the ethics and efficacy of welfare conditionality and found that:

²⁷ Chambers 1989 cited in Treanor, M 2016, 'The effects of financial vulnerability and mothers' emotional distress on child social, emotional and behavioural well-being: a structural equation model', *Sociology*, vol. 50, no. 4, pp. 673-694, p. 694.

²⁸ Treanor 2016.

²⁹ United Nations 1948, The Universal Declaration of Human Rights, viewed 30 January 2019, <<http://www.un.org/en/universal-declaration-human-rights/>>.

³⁰ AIHW 2017.

³¹ Davidson et al. 2018, p. 12.

³² The Southern Initiative and The Auckland Co-Design Lab 2017, *Early years challenge: supporting parents to give tamariki a great start in life*, The Southern Initiative, Auckland, p. 15.

³³ National Scientific Council on the Developing Child 2012, *Establishing a level foundation for life: mental health begins in early childhood*, Center on the Developing Child at Harvard University, Cambridge, MA.

³⁴ Brady & Cook 2015; Grahame, T & Marston, G 2012, 'Welfare-to-work policies and the experience of employed single mothers on income support in Australia: where are the benefits?', *Australian Social Work*, vol. 65, no. 1, pp. 73-86; McLaren, Maury & Squire 2018; Mendes, P 2013, 'Compulsory income management: a critical examination of the emergence of conditional welfare in Australia', *Australian Social Work*, vol. 66, no. 4, pp. 495-510.

Welfare conditionality within the social security system is largely ineffective in facilitating people's entry into or progression within the paid labour market over time. Stasis, a lack of significant and sustained change in employment status, is the most common outcome for the substantial majority across the repeat interviews.³⁵

A key finding from the project was that while conditionality was successful at moving people off social security payments in some cases, this was not because they had found work but because navigating the complexities and requirements simply became too much.³⁶ This is consistent with observations about single mothers opting out of the social security system, with no alternative income source.

Survey respondents provided a number of examples of the impacts of welfare conditionality in exacerbating hardship and diverting attention from the care of children. For example:

When the main caregiver is under such pressure, it disrupts connection, attachment and the capacity for them to meet a child's holistic needs i.e. time spent on the phone or at appointments for Centrelink are extensive, and take the parent away from their ability to engage the child in learning and play experiences. Increased stress impacts emotional availability.

The recent UK Welfare Safety Net Inquiry emphasised the importance of determining the adequacy of payments based on 'inescapable costs' facing different groups of people. The following example is particularly relevant to this discussion:

Parents—especially lone parents—who want to work frequently cannot avoid the costs of childcare. Those same groups may also find that their ability to increase their income through work is limited. This is where the safety net is needed most. The Department should do more to understand whether the benefits it offers to offset these costs are adequate.³⁷

The survey responses combined with evidence from research invite the conclusion that for single mothers and their children, Australia's safety net is woefully inadequate and dysfunctional. It does not provide a basic standard of living, cannot insulate against shocks and unexpected events, is not sufficiently flexible to account for differing needs and circumstances and does not support mothers to work towards an alternative source of income.

Devaluing the caring role

Key themes to emerge from the survey responses were the devaluing of the parenting role, the increased pressure to find work and the difficulties parents experience finding suitable work. Our current system appears to prioritise paid work and paid childcare as the only valid forms of economic activity, failing to recognise the value of unpaid work, including raising children. PricewaterhouseCoopers used a market replacement approach to estimate the value of the unpaid economy, finding that unpaid childcare is Australia's largest industry.³⁸

ParentsNext is a Commonwealth-funded pre-employment program that is described as providing help to parents to plan for and prepare for a return to the workforce once their youngest child reaches school age.³⁹ The requirements associated with the ParentsNext program are particularly onerous for single mothers. For compulsory ParentsNext participants, maintaining access to Parenting Payment Single is contingent on developing and sticking to a participation plan. Self-reporting is mandatory and

³⁵ Welfare Conditionality Project 2018, *Welfare Conditionality Project 2013-2018: final findings report*, Welfare Conditionality Project, York, p. 4.

³⁶ Welfare Conditionality Project 2018.

³⁷ Work and Pensions Committee 2019, *Welfare safety net: twenty-eighth report of session 2017-19*, House of Commons, London, p. 4.

³⁸ PricewaterhouseCoopers (PwC) 2017, *Understanding the unpaid economy*, PwC, Melbourne.

³⁹ Department of Jobs and Small Business n.d.

minor infractions, such as missing an appointment or activity, can result in payment suspension.⁴⁰ Participation can commence when children are only six months of age. The *ParentsNext Evaluation Report* conducted by the Department of Jobs and Small Business and released in September 2018 acknowledged that the majority of participants were female, with the profile of participants confirming the proportion at 94.9 per cent.⁴¹

While the aim of increasing women's participation in the workforce appears commendable, the design and implementation of the ParentsNext model is inconsistent with research that shows the critical importance of the first thousand days in a child's life. As a model, ParentsNext does not support the primary parent to focus on their child's development in the most formative years.⁴²

This devaluing of the caring role is apparent in the following quote from the *ParentsNext Evaluation Report*:

As women are affected disproportionately by parenting, mothers are less likely to be able to move quickly into work and off Parenting Payment. This potentially undermines the Australian Government's strategy to reduce the gap in workforce participation between men and women, which recognises that increasing women's workforce participation leads to better living standards and will be a significant driver of economic growth.⁴³

This implies that women need government support to overcome or recover from the trials of parenting. The evaluation report positions parenting as a problem, with significant implications for women's workforce participation, while doing nothing to address the challenge of balancing paid employment and unpaid care. In the words of survey respondents:

The 'obligations' have no purpose other than to keep them busy and away from mothering duties. They don't really seek to help women prepare or find work in a supportive or meaningful way.

Even when supplementing income support with employment, while juggling the very challenging role of being a single parent, it is a very near impossible task to provide quality living for children in this situation.

Newstart is particularly hard on single mums. They are unable to find jobs that take into account that they have kids. It is often not financially viable to have children in before and after school care. It's an endless loop they can't get out of.

These responses are consistent with findings from a survey conducted by the National Council of Single Mothers and their Children. This survey received responses from 200 parents with experience of the ParentsNext program and found that 87 per cent were not assisted to build job ready confidence and skills and 84 per cent did not receive assistance with locating, organising or paying for child care when needed. Of great concern, 93 per cent agreed that ParentsNext added additional stress to their lives.⁴⁴

As previously noted, the survey findings outlined in this paper indicate that state-funded child and family services are being diverted from their core purpose towards meeting the basic needs of

⁴⁰ Department of Human Services 2019b, ParentsNext, viewed 19 September 2019, <<https://www.humanservices.gov.au/individuals/services/centrelink/parentsnext>>.

⁴¹ Department of Jobs and Small Business n.d., *ParentsNext evaluation report*, Department of Jobs and Small Business, Canberra.

⁴² Moore, TG, Arefadib, N, Deery, A, Keyes, M & West, S 2017, *The first thousand days: an evidence paper – summary*, Centre for Community Child Health, Murdoch Children's Research Institute, Melbourne.

⁴³ Department of Jobs and Small Business n.d.

⁴⁴ National Council of Single Mothers and their Children and Council of Single Mothers and their Children 2019, *ParentsNext: help or hindrance?*, Council of Single Mothers and their Children, Melbourne.

families, in circumstances where those needs should be met by the social security system. Working with families to promote the safety and wellbeing of children is made difficult when social security policies trap families in a cycle of poverty and disadvantage, increase stress and place pressure on mother-child relationships and attachment.

Conclusion

The results of the survey conducted by the Centre and FamilyCare contain a number of clear messages.

Single mother families are regularly supported, and in significant numbers, by the service providers that make up the Victorian child and family services system. The practitioners who replied to the survey, many of whom have long experience in service provision, reported that their single mother clients are routinely in financial crisis directly linked to the design and delivery of the social security system.

As well as providing descriptions of how the pressures affect families struggling to survive on a meagre and uncertain benefit, survey respondents have highlighted the disconnect between the Commonwealth and Victorian state government approaches to supporting single mother families. The state system is focused on working with families; the Commonwealth, at least through compliance rules, is focused on behaviour change. As a result, the state is increasingly being called on to respond to problems caused by benefits being too low, too difficult to access, or subject to suspension.

Families experiencing severe disadvantage and hardship are caught between duelling political philosophies with little regard for the evidence of increasing harm.

The best form of welfare might be a job. But holding single mothers and their children in poverty is neither necessary nor helpful to make that point.

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Appendix 1 – Survey instrument



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**Single mothers and their children - exploring the
impact of income support policy changes**

This survey is for practitioners who work directly with children and families, at least some of whom are single mother families and their children.

The purpose of the survey is to explore the impact of income support policy changes on single mothers and their children accessing child and family services.

The survey is being conducted by the Centre for Excellence in Child and Family Welfare in conjunction with FamilyCare and the Treating Families Fairly network. Your input is anonymous and will help to inform our policy and advocacy work. The survey will take around 10 minutes to complete.

1. Which region do you primarily work in?

<input type="radio"/> Western District	<input type="radio"/> Bayside Peninsula
<input type="radio"/> Central Highlands	<input type="radio"/> Southern Melbourne
<input type="radio"/> Barwon	<input type="radio"/> Inner Gippsland
<input type="radio"/> Western Melbourne	<input type="radio"/> Outer Gippsland
<input type="radio"/> Brimbank Melton	<input type="radio"/> Ovens Murray
<input type="radio"/> Mallee	<input type="radio"/> Goulburn
<input type="radio"/> Loddon	<input type="radio"/> Outer Eastern Melbourne
<input type="radio"/> Hume Moreland	<input type="radio"/> Inner Eastern Melbourne
<input type="radio"/> North Eastern Melbourne	

2. What service or program area do you work in?

3. How long have you been working in this service or program area?

☐ Less than 2 years

☐ 2-5 years

☐ 6 years or more



4. How often do you provide services to single mothers and/or their children?

- ☐ Regularly
- ☐ Occasionally
- ☐ Rarely



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Single mothers and their children - exploring the impact of income support policy changes

5. What proportion of the single mothers that you support receive income support payments from Centrelink?

- | | |
|----------------------------|------------------------------|
| <input type="radio"/> All | <input type="radio"/> A few |
| <input type="radio"/> Most | <input type="radio"/> Unsure |
| <input type="radio"/> Some | |

6. What, if anything, do single mothers tell you about the experience of living on income support?

7. Have any single mothers you have worked with experienced an income support payment suspension?

- ☐ Yes
- ☐ No
- ☐ Unsure

8. Around what proportion of single mothers that you support have experienced an income support payment suspension?

- | | |
|----------------------------|--------------------------------------|
| <input type="radio"/> All | <input type="radio"/> A few |
| <input type="radio"/> Most | <input type="radio"/> None |
| <input type="radio"/> Some | <input type="radio"/> Not applicable |

9. If single mothers have experienced an income support payment suspension, what have they told you about the impact this had on their family?



10. If single mothers have experienced an income support payment suspension, what support, if any, has your service been able to offer?

11. Are you aware of any families that have opted out of the income support system (without securing another means of income) due to administrative barriers or compliance requirements?

- ☐ Yes
- ☐ No
- ☐ Unsure
- ☐ Not applicable

If yes, please indicate the number of families.



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12. How often do single mother families seek support from your service because of financial need?

- | | |
|------------------------------------|------------------------------|
| <input type="radio"/> All the time | <input type="radio"/> Rarely |
| <input type="radio"/> Regularly | <input type="radio"/> Never |
| <input type="radio"/> Occasionally | <input type="radio"/> Unsure |

Further comment

13. Can you tell us about any changes you have noticed over time regarding the degree of challenges or complexities that single mother families experience?

14. Have there been any noticeable changes in the ability of your service to meet the needs of single mothers and their children?

- ☐ Yes
- ☐ No
- ☐ Unsure

If yes, please tell us about these changes.

15. Based on your experiences supporting single mothers and their children, to what extent is the income support system sufficient to meet their needs and provide an adequate standard of living?



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**Single mothers and their children - exploring the
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Thank you very much for taking the time to complete this survey!

If there is anything further that you would like to share about your experiences supporting single mothers and their children, please get in touch with Kelly Bowey, Senior Policy and Research Officer, on 03 9094 3555 or kelly.bowey@cfcfw.asn.au